Medicaid, Supplemental Security Income & Work

2025 Rhode Island Fact Sheet

What is Medicaid?

Medicaid is a health insurance program that offers a wide range of health coverage for people with disabilities. Medicaid can be used as a stand-alone health plan or with another health plan, such as employer-sponsored health insurance or Medicare.

Which Medicaid plan comes with Supplemental Security Income?

Anyone who is entitled to Supplemental Security Income (SSI) is automatically eligible for Medicaid.

What Medicaid options do SSI beneficiaries have if their cash benefits reduce to $0?

SSI beneficiaries have the following options to continue Medicaid coverage when countable earnings reduce SSI cash benefits to $0.

Option 1: 1619(b) Continued Medicaid

1619(b) is an SSI work incentive. To qualify, SSI monthly cash benefit must have been reduced to $0 because of work income. Social Security also considers whether the beneficiary still:

- Meets the SSI disability standard, and all SSI non-disability requirements (i.e., SSI asset limit)
- Needs Medicaid to work
- Has insufficient income to replace SSI, Medicaid, and any publicly funded attendant care services

There is no limit to how often beneficiaries can go back and forth between SSI cash eligibility and 1619(b), without having to reapply for Medicaid. However, they must continue to meet SSI asset limits and have insufficient income. For 1619(b) purposes, Social Security considers insufficient income for RI residents who are receiving SSI to be grossing less than $43,226 in a calendar year.

Note: If you lose eligibility for Medicaid under 1619(b), contact your local Medicaid office to see if you qualify for a Medicaid Buy-In Program for Working People with Disabilities.

Option 2: Ticket to Work (TTW) – Medicaid for the Working Disabled Program

This plan, which essentially provides the same healthcare coverage as regular Medicaid, is a good option for those who are ineligible for 1619(b).

Who is eligible?

To qualify for TTW Medicaid you must:

- Be a resident of Rhode Island State.
- Be at least 16 years of age (coverage up to 65 years of age).
- Have a disability as defined by the Social Security Administration.
- Be engaged in paid work (part-time or full-time).

Is there a monthly premium for TTW?

If net income is at least 150% Federal Poverty Level (FPL), there may be a monthly premium.

Note: Those who choose Medicaid Buy-In over 1619(b) must understand that they may be giving up the ability to get SSI cash benefits again, without having to reapply.

Option 3: Sherlock Plan

This plan has the same eligibility as TTW, but you must be aged 65. There is a net income limit of 250% FPL, and you must have countable assets under $10,000 ($20,000 for a couple).

For additional information: Medicaid Programs For Working People With Disabilities | Executive Office of Health and Human Services

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