

## .69 Social Security Benefits



This section includes information about types of Social Security Benefits that are unearned income.

---

### Policy

Social Security Administration (SSA) benefits are countable unearned income and include **all** of the following:

- Black Lung Benefits, **all** of the following applies:
  - Benefits payments to coal miners with a disability caused by black lung disease due to employment in underground coal mines
  - Benefits payment to widows of coal miners who died of the disease.
  - Workers' compensation agencies process Black Lung benefits in some states.
  - Black lung benefits are countable unearned income.
- Plan For Achieving Self Support (PASS), **all** of the following applies:
  - Pass payments are countable unearned income.
  - Payments fund an account to fulfill a Plan for Achieving Self Support (PASS).
  - Payments are made under Title XVI of the Social Security Act. (Public Law 102-265)
- Other Social Security benefits are countable unearned income including, and not limited to **all** of the following:
  - Early retirement
  - Disability insurance (RSDI)
  - Regular retirement
  - Survivors and dependent benefits
  - Widow's benefits

**All** of the following persons can receive SSA other benefits:

  - Entitled wage earners.
  - [Surviving spouse\(g\)](#) of an entitled wage earner.
  - Dependent children of the entitled wage earner, a child may receive SSA benefits due to a parent's or stepparent's death, retirement, or disability. Siblings may also be receiving SSA benefits.

FAA counts the gross amount of the SSA benefits rounded down to the nearest whole dollar.

FAA does not deduct the Medicare Premium from the gross amount of the SSA

benefits.

When an organization withholds a fee as a representative payee for a participant receiving SSA disability insurance (RSDI), FAA deducts the monthly fee from the gross income. The amount of the fee is not countable.

FAA counts SSA disability insurance (RSDA) paid to a representative payee on behalf of a participant when **one** of the following occurs:

- The payee lives with the budgetary unit
  - The payee lives outside the home and makes the income available to support the participant.
  - The benefits are not given directly to the person by the payee and are used to meet the participant's needs.
- Supplemental Security Income (SSI), **all** of the following applies:

Supplemental Security Income (SSI) is monthly cash payments made under the authority of Title XVI of the Social Security Act, as amended.

For NA, SSI is countable unearned income.

For CA, SSI is not countable unearned income.

SSI is a federally financed public assistance program.

SSI are payments to persons 65 or older, blind, or has a disability.

Eligibility for SSI benefits does not require contributions to the Social Security Fund.

The participant may receive both SSI and other Social Security benefits. FAA counts only the portion of the SSA income designated for a spouse or dependent toward the CA budgetary unit. See [Social Security Benefits](#) for more information about the different types of benefits.

The SSA benefits do not need to be given directly to the budgetary unit by the payee but have to be used to meet the participant's needs to be considered countable. See [Example 1](#).

Countable income is used to determine an income budget. (See [Income Budgeting](#) to see how FAA determines the income budget.) FAA needs to know about income that is both countable and not countable to determine whether a budgetary unit's income is exceeding their expenses. (See [Income Eligibility](#) for more information about how FAA uses countable and not countable income.)

---

## Procedures

When an overpayment exists for SSA benefits, complete **all** of the following to determine whether to deduct the overpayment amount:

- Discuss with the participant the reason for the overpayment and document the reason in the [case file\(g\)](#).

- Request a hard copy or collateral contact verification for the reason for the overpayment only when **one** of the following occurs:
  - The reason for the overpayment is [questionable\(g\)](#).
  - The participant does not know the reason for the overpayment.
- Count the gross amount of the SSA benefit on UNIN when **any** of the following occurs:
  - When the reason for the overpayment cannot be determined.
  - The overpayment is not being deducted due to an overpayment from the same [income source\(g\)](#).
  - The participant does not provide verification for the reason for the overpayment when requested.

NOTE Do not deny or stop benefits.

- Count the gross income minus the overpayment amount (net income) when the overpayment is deducted due to an overpayment from the same income source.

NOTE Document the case file to support budgeting the gross or net income.

When there is a discrepancy in the amount shown in the verification compared to what is stated by the participant, verify the SSA amount through an interface with **one** of the following:

- HEAplus State Online Query Internet (SOLQI) Response Data Summary
  - See the [SOLQI Desk Reference Guide](#) located in the FAA Policy Support SharePoint Site Doc Library for guidance (internal use only)
- Wire Third Party Query Information (WTPI)

A child may receive SSA benefits due to a parent's or stepparent's death, retirement, or disability. Siblings may also be receiving SSA benefits. Inquire further when this information is not displayed on ININ with the primary informant or authorized representative.

Count SSA benefits paid to a representative payee on behalf of a participant when **one** of the following occurs:

- The payee lives with the budgetary unit
- The payee lives outside the home and makes the income available for the support of the participant.
- The SSI benefits do not need to be given directly to the budgetary unit by the payee and must be used to provide for the participant's needs to be countable.

When an organization withholds a fee to act as a representative payee for an SSI participant, deduct the monthly fee from the gross income. The amount of the fee is not countable.

When the participant is present, have them sign the Authority to Release (FAA-1765A) form to contact any companies or businesses involved. The FAA-1765A can be faxed or emailed to the participant's employer when it is not possible to use the Application for Benefits (FAA-0001A) or the HEAplus Authority to Release signed statement.

---

## Verification

System interface and the [case file\(g\)](#) must be reviewed before verification is requested. No additional verification is needed when AZTECS interface or HEAplus hubs have verified the information.

The participant has the primary responsibility for providing verification. (See [Participant Responsibilities – Providing Verification](#) for additional policy.)

For NA, **all** of the following income is required to be verified before eligibility is determined:

- Reported on a new application, during the interview of a new application, or changes reported before the eligibility determination of a new application.
- Changes after an eligibility determination of a new application (e.g., a renewal application, mid approval contact, etc.) and **any** of the following apply:

The source of the income has changed.

The income is [questionable\(g\)](#) or [unclear\(g\)](#).

The reported income amount has changed by \$51 or more.

The previous verification in the case file is more than 59 calendar days old.

For CA, all income is required to be verified before determining eligibility.

Examples of verification that can be used for Social Security Administration (SSA) benefits include, and are not limited to, **any** of the following:

- Assistance payments records
- Benefit award letters from SSA
- Bank records
- Agency or payer providing the income
- Court records or court orders
- Current check reflecting gross income (Do not copy federal government checks)

---

## AZTECS Keying Procedures

Keyed Social Security Administration (SSA) benefits on UNIN for **each** of the following:

- For Black Lung benefits, key the SS OT Unearned Income Code in the TYPE and SUB TYP fields.
- For Early Retirement, key the SS OT Unearned Income Code in the TYPE and SUB TYP fields.

- Disability Insurance (RSDI), key the SS DS Unearned Income Code in the TYPE and SUB TYP fields.
- Plan for Achieving Self Support (PASS), key the SS OT Unearned Income Code in the TYPE and SUB TYP fields.
- Regular Retirement, key the SS OT Unearned Income Code in the TYPE and SUB TYP fields.
- Survivors and Dependent benefits, key the SS OT Unearned Income Code in the TYPE and SUB TYP fields.
- Supplemental Security Income (SSI), Key the SI Unearned Income Code in the INC TYPE field on UNIC.
- Widow's Benefits, key the SS OT Unearned Income Code in the TYPE and SUB TYP fields.

Document the [case file\(g\)](#) thoroughly to support keyed codes, amounts, and frequencies. See the [AZTECS Data Entry Guide](#) for instructions on keying the AZTECS income screens.

NOTE Documentation must support determinations of eligibility and benefit level. Document in sufficient detail to ensure that any reviewer can assess whether the determination is reasonable and accurate. Include specific information regarding the reason the income is determined to be normal. (See [Budgeting Income Documentation Requirements](#) for additional information.)

---

### Example

#### 1) Example 1 Social Security Benefits

Jane and her 12-year-old son, Don, live together. Don receives \$600 per month in SSA benefits because his father is deceased. Mary, Don's grandmother, is the Representative Payee for Don's SSA benefits and does not live with Jane and Don. Mary does not give cash to Jane or Don. She uses the \$500 of Don's SSA benefits to provide for Don's needs (clothes, books, personal care items, etc.).

The \$500 of Don's SSA benefits provide for Don's needs and are countable to Jane's budgetary unit for NA and CA.

The \$100 of Don's SSA benefits not used to provide for Don's needs and retained by Mary is not countable to Jane's budgetary unit for NA and CA.

---

### Legal Authorities

7 CFR 272.8 (a) (1) (ii)

AAC R6-12-501

### [Prior Policy](#)

*last revised 10/02/2023*