

# Benefit Changes as You Age

---

## What changes when you turn 18?

In the **SSI program**, a child becomes an adult at age 18.



- Kids should contact Social Security one month before they turn 18\* to apply for benefits. Eligibility for both SSDI and SSI will be determined and s/he will be given the best outcome. [\*cannot apply sooner]
- There are different medical and nonmedical rules when deciding if an adult can get SSI payments. For example, they do not count the income and resources of family members when deciding whether an adult meets the financial limits for SSI. Therefore, a child who was not eligible for SSI before turning 18 because the family had too much income or resources, may become eligible for SSI at age 18.
- In order to qualify for the full benefit amount (\$733/month), adult children living at home need to be contributing a “fair share” toward their living expenses. Otherwise, the benefit will be reduced to \$488.67 under the 'In-Kind Supports' reduction.

**SSDI “Child Benefits”** can now be paid under a parent’s Social Security earnings record if the parent is disabled, retired, or deceased.

Eligibility for Medicaid through **APTD (Aid to the Permanently and Totally Disabled)** or **MEAD (Medicaid for Adults with Disabilities)** begins at 18.

- If the individual is receiving Social Security benefits, DHHS needs the most recent benefit notices from SSA.
- When applying for the APTD cash benefit, an individual who is not eligible for Social Security must include the denial notice(s) with the application.

Eligibility for **cash benefits** through APTD begins at age 18.

Unless there is a **guardianship** in place, children have the right to sign for themselves at IEP meetings, transition out of school, applying for benefits, etc. Parents who are concerned about the ability of their child to make responsible choices (quitting school, for example) may want to establish guardianship because at age 18, children do not need **parental consent**.

## What changes when you turn 19?

**Children’s Medicaid** and **Katie Beckett** end at age 19.

- Because the application process can take a while, it’s best to begin to apply – for both APTD and HCBC – as soon as the child turns 18. It doesn’t matter if s/he is still in school.
- Kids are automatically being kicked over into the NH Health Protection Plan (NHHPP) when they turn 19 if they are not already receiving APTD Medicaid.
- There is no penalty for waiting to apply after age 19.

## What changes when you turn 21?

For Area Agency purposes, an individual isn’t an adult until s/he’s 21.

- As an adult, an individual must have or apply for Health and Community-Based Care (HCBC) in order to receive program services from MDS. Being in school is irrelevant.
- Because of the federal requirements under the “Early and Periodic Screening, Diagnosis, and Treatment” (EPSDT) guidelines, Medicaid recipients are covered for dental work until they turn 21.

### What changes when you turn 23?

Until the age of 23, Food Stamp benefits are based upon the income for all individuals in the household. At age 23, the individual is considered to be a "household of one." (Exceptions may be made for children who purchase and prepare meals separately from their parents.)

### What changes when you turn 26?

The ACA requires that foster children be covered under Medicaid until they are 26 (**Foster Care Program for Medicaid**). We encourage fostered individuals to apply for APTD at age 18 because if denied APTD, s/he still gets Medicaid coverage until age 26.

### What changes when you turn 62?

When an individual is 62 or older, a Social Security claims representative may recommend "**Early Retirement**." Be aware that the benefit amount gets reduced by the Early Retirement calculations (can be .5% for each month prior to the full retirement age).

### What changes when you turn 65?

At age 65, Medicaid automatically switches from APTD or MEAD to **OAA (Old Age Benefits)**.

It's important for individuals on MEAD to know that the **resource limit** drops back to \$2,500 and there can be a deductible.

Eligibility for SSI begins as a "**low-income senior**" benefit rather than a disability benefit.

For individuals who are not already receiving it because of SSDI, **Medicare** begins the first day of the month that they turn 65. The enrollment period begins 3 months before and extends 3 months after their birth month.



---

## Resources

#### **To apply for any Social Security benefits, call**

**1-877-405-3651**

Social Security Administration  
District Office  
34 Mechanic Street  
Keene NH 03431

#### **To apply for Medicaid, APTD Cash, or Food Stamps, call**

**357-3510**

Department of Health & Human Services  
Keene District Office  
111 Key Road  
Keene NH 03431

#### **For help with Medicare issues, call**

**357-1922**

Service Link  
105 Castle Street  
Keene NH 03431

#### **For help with employment-related benefit issues, call**

**228-9680**

Granite State Independent Living  
105 Castle Street  
Keene NH 03431

#### **For help reopening a closed Medicaid case, call**

**545-8502**

Margaret "Peggy" Teravainen, MS  
Eligibility Coordinator / NH CarePath  
NH Department of Health and Human Services

#### **Helpful Websites**

NH CarePath - <http://www.nhcarepath.org/>  
MDS - <http://www.mds-nh.org/index.php/resources>  
National Council on Aging - <https://www.benefitscheckup.org/>  
NH Health & Human Services - <https://nheasy.nh.gov/login>