



The Begley Law Group Settlement Chart

	SSI	MEDICAID	SSDI	MEDICARE
BENEFIT	Cash benefit amount varies	Medical coverage	Cash benefit, amount depends on amount paid in	Medical Coverage, Hospital, Out-patient, prescription Premiums, deductibles, copays and maximums
ASSET LIMIT	\$2,000 individual \$3,000 couple	\$2,000 individual \$3,000 couple Varies for waiver program	None	None
INCOME LIMIT	Income reduces benefit	Varies with program \$2,022 most waiver programs	Earned Income Limit SGA	None
DEEMING	Yes Parent to Child; Spouse to Spouse; Sponsor to Alien	Yes Parent to Child; Spouse to Spouse;	No	No
TRANSFER PENALTY	Yes	Yes for LTC program	None	None
LOOKBACK	3 years	5 years	None	None
PENALTY CALCULATION	Amount transferred ÷ Maximum benefit	Amount transferred ÷ Average monthly nursing home cost	None	None
WHO CAN COLLECT	Person determined disabled by SSA	1. Person determined disabled by SSA 2. Aged 3. Low income	Worker determined disabled by SSA, spouse, and dependent children	Worker age 65 or older, or person determined-disabled by SSA
CASH SETTLEMENT	Eliminates benefit	Eliminates benefit	No effect	No effect
STRUCTURED SETTLEMENT	Structure eliminates or reduces benefit	Structure eliminates benefit or causes spend down	No effect	No effect
SELF-SETTLED SNT	Benefit maintained	Benefit maintained	Not needed	Not needed
SETTLEMENT PRESERVATION TRUST	Benefit eliminated	Benefit maintained, if beneficiary is under age 65 and deemed disabled by SSA	No effect	No effect
COMMENTS	1. Must be under age 65 for SNT 2. Must be under age 65 for Pooled trust 3. Structure to SNT or Pooled Trust maintains benefit 4. House, vehicle, funeral arrangements, etc. exempt	1. Must be under age 65 for SNT 2. Must be under age 65 for Pooled trust 3. Structure to SNT or Pooled Trust maintains benefit 4. House, vehicle, funeral arrangements, etc. exempt	None	None



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	FEDERALLY-ASSISTED HOUSING	SNAP (FOODSTAMPS)	VETERANS AID & ATTENDANCE	CHIP
BENEFIT	Subsidized rent--cap at 30% of family adjusted income	EBT card to pay for food, amount depends on household income	Cash income for low-income Veterans, spouses, and dependent children	Medical coverage
ASSET LIMIT	None	\$2,000 generally \$3,000 if elderly	Age-based	No in most states, including NJ and PA
INCOME LIMIT	Must be at or below Regional Maximum	Varies with size of household	Income reduces benefit \$ for \$, but can offset with medical expenses	Yes, varies from state to state and also based on family size 90% to 350% of FPL
DEEMING	No	All household members counted	No	All household members counted
TRANSFER PENALTY	Yes	Yes	No	No
LOOKBACK	2 years	3 months	None	None
PENALTY CALCULATION	Interest imputed (currently 2%)	1-12 months depending on amount transferred	None	None
WHO CAN COLLECT	Low-income families	Low-income families	Qualified Veterans, spouses, and dependent children	Low-income families in NJ, generally only children under age 19
CASH SETTLEMENT	Significant cash settlement will cause loss of benefit; smaller cash settlement may cause increase in rent	Loss or reduction of benefit	Loss of benefit	Affects benefit to extent settlement produces income
STRUCTURED SETTLEMENT	Significant payments from a structured settlement will cause loss of benefit; smaller payments may cause increase in rent	Loss or reduction of benefit	Loss of benefit	Loss of benefit, if income too high
SELF-SETTLED SNT	Benefit maintained, if distributions are irregular and sporadic or limited to reimbursed medical expenses, groceries, and child care	Maintains benefit, if beneficiary is categorically eligible (receiving SSI or RANF) or distributions are limited to educational and medical expenses	May maintain benefit	Not available unless beneficiary is disabled; maintains CHIP, if beneficiary is disabled and federal dollars fund the program
SETTLEMENT PRESERVATION TRUST	Assets countable for two years, income countable; may cause loss or reduction of benefit	Loss or reduction of benefit, unless distributions are limited to medical or educational expenses	Loss of benefit	Distributions from the trust will likely cause loss of benefit due to excess income; in states with an asset test, assets in the trust would be counted
COMMENTS	None	None	None	None

The headings at the top of this two-sided chart show the eight (8) major public benefits that must be considered in every personal injury settlement.

The chart describes each benefit as the asset and income limits for each program, the deeming rules, transfer penalties, look-backs, penalty calculations and the eligibility and impact for each benefit.

We hope that you find this chart useful as an analytic tool. If you have further questions, please don't hesitate to contact us.