

2025 Public Benefits Comparison Chart				
	Supplemental Security Income (SSI)	Medicaid	Social Security Disability Insurance (SSDI)	Medicare
Benefit (2025)	<p><u>Federal Benefit:</u> Individual: \$967 per month Couple: \$1,450 per month State</p> <p><u>Supplement:</u> Usually \$31.25 (NJ); \$30.00 (PA)</p>	Medical Insurance and Services	<p>Monthly Cash Benefit</p> <p>Amount based on Primary Insurance Amount (PIA) formula</p>	Medical Insurance and Services
Income Limit	Less than benefit, but \$20 Disregard plus \$65 Earned Income Disregard plus 1/2 Earned Income Non-Countable	\$2,901 in Income Cap States	<p><u>Earned income:</u> \$1,620 maximum for disabled applicant; \$2,700 maximum for blind applicant</p> <p><u>Unearned income:</u> No limit</p>	None
Resource Limit	\$2,000	\$2,000	None	None
Deeming	Yes	Yes	Yes	None
Transfer of Asset Penalty	Yes	Yes for Long Term Care (LTC) Medicaid	None	None
Lookback	3 Years	<p>5 Years for LTC Medicaid</p> <p>3 Years for SSI-linked Medicaid</p>	None	None
Penalty Calculation	Amount Transferred divided by Maximum Federal Benefit	Amount Transferred divided by State Divisor	None	None
Special Needs Trust Needed	Yes	Yes	Not Needed	Not Needed
Who Can Collect	Persons with Disabilities	Persons with Disabilities	<ul style="list-style-type: none"> Wage Earner with Disability under 65 Spouse Child under 19 Child Disabled Prior to Age 22 	<ul style="list-style-type: none"> Non-disabled Person Over 65 SSDI Recipient After 2 Years

2025 Public Benefits Comparison Chart				
	Section 8 Housing	Supplemental Nutrition Assistance Program (SNAP)	Veterans Aid & Attendance (A&A)	Low Income Home Energy Assistance Program (LIHEAP) & Universal Service Fund (USF)
Benefit (2025)	Subsidized Housing and Rental Assistance (Rent = 30% Income)	Food Voucher (formerly known as Food Stamps) \$95 - \$975 per month depending on family size and other factors	<ul style="list-style-type: none"> • Veteran - No Dependents: \$2,358 • Veteran - 1 Dependent: \$2,795 • Spouse of Deceased Veteran: \$1,515 	<p><u>LIHEAP</u>: Home Heating and Medically Necessary Cooling Assistance</p> <p><u>USF</u>: Natural Gas and Electricity Assistance</p>
Income Limit	50-80% Median Area Income	Depends on household size (typically 185% of Federal Poverty Level) (e.g., \$2,322 for family of one; \$4,810 for family of four)	Less than Benefit Amount (includes earned and unearned income)	Depends on household size (e.g., \$3,991 for family of one; \$7,676 for family of four)
Resource Limit	\$100,000 beginning July 1, 2025	If disabled or age 60+: \$4,500 If non-disabled: \$3,000	\$159,240	None
Deeming	None	Yes	Yes	None
Transfer of Asset Penalty	Yes	Yes	Yes	None
Lookback	2 Years	3 Months	3 Years	None
Penalty Calculation	Income Imputed on Transferred Assets for 2 Years	1-12 Months, Depending on Amount Transferred	Divide Transfer Amount in Excess of "Covered Assets" by \$2,795	None
Special Needs Trust Needed	Yes	Usually	No	No
Who Can Collect	Household Meeting Financial Limits	Household Meeting Financial Limits	<ul style="list-style-type: none"> • Disabled Veteran • Spouse of Deceased Veteran • Dependent Child of Veteran 	Household Meeting Financial Limits