

Transition: SSI Disability to SSI Elderly

SSI Fact Sheet 2026

What happens when an SSI disabled beneficiary reaches age 62?

Supplemental Security Income (SSI) beneficiaries who turn 62 must apply for and accept all other cash benefits if eligible, such as:

- Social Security Early Retirement (age 62)
- Disabled Widow(er) Benefits (age 50)
- Widow(er) Benefits (age 60)
- Spousal Benefits (age 62)

Because SSI is considered a benefit of last resort, beneficiaries are required to apply for any other benefits they may be eligible for—even if doing so results in a reduced payment amount. If an SSI beneficiary begins receiving early retirement benefits and their countable unearned income exceeds the Federal Benefit Rate (FBR), their SSI benefits will be placed in suspension for up to 12 months. If no changes occur during that period, termination will follow. It is important to note that Medicaid eligibility based on SSI status will end once SSI benefits are suspended. To maintain Medicaid coverage, the beneficiary must explore eligibility under a different Medicaid category.

What happens when an SSI disabled beneficiary reaches age 65?

Supplemental Security Income (SSI) beneficiaries who turn 65 have a choice to make. They can either have their SSI disability benefit switch to SSI Elderly, or they can choose to stay on SSI Disabled. There are pros and cons for each. Whether choosing SSI Elderly or SSI Disabled, they will continue to receive a monthly SSI cash benefit, based on living situation and marital status.

What are the eligibility requirements for SSI Elderly?

An SSI beneficiary must be 65 and have limited income and resources:

- Single beneficiaries cannot have more than \$2,000 in resources.
- Married couples who both receive SSI cannot have more than \$3,000 in resources.
- Beneficiaries can own one home and one vehicle.

Should an SSI beneficiary notify Social Security when turning 65?

Yes. They must let Social Security know which category of SSI they choose; otherwise, Social Security will automatically switch SSI Disability benefits to SSI Elderly benefits.

If choosing SSI Elderly, will the cash benefits received be the same as SSI Disability?

The Federal Benefit Rate will stay the same; however, the State Supplement Payment will likely increase.

What happens when a beneficiary chooses SSI Disabled and works?

- They will still be subject to continuing medical reviews, regardless of work status.
- The same SSI and Work calculation will be used to determine the new monthly SSI payment. For further explanation, read the SSI Benefits & Related Work Incentives Fact Sheet at [Work Without Limits Resources page](#).
- Work incentives are available, such as Impairment Related Work Expense (IRWE), Blind Work Expense (BWE), and Plan to Achieve Self-Support (PASS).

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- Eligibility continues for Medicaid (MassHealth in MA) protections under 1619(b) -- Continued Medicaid Eligibility.

What happens when a beneficiary chooses SSI Elderly and works?

- Continuing medical reviews will stop, regardless of work status.
- The same SSI and Work calculation will be used to determine the new monthly SSI payment.
- Work Incentives are not available, with the exception of a PASS, if approved prior to age 65.

What will happen to public health insurance when an SSI beneficiary turns 65?

Medicaid coverage will continue under SSI Elderly; however, work may impact eligibility. Should this occur, the Medicaid Buy-in is available. In addition to Medicaid, the beneficiary may become eligible for Medicare. If so, Medicaid could possibly provide Medicare premium assistance.

What needs to be reported to Social Security?

Report gross monthly earnings by the 6th of every month. Additionally, report significant work or life changes, such as quitting a job, increased work hours, job promotions, change of address, change in bank account, change in living situation, etc.

For more information, visit [SSI's Understanding Supplemental Security Income](#).

A Community Work Incentives Coordinator (CWIC) can help you understand the transition from SSI Disability to SSI Elderly.

For more information about

Work Without Limits

Benefits Counseling

1-877-YES-WORK

(1-877-937-9675)

WorkWithoutLimits.org