

# Cardinal Care FAQ: SSDI Disregard for DD Waiver Recipients

As of December 2024, certain Social Security Disability Insurance (SSDI) is not counted when determining the Medicaid eligibility of Developmental Disability (DD) Waiver recipients.

## How does this help DD Waiver participants?

DD Waiver participants must have 'countable income' below 300% of SSI (\$2,982 in 2026) to be eligible for Medicaid and keep their waiver. Prior to this change, all SSDI was included in a person's 'countable income.' Now, only a portion of their SSDI is included. This helps two main categories of DD waiver participants.

1. Participants who receive the SSDI above the Medicaid income limit.
2. Participants who receive SSDI and are working.

## How much SSDI is disregarded?

SSDI that is over the maximum Supplemental Security Income (SSI) benefit for a single person (\$994/month in 2026), is disregarded (not counted) when determining Medicaid eligibility.

As a result, the maximum amount of SSDI that is countable is \$994 per month.

## When is the disregard applied?

The disregard is only applied when determining the person's financial eligibility for Medicaid. This is done at application, when income changes are reported, and during the renewal process.

The disregard does **not** apply to patient pay calculations. Patient pay is the amount that a waiver participant may be required to pay directly to their service provider.

## Who qualifies for the disregard?

The SSDI disregard only applies:

- DD Waiver participants and
- People who have been offered a DD waiver slot

It **does not** apply to:

- People on the DD Waiver waitlist (who have not been offered a waiver slot)
- People who lose their DD Waiver eligibility (e.g., no longer meet the level of care requirements)
- Medicaid members with a Commonwealth Coordinated Care Plus (CCC+) Waiver or no waiver

## Examples

### Scenario 1: Increase in SSDI

John has been DD waiver participant for 10 years. When his father passed away, his monthly SSDI

increased from \$1,978 to \$3,013, above the Medicaid income limit of \$2,982.

**Before the disregard:** John loses his DD Waiver because his SSDI is over the Medicaid limit.

**After the disregard:** Only John's SSDI up to the SSI maximum, \$994 per month, is countable. The remainder of his SSDI is disregarded. John's income remains under the Medicaid limit, and he can maintain his DD waiver.

*Note: If John has a patient pay, it will be recalculated using the new, higher SSDI amount and likely increase.*

## Scenario 2: Working Adult with SSDI

Maria is offered a DD Waiver slot. Her monthly income includes \$1,800 of SSDI and \$1,600 of wages from her job.

**Before the disregard:** Maria's total income is \$3,400 a month (\$1,800 + \$1,600). This is over the Medicaid income limit (\$2,982) and she is not eligible for the DD waiver. Maria would need to work fewer hours to lower her income below the Medicaid limit to be eligible.

**After the disregard:** Only Maria's SSDI up to the SSI maximum, \$994 per month, is countable. The remainder of her SSDI is disregarded.

Her total countable income is \$2,594 (\$994 + \$1,600), within the Medicaid limit. Maria can be enrolled in the waiver with no change to her employment or number of hours worked.

*Note: If Maria has a patient pay, it will be calculated using her full SSDI amount.*

Learn more about the DD waivers at the [My Life, My Community](#) website.

## Have More Questions?

For questions, additional help, or language assistance services or large-print, Medicaid and FAMIS members are encouraged to call Cover Virginia at 1-855-242-8282 (TDD: 1-888-221-1590).