

SSA Benefits Information

EFFECTIVE JANUARY 1, 2025

Supplemental Security Income

	Individual	Couple
Federal Benefit Rate	\$967/month (2024: \$943)	\$1,450/month (2024: \$1,415)
Resource Limits	\$2,000 (no change)	\$3,000 (no change)

Substantial Gainful Activity

Non-Blind	Blind
\$1,620/month (2024: \$1,550)	\$2,700/month (2024: \$2,590)

Trial Work Period

Minimum earnings before a month will count as a trial work month for SSDI beneficiaries
\$1,620/month (2024: \$1,110)

Student Earned Income Exclusion

Monthly Limit	Annual Limit
\$2,350 (2024: \$2,290)	\$9,460/month (2024: \$9,230)

Social Security Credits

Earnings to Qualify for Credits	Credits needed for Disability Benefits
\$1,810/one quarter of coverage (QC) (i.e., "credit") (2024: \$1,730)	<ul style="list-style-type: none"> If you become disabled before age 24, you generally need 1½ years of work (six credits) in the three years before you became disabled. If you are 24 through 30, you generally need credits for half of the time between age 21 and the time you became disabled. If you are disabled at age 31 or older, you generally need at least 20 credits in the 10 years immediately before you became disabled.
Up to max of \$7,240/4 credits (2024: \$6,920)	

Medicare Costs (2025)

	Part A	Part B	Part D
Premium	\$285 or \$518 depending on work history. (2024: \$278 or \$505) Most people don't pay a premium because of Medicare-covered employment.	\$185/month (2023: \$174.70) if 2022 income was below \$106,000 (individual)/\$212,000 (joint)	Base premium (depending on plan) plus an Income Related Monthly Adjustment (IRMAA) if 2023 annual income was above \$106,000 (individual)/\$212,000 (joint)
Deductible	Hospital inpatient: \$1,676 (2024: \$1,632) for each inpatient hospital benefit period before Original Medicare starts to pay.	\$257/year (2024: \$240) before Original Medicare starts to pay.	Varies by plan and pharmacy.

Medicare Savings Programs - Income and Resource Limits (2025)

	QMB Qualified Medicare Beneficiary	SLMB Specified Low-Income Medicare Beneficiary	QI Qualifying Individual	QDWI Qualified Disabled and Working Individual
Monthly Income Limit*	Individual: \$1,325 Couple: \$1,783	Individual: \$1,585 Couple: \$2,135	Individual: \$1,781 Couple: \$2,400	Individual: \$5,302 Couple: \$7,135
Resource Limit	Individual: \$9,660 Couple: \$14,470	Individual: \$9,660 Couple: \$14,470	Individual: \$9,660 Couple: \$14,470	Individual: \$4,000 Couple: \$6,000

* Income limits slightly higher in Alaska and Hawaii.

Continued Medicaid Eligibility (1619(b)) Thresholds (2025)

State	Threshold	State	Threshold	State	Threshold
Alabama	\$38,224	Kentucky	\$44,078	North Dakota	\$59,539
Alaska	\$91,034	Louisiana	\$41,886	Ohio	\$46,314
Arizona	\$56,455	Maine	\$48,959	Oklahoma	\$44,009
Arkansas	\$37,814	Maryland	\$57,296	Oregon	\$45,681
California	\$64,517	Massachusetts	\$48,854	Pennsylvania	\$52,088
Colorado	\$60,307	Michigan	\$43,627	Rhode Island	\$43,226
Connecticut	\$61,000	Minnesota	\$79,483	South Carolina	\$41,539
Delaware	\$58,286	Mississippi	\$39,380	South Dakota	\$53,022
District of Columbia (DC)	\$69,141	Missouri	\$50,375	Tennessee	\$40,658
Florida	\$42,119	Montana	\$46,792	Texas	\$53,501
Georgia	\$38,308	Nebraska	\$53,380	Utah	\$53,845
Hawaii	\$50,963	Nevada	\$41,854	Vermont	\$50,283
Idaho	\$50,535	New Hampshire	\$50,515	Virginia	\$59,755
Illinois	\$44,018	New Jersey	\$60,852	Washington	\$60,181
Indiana	\$43,358	New Mexico	\$52,325	West Virginia	\$40,250
Iowa	\$52,860	New York	\$64,017	Wisconsin	\$49,368
Kansas	\$50,882	North Carolina	\$46,540	Wyoming	\$51,502