



# Learn how **Saving and asset limits** can affect your benefits

1. Select the programs that you're enrolled in or plan to apply for in the future.
2. Review the asset limit listed and learn more about each program's asset limit rules by visiting their website.

PROGRAM TYPE	PROGRAM	YOUR STATE'S ASSET LIMIT
 Disability	<input type="checkbox"/> Social Security Disability Insurance (SSDI) <a href="https://ssa.gov/agency/contact">ssa.gov/agency/contact</a>	No limit
	<input type="checkbox"/> Supplemental Security Income (SSI) <a href="https://ssa.gov/agency/contact">ssa.gov/agency/contact</a>	2,000 (Individual) \$ 3,000 (Couple)
 Groceries and household expenses	<input type="checkbox"/> Supplemental Nutrition Assistance Program (SNAP) <a href="https://fns.usda.gov/snap/state-information/hotline-numbers">fns.usda.gov/snap/state-information/hotline-numbers</a>	\$3,500* \$2,250** \$ No asset limit for Categorically Eligible Households
	<input type="checkbox"/> Temporary Assistance for Needy Families (TANF) <a href="https://acf.hhs.gov/programs/ofa/help">acf.hhs.gov/programs/ofa/help</a>	\$ 6,000
 Housing and home energy	<input type="checkbox"/> Low Income Home Energy Assistance Program (LIHEAP) <a href="https://liheapch.acf.hhs.gov">liheapch.acf.hhs.gov</a>	\$ No limit
	<input type="checkbox"/> Public housing <a href="https://portal.hud.gov/hudportal/HUD?src=/states">portal.hud.gov/hudportal/HUD?src=/states</a>	\$

\* \$3,500 if the assistance unit has either an elderly or disabled individual

\*\* \$2,250 for all other assistance units

PROGRAM TYPE	PROGRAM	YOUR STATE'S ASSET LIMIT
 Medical  \$7,860 (Individual) \$11,800 (couple) **	<input type="checkbox"/> Family Medicaid <a href="https://www.medicaid.gov/medicaid/by-state/by-state.html">medicaid.gov/medicaid/by-state/by-state.html</a>	No limit
	<input type="checkbox"/> Medicare Part D Extra Help (Low-Income Subsidy) <a href="https://www.shiptacenter.org">shiptacenter.org</a>	If you only have Medicare: \$7,860 (Individual) \$11,800 (Couple)
	<input type="checkbox"/> Medicare Savings Programs <a href="https://www.shiptacenter.org">shiptacenter.org</a>	\$ 7,860 (Individual) 11,800 (Couple)
	<input type="checkbox"/> State Child Health Insurance Program (SCHIP) <a href="https://www.medicaid.gov/medicaid/by-state/by-state.html">medicaid.gov/medicaid/by-state/by-state.html</a>	\$ No limit

**Additional Notes on Asset Limits:** This information has been compiled by Hannah Rosenberger, Public Benefits Attorney with Solid Ground and applies to residents of King County, Washington.

**SNAP:** \$3,500 for Assistance Units that have an elderly or disabled individual; \$2,2250 for all other households. There is no asset test for Categorically Eligible Assistance Units. Categorical Eligibility (CE) eliminates resource requirements for Assistance Units with countable income up to 200% of the federal poverty guidelines. If an AU has income up to this limit, DSHS does not need to look at resources for Basic Food unless except in a few situations.

**LIHEAP:** In King County, LIHEAP is administered by the [Multi-Service Center](#) (for South King County residents), [Hopelink](#) (for East and North King County residents) and [Public Health Seattle – King County](#) (for City of Seattle residents). Contact your area provider for eligibility details.

**Public Housing:** Asset limits for public housing programs vary greatly depending on the funding source. We will review this in more detail at a future training.

**Family Medicaid:** MAGI-Medicaid programs do not have an asset limit but there are other Medicaid programs (such as Classic Medicaid and Long Term Care programs) that do have asset limits and participants should check the rules before applying.

**Medicare Part D:** If someone is dual eligible (enrolled in Medicare and Medicaid and MSP) they are automatically enrolled in Extra Help regardless of asset limits, however, if they are not dual eligible and only receiving Medicare than there are assist limits, which I listed on the worksheet. This is of the Full LIS subsidy. If someone has higher income and/or higher assets they may still be eligible for a Partial LIS subsidy.

**A training participant asked: If I exceed my asset limit, how long do I have to report it? If I fail to report it in time, will there be consequences? Answer below provided by Hannah Rosenberger.**

In general for DSHS benefits a recipient must report changes (including going over the resource limit) by the 10<sup>th</sup> day of the following month. For example, if someone receives an inheritance of \$1000 in July, then they must report this to DSHS by the 10<sup>th</sup> of August. If someone is over the resource limit and they don't report it timely or DSHS learns about it after a few months, this could result in an overpayment.

SSI: The month that someone is over the resource limit, they are not eligible for the benefit anymore. The month that the money is received it is usually considered "income" and if they still have it the next month it is a "resource."

DSHS Cash Assistance (including TANF) and Basic Food: Once a participant reports a resource or DSHS learns about a resource that puts the participant over the resource limit, the participant will get 10 days' notice before DSHS stops their benefits. If someone is over the resource limit, then the participant is not eligible for benefits.

**Solid Ground Public Benefits Assistance Program** can help provide legal guidance, and in some cases representation for benefit overpayments, denials, accusations of fraud and other benefit eligibility related issues.

If someone has questions about a specific case, they can call their intake line at 206-694-6742, or email [benefitslegalhelp@solid-ground.org](mailto:benefitslegalhelp@solid-ground.org) and one of their attorneys will review the question and respond. Case managers are also welcome to email Hannah directly at [hannah@solid-ground.org](mailto:hannah@solid-ground.org), but they ask that clients use the intake number or email to begin an intake assessment.