

MISSISSIPPI DIVISION OF MEDICAID

Eligibility Policy and Procedures Manual

200.07.02A WHEN TO COUNT RETROACTIVE RSDI BENEFITS

Retroactive RSDI benefits, whether paid in one lump sum or by installment, are treated as unearned income in the month payment is received, with the following exceptions:

- Retroactive RSDI benefits must be paid in installments when paid to representative payees of persons who are eligible because of Drug Addiction or Alcoholism (DAA). The total of retroactive RSDI benefits paid in installments is treated as if paid in a lump sum in the usual manner. The total of such benefits paid in installments is considered unearned income in the month in which the first installment is made.
- Retroactive RSDI benefits paid for a month for which a person also received an SSI payment (i.e., an offset month) have been reduced by an amount equal to the amount of SSI that would not have been paid had the RSDI benefits been paid when due. The balance of these retroactive RSDI benefits are considered income not when received, but rather in the month regularly due. The award letter issued to the recipient will specify the offset amount. Any payment over and above this amount is income in the month received.

NOTE: Retroactive RSDI benefits paid for periods outside of an offset period are not subject to reduction and are considered income when received.

- In certain situations, SSA will agree at the recipient's request to pay by installment retroactive RSDI benefits that would otherwise be paid in one lump sum. In such cases, the total of retroactive RSDI benefits (except for amounts considered paid in a windfall offset as discussed above) is counted as unearned income in the month the benefits were set aside for the person's use.

Resource Exclusion for Retroactive Payments

Retroactive **SSI** benefits are SSI benefits issued in any month after the calendar month for which they are paid. SSI benefits for January that are issued in February are retroactive. Retroactive **RSDI** benefits are those issued in any month that is more than a month after the calendar month for which they are paid. RSDI benefits for January that are issued in February are not retroactive; however, RSDI benefits for January that are issued in March are retroactive.

NOTE: The unspent portion of retroactive SSI and RSDI benefits is excluded from resources for 9 calendar months following the month the individual receives the benefits.