

EFFECT OF AMERICORPS MEMBERSHIP ON GOVERNMENT BENEFITS

AmeriCorps members with disabilities who receive government benefits need to be aware of how those benefits are affected by participation in AmeriCorps. Benefit programs have different rules regarding how the AmeriCorps living allowance and educational award are treated. For advice, contact the Minnesota Work Incentives Connection listed at the bottom of this sheet.

This information applies only to AmeriCorps members who receive paychecks from their sponsoring agency. Other rules pertain to AmeriCorps*VISTA members who are paid directly by the federal government.

Social Security Benefits

People with disabilities may be receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), or both. The AmeriCorps **living allowance is counted as earned income** for these programs. The **educational award is generally excluded**, as long as it is directly used for educational expenses. If individuals qualify for special work incentives, a portion of their income may not be counted by the Social Security Administration, in determining if their benefits are affected. The MN Work Incentives Connection can help identify if work incentives apply to an individual's situation.

Medical Assistance (MA):

Even if they have other health coverage, people with disabilities may need MA to cover high prescription drug costs and special health expenses, such as personal care assistance. Persons on SSI can receive MA at no cost. Other Minnesotans with disabilities may qualify for the Medical Assistance for Employed Persons with Disabilities (MA-EPD) program, which provides MA coverage for a monthly premium, based on income. As long as FICA taxes are withheld, the AmeriCorps living allowance is counted as earned income, thereby allowing AmeriCorps members with disabilities to meet the work requirement for MA-EPD.

Other Benefit Programs

The AmeriCorps living allowance does not affect eligibility for Food Stamps. It does affect eligibility for other programs, such as MN Supplemental Aid and the MN Family Investment Program. Some subsidized housing programs do not count the living allowance, but others may count it. Call the MN Work Incentives Connection for information about the specific benefits you receive.

Waiving the Living Allowance

In the past, some AmeriCorps members have chosen to waive their living allowance, but members with disabilities should use caution in doing so. Even if a member waives his or her right to receive the living allowance, it is possible – depending on the specific public assistance program rules – that the amount of the living allowance the member is eligible to receive will be deemed available to them, regardless of whether or not they actually receive it. **Moreover, it may not be necessary to waive the living allowance if you qualify for certain work incentives that can be used to reduce the amount of income counted by public programs.** Contact the MN Work Incentives Connection for more information. Please contact the Inclusion Program Officer for assistance in creating a Living Allowance Waiver Form, and Living Allowance Waiver Revoke Form.

For further assistance:

The MN Work Incentives Connection helps people with disabilities determine how their benefits are specifically affected when they work. The Connection offers services throughout Minnesota and serves all disability groups.

To contact the Minnesota Work Incentives Connection, call:

Voice: 651-632-5113
Toll-free: 1-800-976-6728
TTY: 651-632-5110 or Minnesota Relay - 711