

State Vocational Rehabilitation Agencies serve many individuals who receive Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), Medicaid Waiver services or other means-tested benefits. Most of these individuals will fall within Community Reinvestment Act (CRA) low- to moderate-income (LMI) levels. The current maximum monthly SSI amount is \$943, or \$11,316 annually for an individual, and \$1,415 for an eligible individual with an eligible spouse, or \$16,980 annually. When it comes to SSDI, the amounts may be significantly higher with the maximum amount in 2024 of \$3,822 monthly or \$45,864 annually. Even at the maximum benefit amount, SSDI beneficiaries are under the LMI ceiling in all but five states. Those states are Arkansas, Kentucky, Mississippi, New Mexico and West Virginia. However, the average SSDI amount in 2024 is \$1,532 per month, or \$18,384 annually, which is below the LMI ceiling in every state.

Many benefits programs are means-tested against the federal poverty guidelines which also demonstrate total yearly incomes below the LMI ceiling, for most situations. The 2024 federal poverty guidelines are listed below:

Size of Family	48 Contiguous States and DC	Alaska	Hawaii
1	\$15,060 per year	\$18,810	\$17,310
2	\$20,440	\$25,540	\$23,500
3	\$25,820	\$32,270	\$29,690
4	\$31,200	\$39,000	\$35,880

Source: U.S. Department of Health and Human Services Federal Register, Vol. 89, No. 11, January 17, 2024, pp. 2642-2644. [HHS Poverty Guidelines for 2024 | ASPE HHS](#)

Example of Virginia benefits programs and LMI: The total income limit for an individual to remain eligible for Medicaid Waiver services in Virginia is 300% of the SSI payment amount, which is \$2,829 per month for 2024 (300% of \$943). Annually, this works out to \$33,948 and is well under the LMI ceiling for Virginia. Virginia Department of Aging and Rehabilitative Services (DARS) or Department for the Blind and Visually Impaired (DBVI) may consider that all SSA beneficiaries and waiver recipients qualify as LMI for CRA purposes. SNAP and TANF recipients in Virginia would also meet the LMI requirements when looking at eligible participants.

Each state has flexibility in terms of what their Medicaid Waiver program looks like, so please contact your state Medicaid offices for more information.

[Where Can People Get Help With Medicaid & CHIP? | Medicaid.gov](#)

Each state has their own application and procedures for processing applications; contact your local SNAP offices for the area participants live in for more information.

[SNAP State Directory of Resources | Food and Nutrition Service \(usda.gov\)](#)

Like SNAP and Medicaid waiver, the TANF program is going to vary depending on where a person lives. Please contact your local TANF office for more state-specific information or use the [Help for Families | TANF Program Contact Information chart](#).