ELIMINATE MARRIAGE PENALTY FOR PEOPLE WITH SMA FACT SHEET

Support the Marriage Access for People with Special Abilities Act (H.R. 761)

DID YOU KNOW?
- Supplemental Security Income (SSI) is a Federal income supplement program that helps individuals with disabilities and older adults who have little or no income. (Source: Social Security Administration)
- In many states, SSI beneficiaries automatically qualify for Medicaid, the primary provider of long-term care and home and community-based supports. Approximately two-thirds of those who receive Medicaid because of their disability qualify based on SSI eligibility. (Source: Centers for Medicaid and Medicare Services)
- Married couples with disabilities who both qualify for SSI receive 25% less as a married couple than they would if they were not married. (Source: Social Security Administration)
- More than 60% of all adults with spinal muscular atrophy (SMA) reported having never been married. In addition, nearly 30% of adults with SMA who work part-time said they maintain their part-time employment status to stay below an income threshold to maintain their eligibility for public benefits, such as Medicaid. (Source: Cure SMA Community Survey)

CURE SMA POSITION
To eliminate the marriage penalty in SSI and to promote financial security for people with disabilities, including individuals with SMA, Cure SMA urges Congress to approve the Marriage Access for People with Special Abilities Act (H.R. 761).

The legislation:
- Disregards marital status when calculating the SSI benefit amount for an adult with a diagnosed intellectual or developmental disability; and
- Excludes a spouse's income and resources when determining eligibility for SSI.

WHY CONGRESS SHOULD ACT
Currently, a married couple with disabilities who both qualify for SSI will receive 25% less in SSI benefits overall than if they were unmarried, yet still living together. This marriage penalty, as it is often referred, is because the Social Security Administration calculates benefits differently for couples than for individual recipients. In addition, the asset and income levels of the applicant's spouse impact eligibility for SSI. For example, a couple must have no more than $3,000 in countable resources to qualify for SSI. The couple's resource amount is only $1,000 more than the level for an unmarried individual. Losing Social Security benefits may also result in a loss of healthcare given that a majority of states provide Medicaid to SSI beneficiaries. These policies are contributing toward the fact that people with disabilities live in poverty at more than twice the rate of people without disabilities.