



MCB Hawaii EFMP

The Exceptional 'Ohana

March 2026

Contacting Social Security

The most convenient way to do business with Social Security from anywhere, on any device, is to visit

www.ssa.gov

There are several things you can do online: apply for benefits; get useful information; find publications; and get answers to frequently asked questions. When you open a *my Social Security* account, you have more capabilities.

You can review your Social Security Statement, verify your earnings, get estimates of future benefits, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and request a replacement Social Security card.

There are many automated services by telephone, 24/7. Call toll-free at **1-800-772-1213** or at TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

Source: Social Security Administration
Publication No. 05-11108

"Nothing is impossible. The word itself says
'I'm Possible!'"

By Audrey Hepburn

Contact Us:

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Supplemental Security Income (SSI) in Hawaii

What is SSI?

Supplemental Security Income (SSI), is a federal program that provides monthly payments to people who have limited income and resources. SSI is for people who are 65 or older, as well as people of any age, including children, who are blind or who have disabilities.

To qualify for SSI, you must also have little or no income and few resources. The value of the things you own must be less than \$2,000 if you're single or less than \$3,000 for married couples living together. The value of your home if you live in it, and, usually, the value of your car are not counted towards assets. Some other assets are also not counted, as well.

To get SSI, you must also apply for any other government benefits for which you may be eligible. You must live in the United States or the Northern Mariana Islands to get SSI.

The state of Hawaii pays optional state supplemental funds only to those SSI recipients, including children, who are living in some form of foster or domiciliary care. Hawaii determines individual payment amounts for eligible children in domiciliary care. Two distinct levels of payment are made and are based on the type of domiciliary care facility.

The single payment you get at the beginning of each month includes both the federal SSI payment and your supplement from Hawaii.

Medical assistance

If you get SSI, you can usually get medical assistance (Medicaid). You must apply, however, for Medicaid at your local county health or human services office.

Source: Social Security Administration
Publication No. 05-11108
January 2026 (Recycle prior editions)

EFMP Exceptional Family Member Program

Able Account: Frequently Asked Questions

What Is an ABLE Account?

An ABLE account is a tax-advantaged savings account available to individuals with qualifying disabilities. Funds can be used for a wide range of expenses related to maintaining health, independence, and quality of life.

Who Is Eligible to Open an ABLE Account in 2025/2026?

Currently, individuals whose disability began before age 26 are eligible. Starting in 2026, the age threshold increases to **46**, greatly expanding access to ABLE savings for millions of Americans. The individual must also meet certain criteria under the Social Security Act or obtain certification from a qualified physician.

How Much Can Be Contributed Each Year?

The annual contribution limit is **\$18,000** for 2025. Contributions from all sources—family, friends, or the account owner—count toward that limit. If the beneficiary is employed and not participating in a workplace retirement plan, they may contribute an additional amount equal to their annual gross income (up to the federal poverty limit for a one-person household).

Who Can Contribute to an ABLE Account?

Anyone can contribute, including parents, grandparents, friends, employers, or the individual themselves. Contributions are made with after-tax dollars, but may qualify for state income tax deductions depending on the program.

What Expenses Can ABLE Funds Cover?

Qualified disability expenses include education, housing, transportation, healthcare, assistive technology, employment training, and other costs related to improving quality of life. The list is intentionally broad to accommodate different needs.

Are Withdrawals Tax-Free?

Yes. Withdrawals used for qualified expenses are not subject to federal income tax. However, funds used for non-qualified expenses may incur taxes and penalties.

How Do ABLE Accounts Affect SSI or Medicaid?

ABLE accounts are designed to protect eligibility for benefits. The first **\$100,000** in an ABLE account is excluded from SSI resource limits. Balances above that threshold may temporarily suspend benefits, but eligibility is not permanently lost.

Can Someone Have Both an ABLE Account and a Special Needs Trust?

Yes. An ABLE account can complement a special needs trust (SNT). The ABLE account offers more control to the individual and easier access to funds for daily expenses, while the SNT can handle larger assets or gifts without jeopardizing benefits.

What Happens if the Beneficiary Moves to Another State?

ABLE accounts are portable. You can typically roll over an account to another state's ABLE program without penalty. Each state's plan may vary slightly in fees, investment choices, and tax advantages.

How Do I Open an ABLE Account?

ABLE accounts are established through state-sponsored programs, many of which allow online enrollment. Individuals can compare state programs at www.ablenrc.org, which provides a directory of every ABLE plan in the U.S.

Training & Events

For event registration, call us at **808-496-0290**.

You can also email us at mcbh.efmp@usmc.mil or contact your case worker.

Please register at least 1 day prior to the event.

DATE	TIME	TOPIC	LOCATION
March 4	10:30 AM	SSI/SSDI and Medicaid Waiver Learn about Medicaid & Supplemental Security Income (SSI) basics and eligibility	Virtual on Teams. Call or email to register and we'll provide a link.
March 12	11:00 AM	Establishing Permanent Dependency Learn about Guardianships, Conservatorships & Special Need Trust with our EFMP Attorney Derek Brow	Virtual on Teams. Call or email to register to get the link.
March 18	10:00 AM	Sensory-Friendly Storytime in Partnership with the Base Library—this Storytime incorporates songs and movement for the active child	BUILDING 219, CLASSROOM 106
EVERY TUESDAY	8:30- 11:30 AM	EFMP Family support services available at a second location	MCBH Branch Health Clinic

Lókahí
The value of teamwork

This Month, we focus on the Hawaiian value of Lókahi.
Lókahi means to collaborate and cooperate with harmony and unity. People who work together can achieve more.