

## Impact of 2022 Social Security Cost of Living Adjustment (COLA) on 3SVT Benefits - Desk Aid

**Background:** This year (2022), Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans increased by 5.9%.

**Impact on 3SVT Benefit:** Older adults and/or people living with disabilities who qualify for 3SquaresVT typically don't need to meet a gross monthly income test; however, they are subject to the net monthly income test (100% of FPL based on household size)\*, which includes earned and unearned income. Social Security Income counts as unearned income and factors into the net monthly income test.

For people on the higher end of the income bracket, the 5.9% increase would be enough to bump them off the program. For others, it may reduce their monthly benefit amount. For every \$3 change in net income, benefits change by ~\$1. (For example: if your net monthly income goes down by \$3 or more, your benefit amount may go up by \$1 or more. The opposite is true with an increase in income.)

*\*Note: 3SquaresVT households in which ALL members are eligible for SSI/AABD are categorically eligible and do NOT have to pass the gross or net income or resource tests to be determined eligible for 3SquaresVT benefit. All other nonfinancial eligibility criteria, such as residency, apply.*

### For people who saw a decrease in benefits:

- You will still get the extra allotment (emergency allotments which bring everyone up to the highest benefit for their household size) mid-way through the month so long as ESD is able to provide these. If ESD is no longer able to offer extra allotments, they will issue an announcement.
- Your 3SVT benefit may go up if you tell ESD about certain costs, like:
  - If you or someone you get 3SVT benefits with is 60+ and/or disabled, tell ESD about medical costs over \$35 per month. This may increase your monthly benefit. [Medical Expense Form](#) (Form 120)
  - If you are working, looking for work, or in school, tell ESD about child or disabled adult care costs.
  - If your income (salary or wages) went down and/or your housing costs went up, tell ESD about these changes. For every \$3 change in net income, benefits change by ~\$1. [Change Report Form](#) (Form 200)

### For people who lost their benefits:

- Even if your 3SquaresVT case is closed and you are no longer actively receiving benefits, you can still use up any remaining benefits on your EBT card. Benefits will expire if the card is not used for 274 days.
- You may reapply for 3SVT if you become eligible again. Call the Benefits Specialist Line: 1-800-479-6151/ For a spoken language interpreter call 1-855-247-3092. If you are 60 or older, call the Helpline: 1-800-642-5119 for personalized assistance.
- If you disagree with the decision, you have the right to appeal.
  - Contact a designated person in your local DCF District office by calling 1-800-479-6151 and press #4. Ask for a hearing by [appealing the decision](#) if you think the 3SquaresVT office is wrong. On the back of the letter you received from ESD, there will be information about how to ask for a hearing.