

Minnesota Supplemental Aid (MSA)

The Basics

Minnesota Supplemental Aid (MSA) is a program that gives an additional cash benefit to adults who are aged, blind, or disabled *and* are either getting [Supplemental Security Income](#) (SSI), or would be eligible for SSI except that they have too much income or [assets](#). MSA gives a monthly benefit on top of (or as a supplement to) SSI. Most people who get SSI also get a monthly MSA benefit. If you do not get SSI, then your income and assets must be within certain guidelines in order to qualify for MSA.

The amount of your MSA monthly benefit depends on your living situation and expenses. For example, you may qualify for extra assistance if you have a special diet, prescribed by a doctor. A person living alone and getting SSI will usually qualify for a MSA benefit of \$81. Some people will get more MSA each month, depending on their individual circumstances and expenses. If you qualify for MSA, you could also qualify for [Medical Assistance](#) (MA) and for [Supplemental Nutrition Assistance Program](#) (SNAP).

To find out if you qualify for MSA, apply at your local [county or tribal human services office](#).

Learn how Minnesota benefits can help you get ahead when you work by watching the short video below.

Minnesota Supplemental Aid (MSA)

Eligibility and Application

The State of Minnesota knows you need a certain amount of money each month to pay for basic needs. This amount is called the [MSA assistance standard](#). There are seven MSA assistance standards. You will qualify for a different assistance standard depending on whether you live alone, with others, or are married.

Who Can Get MSA?

To get an MSA grant, you must:

- Live in Minnesota
- Be 18 years old or older
- Be elderly, blind, or disabled according to Social Security or the [State Medical Review Team](#) (SMRT)
- Have [assets](#) at or below MSA's \$10,000 [asset limit](#)
- Either:
 - Get [SSI](#), or
 - Not get an SSI payment only because you have [countable income](#) or countable assets that are too high for SSI. Your income must still be below the [MSA assistance standard](#) that applies to you ([see the example](#)). In other words, if your SSI stops because of work or other income, you may still be able to get MSA if your income is under certain limits. If you are not getting an SSI payment, you must be elderly, blind, or disabled according to Social Security or the State Medical Review Team (SMRT). You must also have income below the gross income test. Gross income is the combined amount of all your earned and unearned income.

The gross income limit for MSA is:

- For individuals: \$2,742/month in 2023 (300% of FBR for an individual)
- For eligible couples: \$5,484/month in 2023 (600% of FBR for an individual)

Applying for MSA

Most people who get [Supplemental Security Income](#) (SSI) qualify for MSA. However, you do not automatically get MSA even if you are getting SSI or other benefits. You have to apply separately for MSA.

You can apply for MSA online using [MNbenefits](#). You may also apply using the [Combined Application Form](#) and turning it in to your [county or tribal human services office](#). You may apply for [Supplemental Nutrition Assistance Program](#) (SNAP) at the same time.

Note: If you’ve already been getting assistance from the county, you should call them and ask what you should do. You may not need to file another application at all.

Filling Out the Combined Application Form (CAF)

When you fill out the CAF, you’ll need to give information about:

- Who lives with you and their relationships to you
- Your citizenship and resident status
- Your employment status
- Your bank accounts
- Other assets
- Vehicles you own

You may need to provide documents such as:

- Your identification
- Your SSI award letter
- The title to your vehicle
- Copies of your bank statements
- Pay stubs

Minnesota Supplemental Aid (MSA)

The MSA Benefit

The MSA Assistance Standard

The MSA assistance standard is the minimum amount of income Minnesota believes that a person needs in order to pay for his or her basic expenses. The amount of the MSA assistance standard depends on your living situation:

- If you are single and living alone, it's \$975/month.
- If you are single and live with others, it's \$702/month.
- If you are an eligible couple and the two of you live on your own, it's \$1,462/month.
- If you are an eligible couple and live with others as well, it's \$978/month.
- People living in certain residential facilities get \$121/month for personal needs and clothing.

MSA and SSI classify living situations differently

When MSA looks at your living situation, it checks whether you *live on your own* or live with others. For MSA, living on your own means that you either live in your own place, or you share a place, but meet all of the following conditions:

- You have your own lease or rental agreement
- You prepare and eat your own meals separately from anybody else who might live in the residence, and
- You have your own part of the residence (like your own bedroom).

When SSI looks at your living situation, it checks whether you *pay your fair share of expenses* or *somebody else helps pay for your food and shelter*.

What this means is that sometimes MSA lowers the assistance standard for a person who lives with others, while SSI does not lower the maximum benefits that person could get, as long as he or she is paying a fair share of living expenses.

Here are a couple of ways this could matter:

1. If you are living with others and not paying your fair share of food and rent, you may get lower SSI benefits, but keep getting MSA benefits as well.
2. If you are living with others and paying your fair share of food and rent, but don't have your own bedroom or eat separately from others, you may get full SSI benefits, but not qualify for MSA unless you have Special Needs Expenses or get [MA-Waiver services](#).

[Below you can see exactly how this impacts benefit amounts.](#)

Special Needs Expenses

Some people have additional expenses called [special needs expenses](#). Special needs expenses are added to the MSA assistance standard when calculating the MSA grant. They must be fully documented with receipts or other proof.

Special needs expenses can cover one-time needs or ongoing monthly costs. Some examples are:

- People on medically prescribed diets can get an extra \$42.15 - \$351.25/month.
- People who pay fees to a [representative payee](#) who collects their SSI payments can get an extra \$25/month.

- People who pay fees to a legally appointed guardian or conservator to take care of their money or other arrangements can count up to \$100 of these fees as a special needs expense.
- You may be able to get a special needs payment for needed home repairs or for furniture and appliances. You'll need to get approval from the county agency before paying for these things.
- Some extra payments can be approved in emergencies if you don't have money for basic needs, like food and shelter, and going without these things is dangerous to your health or safety.

MSA Housing Assistance

MSA Housing Assistance gives an additional \$457 per month to people on MSA who spend more than 40% of their income on housing. Every year, this amount is adjusted on July 1st, to be half of [Supplemental Security Income's Federal Benefit Rate](#) (FBR).

If you get MSA, you should ask your county worker if you qualify for MSA Housing Assistance. There are many people on MSA who would qualify for MSA Housing Assistance if they applied.

To get MSA Housing Assistance, you must be in one of these situations:

- Eligible for [Medical Assistance](#) (MA) [personal care assistance](#) (PCA) services
- Living in your own home or apartment and getting services through an [MA-Waiver](#) program, or
- Moving out of an institution, intensive residential mental health treatment program, or [Housing Support](#) (formerly GRH) setting and into a location in the community, such as your own home or apartment.

Tip: Due to the way MSA's rules work, some people who apply for MSA only qualify if they *also* apply for MSA Housing Assistance. If you get SSI benefits and your application for MSA is denied, try applying for MSA again while applying for MSA Housing Assistance at the same time. To learn more, [Chat with a Hub expert](#).

To learn more, read [Housing Benefits 101's article about MSA Housing Assistance](#) and watch the video below.

Example

Jake lived in his own apartment, where he got help from a personal care assistant (PCA) paid for by his MA coverage. Because he was in a tough financial situation, he applied for SSI and for a [Section 8 voucher](#).

Jake was approved for SSI, but put on a [waiting list](#) for Section 8. Since Jake was spending almost all of his money on his rent, his county worker recommended he apply for MSA and make sure to note on his application that he also needed MSA Housing Assistance.

So when Jake filled out the [Combined Application Form](#), he made sure to check the box that he wanted to apply for "Cash Programs" (including MSA) and he wrote down in a blank space that he also needed MSA Housing Assistance.

A few weeks later, Jake learned that he'd get \$81 per month in MSA and an additional \$457 per month in MSA Housing Assistance. This was a big help.

MSA Grant Amount

The amount of your MSA grant depends on:

- The MSA assistance standard that applies to you, based on your living arrangements
- Any special needs expenses you have, including MSA Housing Assistance, and either:
 - **If you get SSI benefits:** The maximum possible amount of SSI benefits a person in your living situation could get, as shown in the table below. **Note:** This is *not* the actual amount of SSI you get. How much you get in SSI doesn't matter for the MSA grant amount.
 - **If you don't get SSI benefits:** MSA looks at your [countable income](#) instead.

This table summarizes what a person could get in MSA and SSI in various living situations (without including special needs expenses and MSA Housing Assistance):

Summary of SSI and MSA Levels

Living Situation	SSI Rate	MSA Assistance Standard	MSA Grant*	Max possible SSI + MSA benefits*
Individual living alone	\$914	\$975	\$81	\$995
Individual sharing a place...				
...and paying fair share / living on own **	\$914	\$975	\$81	\$995
...and not paying fair share/living with others**	\$609.33	\$702	\$112.67	\$722.00
Couple living alone	\$1,371	\$1,462	\$111	\$1,482
Couple sharing a place with others...				
...and paying fair share /living on own **	\$1,371	\$1,462	\$111	\$1,482
...and not paying fair share/living with others**	\$914.00	\$978	\$84.00	\$998.00
In an institution or residential facility	\$30	\$121	\$91	\$121

Living Situation	SSI Rate	MSA Assistance Standard	MSA Grant*	Max possible SSI + MSA benefits*
* May be higher with special needs expenses or Housing Assistance.				
**For MSA, see what it means to live on your own or with others.				

MSA for People on SSI

If you’re getting an SSI benefit, the MSA calculation looks like this:

MSA Grant Calculation (for people on SSI):

MSA Assistance Standard

Plus Special Needs Expenses

Minus (FBR - \$20)

= \$ of MSA Grant

(The first \$20 of your SSI benefit is not counted.)

Example: Minnie is single and living alone, with no countable income.

Minnie's MSA Grant Calculation (on SSI, no special needs expenses):

MSA Assistance Standard (individual living alone)

Plus Special Needs Expenses

Minus (FBR - \$20)

Minnie's MSA Grant

She gets \$914 in SSI and \$81 in MSA, for a total of \$995.

Example: Dick is single and living alone, with \$856 in countable income. He gets just \$58 in SSI, but still qualifies for the full \$81 in MSA, for a total of \$139 in benefits each month.

Your MSA Grant Calculation (individual with at least \$1 in SSI):

Choose Your Living Situation:

☐ Living alone

☐ Sharing a place (eat your own food and have your own lease)

☐ Sharing a place (share food and/or don't have your own lease)

Do you pay your fair share of food and rent?

Is [MSA Housing Assistance](#) part of your MSA benefit?

Do you get MA-Waiver services?

Your MSA Assistance Standard	\$975.00
MSA Housing Assistance	+ \$0.00
Plus Other MSA Special Needs Amount	+ \$ <input type="text" value="0"/>
Minus (SSI rate - \$20)	- \$894.00
<hr/>	
Your MSA Grant	\$81.00

MSA for People not on SSI

If *don't* get SSI benefits, but *would qualify for SSI if you didn't have too much income*, the MSA calculation looks like this:

MSA Grant Calculation (for people not on SSI):	
MSA Assistance Standard	
Plus Special Needs Expenses	
Minus Countable Income	
<hr/>	
= MSA Grant	

Your MSA countable income is figured out the same way it is for SSI. The first \$20 of countable income is not counted.

If you get a small SSDI benefit, you may qualify for MSA even if you don't have any SSI.

Example: Jack is single and lives alone, with \$940 in monthly income from SSDI and \$800 in [countable resources](#). MSA's \$20 [general exclusion](#) leaves him with \$920 in countable income. Because his countable income is more than the maximum he could possibly get from SSI (\$914), he doesn't get SSI benefits. His countable income from SSDI also reduces his MSA:

Jack's MSA Grant Calculation (not on SSI)	
MSA Assistance Standard (individual living alone)	\$975
Plus Special Needs Expenses	+ \$0
Minus Countable Income	- \$920
<hr/>	
Jack's MSA Grant	\$55

Jack gets \$0 in SSI and \$55 in MSA. His total monthly income is \$940 + \$55 = \$995.

Your MSA Grant Calculation (individual not on SSI):	
Step 1: SSI Countable Income Calculation	
Your Monthly Unearned Income	\$ <input type="text" value="0"/>
Minus the \$20 General Exclusion	- \$20
<hr/>	
Countable Unearned Income	\$0.00

Your Monthly Earned Income	\$	<input type="text" value="0"/>
Minus the Unused Portion of Your \$20 General Exclusion	-	\$20.00
Minus the \$65 Earned Income Exclusion	-	\$65.00
Minus Your Impairment Related Work Expenses	- \$	<input type="text" value="0"/>
<hr/>		
Subtotal		\$0.00
Divide by two	÷	2
<hr/>		
Countable Earned Income		\$0.00
Minus Your PASS Contribution (if any)	- \$	<input type="text" value="0"/>
<hr/>		
Total Countable Income		\$0.00

Step 2: MSA Calculation

Choose Your Living Situation:

☒ Living alone

☐ Sharing a place (eat your own food and have your own lease)

☐ Sharing a place (share food and/or don't have your own lease)

Do you pay your fair share of food and rent?

Yes

Is [MSA Housing Assistance](#) part of your MSA benefit?

No

Do you get MA-Waiver services?

No

Your MSA Assistance Standard	\$975.00
MSA Housing Assistance	+ \$0.00
Plus Other MSA Special Needs Amount	+ \$ <input type="text" value="0"/>
Minus Total Countable Income	- \$0.00
<hr/>	
Your MSA Grant	\$975.00

Note: This calculation only applies if you also have assets at or below MSA's \$10,000 asset limit.

Receiving MSA

Depending on which county you live in, your MSA grant may come to you as:

- A check
- A direct deposit into your bank account
- A debit card (EBT)

When you qualify for MSA, you will also qualify for a minimum of \$23/month in [Supplemental Nutrition Assistance Program](#) (SNAP) benefits. This will usually come as an added account on your Electronic Benefits Transfer (EBT) card —you will have an EBT Cash account and an EBT Food account. You can use the cash account to pay for anything you buy or you can take out cash at an ATM machine. You can only buy eligible food items from the Food account.

MSA Reporting Requirements

As long as you are on MSA, you need to report certain things to your local [county or tribal human services office](#) *within 10 days*. You'll need to report:

- Changes in [earned income](#) or [unearned income](#)
- Changes in living arrangements or who you live with
- If you buy [assets](#)

The same changes *also* need to be reported to Social Security if you are on SSI. Social Security and the county agencies don't always tell each other about these changes, so it's up to you.

If you don't report these changes right away, the state may pay you more in MSA than it should have. This is called an overpayment. If you have an overpayment, you will have to pay the money back to the State.

Minnesota Supplemental Aid (MSA)

MSA, Work, and Other Programs

MSA and Work

It is possible to keep getting MSA after your [SSI](#) benefits stop when you go to work. Whether you can keep MSA in this case depends on the exact amount of income you get from work and other sources. If your income is over the limit to be eligible for MSA, both SSI and MSA benefits will stop.

Some people are eligible for MSA if they get an [SSDI](#) benefit that is low enough to qualify for an MSA benefit. For example, if a person gets \$940 per month from SSDI, they would not be eligible for SSI because \$940 is more than the maximum SSI amount of \$914. But they might be eligible for at least \$55 per month from MSA if they meet the other eligibility rules.

Earned Income – Wages or Self-Employment

[Earned income](#) from work becomes part of your [countable income](#). As your countable income goes up, your SSI benefit goes down. Roughly speaking, every extra \$2 in earned income lowers your SSI by \$1. However, as long as you are getting \$1 from SSI, your MSA benefit will not be affected.

Once your SSI has been reduced to zero, any more countable income reduces your MSA benefit. When you don't get any SSI, MSA uses a calculation (similar to the one used by SSI) to figure out how much your MSA benefit will be.

For example, if you're living alone, do not have any special needs, and are earning \$1,925 per month, then you will not get a cash SSI benefit. MSA will calculate your countable income as \$920 and subtract that from your [MSA assistance standard](#) (\$975) so you will get \$55 from MSA.

Resources

For both SSI and MSA, there is an [asset limit](#). However, MSA's \$10,000 limit is higher than SSI's (\$2,000 for an individual, \$3,000 for a couple). That means some people might not get SSI due to assets, but still could get MSA. **Note:** For SSI, your house and first car don't count as assets. For MSA, your first car doesn't count, nor does any real estate you own (including your home).

When you work, even if your earned income stays low enough to keep MSA, you might be saving a little each month. If so, keep an eye on your savings account, with the MSA asset limits in mind.

But if your disability began before you turned 26, you can open an [ABLE account](#) where you can save up to \$17,000 each year and not have it counted by MSA or SSI. (However, your SSI benefits will be suspended if the total in your ABLE account goes over \$100,000.) [Learn more about ABLE accounts](#).

See the section on [SSI and Work](#) for more information on working with the asset limits.

Health Coverage

Most people who get either SSI or MSA also qualify for [Medical Assistance](#) (MA). If you go to work, you will not automatically lose your MA health insurance. In fact there are several ways that you can keep your Medical Assistance.

If you get SSI benefits and then your benefits end due to your earnings, you may be able to keep your MA health coverage through SSI’s [1619\(b\)](#) work incentive. If your earnings or assets are higher, or you never got SSI benefits, Minnesota’s [Medical Assistance for Employed Persons with Disabilities](#) (MA-EPD) program may cover you.

Learn more in [DB101's disability-based MA article](#) and [DB101's MA-EPD article](#).

Minnesota Supplemental Aid (MSA)

Example

James's Story

James has diabetes and is getting both [Supplemental Security Income](#) (SSI) and [Minnesota Supplemental Aid](#) (MSA) benefits. In order to get SSI, he had to apply for SSI with the Social Security Administration. After being approved for SSI, Michelle (his worker at the county human services agency) helped him apply online for MSA using [MNbenefits](#). MSA gives James an additional \$181 each month. This supplements his SSI benefit of \$914 each month.

James also needed his doctor to complete a form saying that James was on a special diet because of his diabetes. Michelle explained that he could get a higher MSA amount each month to help pay for the food for this diet. Michelle showed him how his MSA amount is calculated. The basic calculation looks like this:

MSA Grant Calculation (for people on SSI):

MSA Assistance Standard

Plus Special Needs Expenses

Minus (FBR - \$20)

= \$ of MSA Grant

James has an [MSA assistance standard](#) of \$975 because he is single and lives alone in an apartment. His [special needs expenses](#) (for his doctor-prescribed diet) are \$100 per month. The [Federal Benefit Rate](#) in 2023 is \$914. Here is James’ MSA calculation using these amounts.

James' MSA Grant Calculation (on SSI):

MSA Assistance Standard (individual living alone)	\$975
Plus Special Needs Expenses	+ \$100

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Minus (FBR - \$20)	- \$894
James' MSA Grant	\$181

James is eligible for \$181 in MSA each month.

James’ MSA When He Goes to Work

Now James has started a new job at a pet food store. He got help at a [CareerForce location](#) and was able to find work. James’ job pays \$9/hour and he works 40 hours a week. His boss knows about his diabetes and lets him sit down during work and take short breaks when he needs it.

James is making \$1,559/month (before taxes) and is happy to have this higher income. When James started working, he talked to Social Security. His SSI has stopped but he was told that if he stops working and still needs SSI, he can most likely get it back. This makes him feel better about taking the job. James was surprised to learn that he can still get an MSA check when he works.

Michelle explained how his MSA is calculated now with his income from work. James’ MSA assistance standard is still \$975 because he still lives alone. His special needs expenses (because of his diet) are still \$100 per month. MSA calculates his MSA grant amount this way:

James' MSA Grant Calculation (with work income)	
MSA Assistance Standard (individual living alone)	\$975
Plus Special Needs Expenses	+ \$100
Minus Countable Income	- \$737
James' MSA Grant	\$338

Note: The MSA program uses the same rules to calculate James’ [countable income](#) as the SSI program. [Learn more about the SSI's countable income calculation](#). MN takes off \$85 of James’ earned income, then divides by 2. (1,559 – 85 = 1,474. 1,474 / 2 = 737). James’ countable income is \$737 per month.

James will get a monthly MSA benefit of \$338. His new total income is \$1,559 (minus any taxes) plus the \$338 from MSA. This is much higher than his income of \$1,095 before he started working (\$914 in SSI plus \$181 in MSA). Michelle also tells James that because he gets some MSA he stays eligible for his [Medical Assistance](#). This is important to James because of his diabetes.

Note: Under the rules of Social Security’s [1619\(b\)](#) program, James may be able to keep his Medical Assistance when his SSI stops due to earnings. So even if he made too much to still get MSA, he most likely would stay eligible for his Medical Assistance.

Minnesota Supplemental Aid (MSA)

Frequently Asked Questions

What is MSA?

Minnesota Supplemental Aid (MSA) is a program that gives an additional cash benefit to people who are aged, blind, or disabled and are either getting [SSI](#) or would be eligible for SSI except that they have too much income. MSA gives a monthly benefit in addition (or as a supplement) to SSI. Most people who get SSI also get a monthly MSA benefit. If you do not get SSI, then your income and assets must be within MSA's guidelines in order to qualify.

To find out if you qualify for MSA, you can ask a worker at your local [county or tribal human services office](#). Most people who get SSI qualify for MSA. However, you do not automatically get MSA even if you are getting SSI or other benefits. You must apply separately for MSA.

Who can get MSA?

To get MSA, you must:

- Be a Minnesota resident
- Be 18 years old or older
- Be blind, disabled, or elderly under Social Security rules
- Have assets at or below MSA's \$10,000 [asset limit](#)
- Be either:
 1. Getting SSI, *or*
 2. Not getting an SSI payment because you have [countable income](#) or [assets](#) that are too high for SSI, but below the [MSA assistance standard](#) that applies to you or the MSA asset limit

Can I get MSA even if I don't get SSI?

Yes. Most people who get MSA are also getting an [SSI](#) benefit, but it is possible to get MSA even if your SSI benefit is zero. You must meet all the other requirements for MSA, including the disability and asset requirements, and have [countable income](#) in a certain range.

Example: Jack is single and living alone, with \$940 in income from [SSDI](#) and \$800 in [countable resources](#). SSI's \$20 [general income exclusion](#) leaves him with \$920 in countable income. Because his countable income is above [FBR](#) (\$914), he gets no SSI payment. However he does qualify for an MSA benefit of \$55. So Jack will get \$0 in SSI but \$55 in MSA. His total monthly income is \$940 + \$55 = \$995.

What is the MSA assistance standard?

Minnesota's assistance standard is the minimum amount of money the state believes that a person needs in order to pay for basic expenses. Your assistance standard depends on whether you are an individual or an eligible couple, and on whether you live alone or with others. The assistance standard is adjusted each year for the cost of living.

- If you live alone, the assistance standard is \$975 per month. SSI's maximum benefit if you live on your own is \$914/month, so your monthly MSA payment, if you have no [special needs expenses](#), is $\$975 - (\$914 - \$20) = \81 .
 - **Note:** If you live with others, the assistance standard is \$702. Because MSA and SSI [classify living situations differently](#), some people living with others get SSI, but don't get MSA.
- If you are part of an eligible couple and the two of you live on your own, the assistance standard is \$1,462. SSI's maximum benefit for a couple living on their own is \$1,371, so the monthly MSA benefit for a couple that has no special needs expenses is $\$1,462 - (\$1,371 - \$20) = \111 .
 - **Note:** If you are part of an eligible couple and live with others, the MSA assistance standard is \$978. Because MSA and SSI [classify living situations differently](#), some eligible couples living with others get SSI, but don't get MSA.
- People living in *certain residential facilities* get \$121/month for personal needs and clothing.

What are special needs expenses?

A special needs expense is money you pay for a specific need, like a special diet or an emergency. Special needs expenses are added to your [MSA assistance standard](#) when it is used to figure out your MSA payment. Only people in certain specific categories can qualify for special needs expenses. All special needs expenses must be fully documented with receipts or other proof.

Special needs expenses can cover one-time needs, or ongoing monthly costs. Some examples are:

- People on medically prescribed diets can get an additional \$42.15 - \$351.25/month
- Some people might pay fees to a [representative payee](#) who collects their SSI payments. These fees count as a special needs expense, up to \$25
- Some people have a legally appointed guardian or conservator to take care of their money or other arrangements. You can count fees paid for these services of up to \$100 as a special needs expense
- If you're moving from an institution, mental health residential program, or [Housing Support](#) (formerly GRH) setting and into the community, you can qualify for [MSA Housing Assistance](#) of \$457. This only applies if your shelter cost is more than 40% of your income.
- You may be able to get a [special needs payment](#) for needed home repairs or for furniture and appliances. You'll need to get approval from the county agency before paying for these things
- Some extra payments can be approved in emergencies, if you don't have basic need items, like food and shelter, and that lack is dangerous to your health or safety

How much is the monthly MSA grant?

The amount of your MSA grant depends on where you live, who you live with, any [special needs expenses](#) you may have, whether you're getting an [SSI](#) check and, if not, the amount of your [countable income](#). An individual living alone, with no special needs expenses, and getting an SSI check, will usually get \$81/month in MSA.

How do I apply for MSA?

You can apply for MSA online at [MNbenefits](#) or by filing a [paper application](#). You can also apply for [Supplemental Nutrition Assistance Program](#) (SNAP) at the same time.

What happens to my MSA if I go to work?

If you have income from work, you may or may not continue to be eligible for [SSI](#). This depends on how much you are earning. If you still get some amount of SSI, then you will also be eligible for a MSA benefit. If you stop getting SSI, you may or may not still be eligible to get MSA. It depends on the level of your income.

For Social Security, [earned income](#) from work becomes part of your [countable income](#). As your countable income goes up, your SSI benefit goes down. Roughly speaking, every extra \$2 in earned income lowers your SSI by only \$1. Once your SSI has been reduced to zero, additional countable income reduces your MSA grant. [Get more information about how the SSI program counts your income](#).

Is there a resource limit for MSA?

MSA has a \$10,000 [asset limit](#). Any real estate you own (including the home you live in) and one car *don't* count toward your resource limit.

Note: If your disability began before you turned 26, you can open an [ABLE account](#) where you can save up to \$17,000 each year and not have it counted by MSA. [Learn more about ABLE accounts.](#)

Minnesota Supplemental Aid (MSA)

Common Pitfalls

Failing to Apply for MSA and MA

In Minnesota, almost everybody who gets [SSI](#) also qualifies for an extra cash benefit from [Minnesota Supplemental Aid](#) (MSA), health coverage through [Medical Assistance](#) (MA), and [SNAP](#) (Food Stamps/Food Support). But these other benefits are not automatic - you must apply to get them. You can apply online at [MNbenefits](#) or by filing a [paper application](#).

[Read more about how to apply for MA.](#)

Not filling out the application at MNbenefits correctly

The online application form at [MNbenefits](#) is complicated. It’s important to read through the instructions carefully so that you are sure that you’ve filled out the form as best you can. You can save a partial application and come back to it later.

If you prefer, you can fill out a [paper application](#).

Misinformation

It can be difficult to find accurate and complete information about public benefits programs. Some social workers and advocates may have limited knowledge of available options. They may also be unaware of how changes in income or employment can affect eligibility for such programs.

To be sure the information you receive is accurate and complete, [Chat with a Hub expert](#) or contact your [county or tribal human services office](#).

Minnesota Supplemental Aid (MSA)

Next Steps

Learn More

To learn more about MSA:

- Visit the **Minnesota Department of Human Services (DHS)** [website](#) for general information on cash benefit programs, including [MSA](#)
- See the [Minnesota Combined Manual](#) for detailed information on benefit program rules.
- If you can't find what you're looking for or have questions, [Chat with a Hub expert](#)



Apply for MSA

You can apply for MSA online at [MNbenefits](#), or file a [paper application](#). You can also apply for [SNAP](#) (Food Stamps/Food Support) at the same time.

For [Medical Assistance](#) (MA), you should apply at your [county or tribal human services office](#) if you:

- Are 65 years old or older
- Get [Supplemental Security Income](#) (SSI) benefits, or
- Have [Medicare](#) coverage.

If you are not in one of those situations, there are three ways to apply for health coverage:

- Online using [MNSure](#).
- In person at your local [county or tribal human services office](#). This is the best way to apply.
- Filling out a [paper application](#) and faxing it to 1-651-431-7750, or mailing it to the address listed on the form.

Learn About Work and Benefits - Chat with a Hub expert!

When you have questions or need help, use [Chat with a Hub expert](#). This feature connects you to a DB101 Expert using live chat, phone, or secure email. Anything you talk about is private.

[Chat with a Hub expert](#) to:

- Understand your current benefits
- Get help using DB101.org
- Connect to resources
- Plan next steps

Free Legal Help

The [Minnesota Disability Law Center \(MDLC\)](#) provides free assistance to people with civil legal issues related to their disability. Call the MDLC Intake Line at 1-612-334-5970 (Twin Cities metro area), 1-800-292-4150 (Greater Minnesota), or 1-612-332-4668 (TTY).



Find Local Services

You can use [MinnesotaHelp.info](#) to find social services near you, from benefits applications to job counseling.



Try these searches:

- [Supplemental Security Income \(SSI\)](#)
- [MA Applications](#)
- [Benefits Counseling and Screening](#)
- [Comprehensive Job Assistance Centers](#)
- [Protection and Advocacy for Individuals with Disabilities](#)