

CALIFORNIA DEPARTMENT OF REHABILITATION

SPOTLIGHT ON SOCIAL SECURITY

JANUARY 2025 TOPIC OF THE MONTH: WHAT'S NEW IN 2025

Let's look at some 2025 updates and resources to help you stay informed and take advantage of available benefits and opportunities. Here's what's new this year:

Social Security Administration (SSA) Updates

- **Cost of Living Adjustment (COLA):** Social Security checks will see a 2.5% COLA increase, aimed at helping benefits keep pace with inflation. This adjustment affects retirement, disability, and survivor benefits.
- **Substantial Gainful Activity (SGA) Amount:** \$1,620 for non-blind individuals, \$2,700 for blind individuals.
- **Trial Work Period (TWP) Amount:** \$1,160 per month.
- **Student Earned Income Exclusion:** SSA will exclude \$2,350 per month, up to \$9,460 per year for students regularly attending school.
- **Earnings Limits:** For individuals who receive benefits but continue to work, the annual earnings limit has increased. The new threshold for individuals under full retirement age is \$62,160.
- **Public Assistance (PA) Household:** If you and at least one other person in your household receives CalFresh or other "needs based" assistance, you will be considered a PA Household. This will no longer negatively impact your SSI cash benefit amount.
- **Expansion of Rental Subsidy:** Starting in 2025, if you pay at least \$342.33 in rent (the "Presumed Maximum Value"), the new subsidy rules may apply to you. This amount will no longer reduce your SSI benefits.
- **Social Security Credits:** The amount needed to earn one Social Security credit will rise from \$1,730 to \$1,810.
- **Full retirement age (FRA):** FRA is 66 years and 8 months for people born in 1958 and 66 and 10 months for those born in 1959. (Under current law, it will settle at 67 for people born in 1960 and afterward.)
- **Online Services Expansion:** SSA has launched additional tools to make applying for benefits, updating personal information, and accessing records more convenient online. Examples- You can now complete and submit the Medical Continuing Disability Review Report, or even apply for Extra Help with Medicare Prescription Drug Costs online!
- **Service at Social Security offices:** Starting Jan. 6, SSA will require customers to schedule an appointment for service in field offices. The aim is to reduce wait

times, streamline service delivery and improve the overall customer experience. To schedule an office visit, call the SSA's national help line at 800-772-1213 or [contact your local office](#). You can also [access many SSA services online](#), if you [have a My Social Security account](#), or [by phone](#).

*Exclusion: Members of vulnerable populations, military personnel, people with terminal illnesses and individuals with other situations requiring immediate or specialized attention may still walk in for service at field offices.

- **Faster Processing for Certain Conditions:** SSA has expanded its Compassionate Allowances program for 2025 to include additional medical conditions such as early-onset Alzheimer's disease and several other neurodegenerative (brain degenerative) disorders, speeding up approval times for disability benefits.

For detailed information on anything above or other topics, visit ssa.gov.

Disability Benefits

- **California [State Disability Insurance \(SDI\)](#) Changes:** Updates to SDI benefits include an increase in maximum weekly benefit amounts and a streamlined claims process through an enhanced online portal.

Find more information and resources visit EDD at edd.ca.gov/.

California State and Local Benefits

- **[Medicare Premiums](#):** The standard monthly premium for Medicare Part A will increase to \$518 (\$285 if you qualify for the reduce premium). The standard monthly premium for Medicare Part B will increase to \$185.
- **[Medi-Cal Meets Medicare](#):** Starting January 1, 2025, eligible Medi-Cal members in California will get free Medicare Part A services if they are already enrolled in Medicare Part B and qualify for the Qualified Medicare Beneficiary (QMB) program. For these members, Medicare will cover hospital stays and other inpatient benefits instead of Medi-Cal. This new agreement means that California can enroll eligible QMB members in Medicare Part A throughout the year without any late enrollment penalties.
- **[CalFresh Updates](#):** Income thresholds for CalFresh (California's food assistance program) have been adjusted, potentially qualifying more families for benefits.
- **[CalABLE Account Contribution Limits](#):** Save up to \$19,000 this year (plus additional \$15,560 from earnings) with no impact on federal, state and local benefits.

For more information on state benefits, visit benefitscal.com.

How to Stay Informed

- **Subscribe to Newsletters:** Organizations like the [SSA](#), [Disability Rights California](#) (DRC), [California Commission on Disability Access](#), [Association of University Centers on Disabilities](#), and [EasterSeals](#) offer email updates. If you haven't already, subscribe to the DOR [Spotlight on Social Security Newsletter](#).

This January, take some time to explore these updates and ensure you're taking full advantage of the benefits and resources available to you. Let's make 2025 a year of empowerment and growth!

How to Connect with a Benefits Planner?

If you receive SSI or SSDI benefits, figuring out how working might affect them can feel overwhelming. A certified DOR Work Incentive Planner (WIP) is available to give you personalized support to help you start working with confidence.

Are you ready to start working?

Meeting with a WIP can help you understand how working may impact your Social Security benefits. Your WIP will give you clear, accurate information tailored to your situation.

DOR Consumers

If you're already working with the DOR, talk to your DOR counselor to see if you're eligible for [Work Incentive Planning Services](#). For more information, call 1-866-449-2730 or send an e-mail to TTWinfo@dor.ca.gov.

Not Receiving DOR Services?

If you're not currently receiving DOR services, the Ticket-to-Work (TTW) Helpline can connect you with a local Work Incentive Planning and Assistance (WIPA) program for free benefits planning. Helpline: 1-866-968-7842, TTY: 1-866-833-2967 or visit TTW online at choosework.ssa.gov/findhelp

Interested in Receiving DOR Services?

If you are ready to take the first step in an exciting journey with DOR, go to www.dor.ca.gov to get started. You will need to provide additional information about yourself to request services.

Stay Connected!

[Subscribe to our monthly Spotlight on Social Security Newsletter](#), which focuses on topics related to Social Security Disability Benefits and provides important information that can help you make informed decisions about your future.