

1. Calculating The Provider's Actual Monthly Cost Per Individual

Regulation: § 6100.684

The individual's Room and Board Rate may not exceed the provider's actual Room and Board monthly cost, minus the individual's Benefits received (such as SNAP, LIHEAP, Rent Rebate, Energy Assistance)

2. Ensuring the Individual is Not Overcharged for Room and Board

Regulation: § 6100.686

From the calculation of the provider's Actual Monthly Cost Per Individual (see box 1), **the provider must compare that amount to the calculation of 72% of the SSI Maximum Rate plus the PA Supplement** (the PA Supplement is also referred to as the State Supplementary Payment (SSP) and is issued to individuals living in an independent living arrangement, domiciliary care facility, household of another, or other living arrangements).

- If the provider's Actual Monthly Cost Per Individual amount is greater than or equal to 72% of the SSI Maximum Rate plus the PA Supplement, the provider may not charge the individual more than 72% of the SSI Maximum Rate plus the PA supplement pursuant to § 6100.686(a)(1).
 - The following website provides the SSI Maximum Rate:
<https://www.ssa.gov/oact/cola/SSI.html>.
- If the Provider's Actual Monthly Cost Per Individual is less than 72% of the SSI Maximum Rate plus the PA Supplement, the provider must charge the Provider's Actual Monthly Cost Per Individual.

2a. Ensuring the Individual is Not Overcharged for Room and Board: Review the Individual's Total Monthly Income

Regulation: § 6100.686

The Individual's Total Monthly Income is NOT part of the provider's actual Room and Board monthly cost (as calculated in the above boxes). The provider must determine whether the individual's income is more than or equal to the SSI Maximum Rate amount found at <https://www.ssa.gov/oact/cola/SSI.html>.

- When the individual's income is more than or equal to the SSI Maximum Rate, the provider must follow the steps in the boxes above.
- When the individual's income is less than the SSI Maximum Rate (NOT 72% of the SSI Maximum Rate), the provider may only charge **72% of the individual's available monthly income** pursuant to § 6100.686(c).

*This is only for individuals who have an income that is **less than SSI Maximum Rate**.*

EXAMPLE OF CALCULATION OF ROOM AND BOARD

Individual A	
Provider's Actual Monthly Cost Per Individual <i>Divide this number by total number of individuals living in the Home. In this example, three individuals live in the Home.</i>	\$3,000 / 3 = \$1,000
Monthly Benefits (SNAP & LIHEAP) <i>When Benefits are received as an annual amount, divide by 12 months to get monthly amount.</i>	\$100
SSI (The provider hasn't helped the individual apply for SSI yet)	\$0
PA Supplement (Independent Living Arrangement)	\$22.10
Employment Income	\$500.00
Individual's Total Monthly Income	\$522.10

1. Provider's Actual Monthly Cost Per Individual (minus Benefits) (§ 6100.684)

- Provider's Actual Monthly Cost Per Individual minus Benefits:

- $\$1,000 - \$100 = \$900$

2. Ensuring the Individual is Not Overcharged for Room and Board (§ 6100.686)

- Calculation of SSI Maximum Rate + PA Supplement multiplied by 72%:
 - $\$967 + \$22.10 \times .72 = \$712.15$
 - The SSI Maximum Rate often changes annually, and providers are responsible for knowing and using the most current SSI Maximum Rate.
- Compare Provider's Actual Monthly Cost Per Individual to the calculation of 72% of the SSI Maximum Rate plus the PA Supplement:
 - **$\$900 > \712.15**
 - Since the provider's actual Room and Board monthly cost amount is greater than 72% of the SSI Maximum Rate plus the PA Supplement, then the provider may not charge the individual more than 72% of the SSI Maximum Rate plus the PA Supplement (§ 6100.686(a)(1)).

2a. Ensuring the Individual is Not Overcharged for Room and Board: Review the Individual's Total Monthly Income (§ 6100.686)

- Compare Individual's Total Monthly Income with SSI Maximum Rate:
 - **$\$522.10 < \967.00**
 - Since the Individual's Total Monthly Income is less than the SSI Maximum Rate the provider may only charge 72% of the individual's available monthly income (§6100.686(c)).
 - $\$522.10 \times .72 = \375.91

Individual A's Room and Board Rate: \$375.91

EXAMPLE OF CALCULATION OF ROOM AND BOARD

Individual B	
Provider's Actual Monthly Cost Per Individual <i>Divide this number by total number of individuals living in the Home. In this example, two individuals are living in the Home.</i>	\$2,000 / 2 = \$1,000
Monthly Benefits (SNAP & LIHEAP) <i>When Benefits are received as an annual amount, divide by 12 months to get monthly amount</i>	\$100
SSI received by the individual	\$967
PA Supplement (independent living arrangement)	\$22.10
Individual's Total Monthly income	\$989.10

1. Provider's Actual Monthly Costs Per Individual (minus Benefits) (§ 6100.684)

- Provider's Actual Monthly Cost Per Individual minus Benefits:
 - $\$1,000 - \$100 = \$900$

2. Ensuring the Individual is Not Overcharged for Room and Board (§ 6100.686)

- a. Calculation of SSI Maximum Rate + PA Supplement multiplied by 72%:
 - $\$967 + \$22.10 \times .72 = \$712.15$
 - The SSI Maximum Rate often changes annually, and providers are responsible for knowing and using the most current SSI Maximum Rate.
- b. Compare Provider's Actual Monthly Cost Per Individual to the calculation of 72% of the SSI Maximum Rate plus the PA Supplement:
 - i. $\$900 > \712.15
 1. Since the provider's actual Room and Board monthly cost amount is greater than 72% of the SSI Maximum Rate plus the PA Supplement, then the provider may not charge the individual more than 72% of the SSI Maximum Rate plus the PA Supplement (§ 6100.686(a)(1)).

2a Ensuring the Individual is not Overcharged for Room and Board: Review the Individual's Total Monthly Income (§ 6100.686)

- Compare Individual's Total Monthly Income with SSI Maximum Rate:
 - $\$989.10 > \967
 - The Individual's Total Monthly Income is more than the SSI Maximum Rate, the provider may charge the individual 72% of the SSI Maximum Rate plus the PA supplement.

Individual B's Room and Board Rate: \$712.15