provider or by a combination of Medicaid and payments under a health insurance policy issued by a private provider.

(b) The benefit rates are—

(1) Eligible individual. For months after June 1988, the benefit rate for an eligible individual with no eligible spouse is $30 per month. The benefit payment is figured by subtracting the eligible individual’s countable income (see subpart K) from the benefit rate as explained in §416.420.

(2) Eligible couple both of whom are temporarily absent from home in medical treatment facilities as described in §416.1149(c)(1). For months after June 1988, the benefit rate for a couple is $60 a month. The benefit payment is figured by subtracting the couple’s countable income (see subpart K) from the benefit rate as explained in §416.420.

(3) Eligible couple with one spouse who is temporarily absent from home as described in §416.1149(c)(1). The couple’s benefit rate equals:

   (i) For months after June 1988, $30 per month for the spouse in the medical treatment facility; plus
   (ii) The benefit rate for an eligible individual (see §416.410) for the spouse who is not in the medical treatment facility. The benefit payment for each spouse is figured by subtracting each individual’s own countable income in the appropriate month (see §416.420) from his or her portion of the benefit rate shown in paragraphs (b)(3)(i) and (ii).

(c) Definition. For purposes of this section, a medical treatment facility means an institution or that part of an institution that is licensed or otherwise approved by a Federal, State, or local government to provide inpatient medical care and services.

§416.415 Amount of benefits; eligible individual is disabled child under age 18.

(a) If you are a disabled child under age 18 and meet the conditions in §416.1165(i) for waiver of deeming, your parents’ income will not be deemed to you and your benefit rate will be $30 a month.

(b) If you are a disabled child under age 18 and do not meet the conditions in §416.1165(i) only because your parents’ income is not high enough to make you ineligible for SSI but deeming of your parents’ income would result in an SSI benefit less than the amount payable if you received benefits as a child under §416.1165(i), your benefit will be the amount payable if you received benefits as a child under §416.1165(i).

§416.420 Determination of benefits; general.

Benefits shall be determined for each month. The amount of the monthly payment will be computed by reducing the benefit rate (see §§416.410, 416.412, 416.413, and 416.414) by the amount of countable income as figured under the rules in subpart K of this part. The appropriate month’s countable income to be used to determine how much your benefit payment will be for the current month (the month for which a benefit is payable) will be determined as follows:

(a) General rule. We generally use the amount of your countable income in the second month prior to the current month to determine how much your benefit amount will be for the current month. We will use the benefit rate (see §§416.410 through 416.414), as increased by a cost-of-living adjustment, in determining the value of the one-third reduction or the presumed maximum value, to compute your SSI benefit amount for the first 2 months in which the cost-of-living adjustment is in effect. If you have been receiving an SSI benefit and a Social Security insurance benefit and the latter is increased on the basis of the cost-of-living adjustment or because your benefit is recomputed, we will compute the amount of your SSI benefit for January, the month of an SSI benefit increase, by including in your income the amount by which your Social Security benefit in November exceeds the amount of your Social Security benefit in November. Similarly, we will compute the