

Paul V. Sherlock Center  
On Disabilities / Rhode Island College

## Work Incentives for SSDI

Presented by: Laura Elderkin CWIC

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## Acknowledgements

**Thank you, Sponsors!**

- EOHHS
  - DHS- Office of Rehabilitation Services
  - Behavioral Health, Developmental Disability and Hospitals
  - Sherlock Center on Disabilities



**Accessibility**

- ASL Interpreter
- PowerPoint slides available on Sherlock Center Work Incentives Webpage
- Closed Caption

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## Work Incentives for SSDI AGENDA

**Disclaimer:** This presentation is for information purposes only. SSA regulations and other information may change. Always check with the original source for the most up to date information.



- Accessing Work Incentive and Benefits Counseling
- Differences SSI vs. SSDI
- Overview Of SSDI Work Incentives
- Reporting Earnings
- ABLE Account
- Resources

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## Benefits of Employment



**Work is an Expected Adult Role**

- Helps us use skills; develop new skills/goals
- Affords new opportunities for friendship/social activity
- Makes life more balanced, satisfying, meaningful
- Improves Mental and Physical health & Financial well-being
- Paying Social Security Taxes can result in eligibility for SSDI and Social Security Retirement

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## Work Incentive Information and Benefits Counseling

**Information Beneficiaries Need to Know**

- Impact of earnings on SSI and/or SSDI Medicaid and/or Medicare
- SSA Work Incentives (WI)
- SSA Wage Reporting Options
- Avoiding/reducing overpayments
- Guidance on Resource Limits

Resources at the [Sherlock Center's WI Webpage](#)

**Access Benefits Counseling**

**Work Incentive Planning and Assistance**

- Ticket to Work Helpline:  
1-866-968-7842 or 1-866-833-2967 (TTY/TDD)  
*Helpline referrals sent to WIPA CT/RI Project*
- Other sources for Benefits Counseling:  
ORS: Discuss with your VR counselor  
BHDDH-DDD: Submit EERF Form

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## SSDI: 4 IMPORTANT Things to Know




Confirm what benefits you receive: SSI or SSDI- Different Work Incentives for Different programs.



Benefits consist of \$ and Health Insurance



Impact on Benefits Based on Earnings not Hours!



If cash benefits end due to earnings Health Insurance may continue!

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## Social Security Benefits – If Disabled Program Differences

**SUPPLEMENTAL SECURITY INCOME (SSI):** Little or no income or savings

- May receive payment of \$943(2024) or less
- Receive Medicaid upon eligibility
- Get paid 1st of the month
- Small Supplementary Payment from State of RI (\$39.92 - 2024)

**SOCIAL SECURITY DISABILITY INSURANCE (SSDI):** Have work history or ARE disabled child or spouse of qualified worker

- Amounts Vary
- Receive Medicare after 24 months of entitlement
- Receive payment on 3rd of the month or on a Wednesday
- If low SSDI, may receive SSI too

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## Confirming Your SSI & SSDI Benefits

My Social Security Account	Award Letter	Helpline
Create a My Social Security Account <a href="http://www.ssa.gov/myaccount/">www.ssa.gov/myaccount/</a>	Award Letter or other letters from Social Security.	Ticket to Work Helpline: 1-866-968-7842 tty: 1-866-833-2967

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## TYPES OF DISABILITY BENEFITS – TITLE II

**A DISABILITY INSURANCE PROGRAM – MUST BE BLIND OR DISABLED AND HAVE “INSURED STATUS”**

Social Security Disability Insurance	<ul style="list-style-type: none"> <li>• <b>SSDI</b></li> <li>• Based on your own contributions</li> </ul>
Disabled Widow's/Widower's Benefits	<ul style="list-style-type: none"> <li>• <b>DWB</b></li> <li>• Based on spouse's contributions</li> </ul>
Childhood Disability Benefits	<ul style="list-style-type: none"> <li>• <b>CDB</b></li> <li>• Based on parent's contributions</li> </ul>

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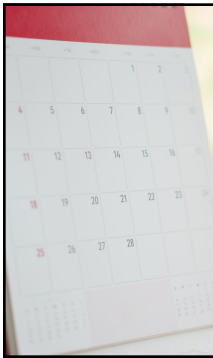
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## SSDI Phases

1. Trial Work Period (TWP)
2. Extended Period of Eligibility (EPE)
3. Post-EPE - Expedited Reinstatement may be an option

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### HOW DOES WORK AFFECT TITLE II BENEFITS?

- May be entitled to full cash payments for **at least 12 months** while working!
- Some people may receive Title II benefits for much longer.

9 month Trial Work Period

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1 Cessation month

➔

2 Grace Period months

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### SSDI PHASE 1: TRIAL WORK PERIOD (TWP)

**Remember:**  
The TWP applies to Title II benefits only (SSDI/CDB/DWB)

- > Allows person to test his/her ability to work
- > **Receive full Title II check regardless of earnings**
- > Month counts as TWP month when gross earnings exceed **2024 - \$1110**
- > TWP ends when you use 9 TWP months within rolling 60-month period.

**WARNING:** If you have worked since entitlement to SSDI, you may have used some or all of your Trial Work Period. Meet with a Benefits Counselor and/or obtain a Benefits Planning Query (BPQY) from SSA to verify status. You get only 1 TWP per period of eligibility!

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**SSDI PHASE 1:**  
**TRIAL WORK PERIOD (TWP)**

Any month above TWP threshold will count as one month used

	Monthly Earning	9 Mos TWP	TWP STATUS
\$14.00@ 20 hours	\$1212	\$1110 (2024)	YES- TWP month

	Monthly Earning	9 Mos TWP	TWP STATUS
\$14.00@ 15 hours	\$909	\$1110 (2024)	NO- Not TWP month

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**SSDI: Substantial Gainful Activity ( SGA)**

**What is SGA?**  
 SGA IS MUCH MORE THAN A NUMBER!

<b>Substantial:</b> <ul style="list-style-type: none"> <li>Significant physical or mental work or</li> <li>A combination of the two .</li> </ul>	<b>Gainful:</b> <ul style="list-style-type: none"> <li>Work done for pay or profit,</li> <li>Of a nature generally done for pay or profit,</li> <li>Or intended for profit, even if a profit is not realized.</li> </ul>
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**Substantial Gainful Activity ( SGA) Continued**

<b>How is SGA Decided?</b> <p><b>Earnings Guidelines</b></p> <ul style="list-style-type: none"> <li>2024</li> <li>\$1550 Disabled, not blind</li> <li>\$2590 Disabled, Blind</li> </ul>	<b>What Else Affects SGA Decision?</b> <p>Not all income is counted. Work Incentives May be Applied</p> <p><b>SGA IS MUCH MORE THAN A NUMBER!</b></p>
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**SSDI**  
Substantial Gainful Activity

**SGA is a Decision NOT a Number**

	Monthly Earning	SGA Not blind (2024)	SGA blind (2024)	SGA Status
\$14@ 20 hours	\$1212	\$1,550 (2024)	\$2,590 (2024)	BELOW SGA

	Monthly Earning	SGA Not blind (2024)	SGA blind (2024)	SGA Status
\$14@ 30 hours	\$1818	\$1,550 (2024)	\$2,590 (2024)	ABOVE SGA

Earnings Below SGA Will KEEP full SSDI check

Earnings will Impact SNAP and Housing Assistance

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**SSDI PHASE 2:**  
EXTENDED PERIOD OF ELIGIBILITY – EPE

**Important Because:**

-It serves as a safety net.

-If SSDI payments suspended due to SGA, they may be restarted if earnings stop or fall below SGA level during EPE.

Begins the month after Trial Work Period (TWP) ends - continues for 36 consecutive months, whether or not you're working.

Title II payments **continue** if SSA finds that earnings are **not** Substantial Gainful Activity (SGA).

Payments **suspended** (after cessation month & grace period) if SSA finds that earnings **are** Substantial Gainful Activity (SGA).

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WHAT HAPPENS WHEN EXTENDED PERIOD OF ELIGIBILITY (EPE) ENDS?

**If beneficiary is not working at SGA level -**  
Title II payments **continue** until he/she

- medically improves, or
- does work at SGA level.

**If beneficiary is working at SGA level,**  
SSDI payments are **terminated**.

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### TWP and SGA Tend to Increase Yearly

If you are viewing this information after 2023 TWP and SGA thresholds have likely increased.

TWP	SGA	Blind SGA
2024- \$1110	2024- \$1550	2024- \$2590
2023- \$1050	2023- \$1470	2023- \$2460
2022- \$970	2022- \$1350	2022- \$2260
2021- \$940	2021- \$1310	2021- \$2190
2020- \$910	2020- \$1260	2020- \$2110
2019- \$880	2019- \$1220	2019- \$2040

You can find up to date TWP and SGA thresholds on Social Security's website.

19

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### SSDI PHASE 3:

#### POST-Extended Period of Eligibility(EPE)

*Possible for TITLE II benefits to be restarted even after termination!*

If Title II benefits terminated due to SGA, benefits may be restarted without a new application.

#### Expedited Reinstatement (easy reinstatement)

- > Request must be made within 5 years of termination.
- > May also opt to reapply.
- > Should discuss options with Social Security.

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## SSDI WORK INCENTIVES

#### Factors affecting SGA decision

##### SGA 2024 \$1550

- > Impairment Related Work Expenses (IRWE)
- > Subsidies and Special Conditions
- > Income Averaging
- > Unsuccessful Work Attempt

#### Other Work Incentives

- > Plan for Achieving Self-Support (PASS)
- > Extended Medicare coverage

21

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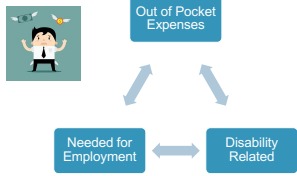
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### IMPAIRMENT RELATED WORK EXPENSES (IRWE)

Social Security will deduct the amount of approved IRWE from gross monthly wages!



- Examples**
- Payments or co-payments for medical services
  - Medications
  - Medical supplies or equipment
  - Special transportation to/from work
  - And many more....

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### HOW IRWE MAY AFFECT SGA DECISION:



Has SSDI, earns GROSS WAGES of \$1,600/month and has IRWEs of \$200/month

- Special Transportation (RIDE),
- Medications, and
- Physical Therapy.

SSA approves IRWE and decides that countable earnings are only \$1,400 per month; work is NOT SGA (\$1550- 2024).

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### WHAT IS AN UNSUCCESSFUL WORK ATTEMPT?



An attempt to work at SGA level that lasts for only a short time (6 months or less) because of:

- A person's disability or
- the removal of special conditions that made it possible for him/her to work

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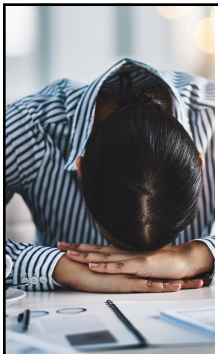
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### EXAMPLE: UNSUCCESSFUL WORK ATTEMPT

Juanita has an anxiety disorder. She completed TWP in January 2023, working part time. (earnings were above TWP limit).

Worked full-time, earning \$1,900 month in April, May, June. June 29, 2023 - Returned to part-time work (at \$970 per month) because of increase in anxiety level.

SSA decided that this was an "unsuccessful work attempt"; Not SGA & Juanita's SSDI payments not ceased.

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### WHAT IS A SUBSIDY?

- Employer pays more than the true value of the work he/she performs. Productivity, job tasks carved out, etc.
- SSA verifies subsidy with the employer.
- Difference is deducted from actual earnings.
- If the value of work is below SGA guidelines- beneficiary not performing SGA.



**MANNY**

- Has a cognitive/intellectual disability.
- Works at Grocery Store as a bagger.
- Fills 85 bags for every 100 bags filled by non-disabled peers (Productivity is 15% slower)
- Earns same wages of \$1,600/month.
- \$1600 - \$240 = \$1360 (SGA \$1550/2024)
- Manny not working at SGA

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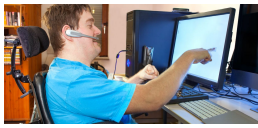
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### WHAT IS A SPECIAL CONDITION?



A **special condition** exists when a person is able to earn at or above SGA because of the existence of special supports or conditions but would be unable to continue doing so if these supports or conditions were removed. **Support** from Job Coach, Supervisor or Coworker; **Job Task** carved out, etc.

**Zachary: Payables Clerk**  
**40 hour per week, \$14.00 per hour**  
**(Approx. \$560 week X 4.33 = \$2425 month)**

- Job Coach onsite 20 hours per week.
- SSA verifies, deducts 50% of gross monthly wages ( approx. \$1212.50)
- Zach is not performing at SGA (\$1550/2024)!

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### WHAT IS INCOME AVERAGING?

- > Social Security generally **averages income over several months** before deciding that work is Substantial Gainful Activity (SGA).
- > 1 month of SGA level earnings (during busy holiday season) or because you receive an extra check does not automatically indicate SGA.
- > Social Security no longer averages income after cessation month/grace period.

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### Health Insurance and Working



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### What about Title II and Health Insurance?

Receive Medicare after 24 months of entitlement.

Medicare continues while entitled to Title II cash payments.

#### Extended Period of Medicare Coverage (EPMC)

If beneficiary's cash payments stop due to SGA:

- Medicare will continue for at least 93 months after the IWP
- As long as SSA does not decide that disability has improved.

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## Work & Medicaid

Many working SSDI beneficiaries may also be eligible for Medicaid.

[Sherlock Plan Information](#)

[Apply](#) through RI DHS

### The Sherlock Plan

- Medicaid Program for Individuals with Disabilities who work
- Countable income of up to 250% of Federal Poverty Level
- Monthly Premium (Sliding scale \$0-\$92)
- Higher Resource Limits (\$10,000 Individual/\$20,000 Couple)
- Some Resources Don't Count (i.e. retirement acct.)

31

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## SSDI: How to Reduce/Prevent Overpayment

1	2	3
Report Gross Earnings Monthly or as directed by SSA	Understand when SSDI cash payment should stop.	Contact Social Security if receiving checks after TWP and Grace period and earnings above SGA.

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## Plan for Achieving Self Support (PASS)

- May be able to temporarily set aside SSDI and/or other countable income to pay for items/services needed to reach specific job goal.
- Must complete application specifying goal, items/services needed, cost, steps
- Social Security must approve plan
- If approved, can become eligible for SSI because funds in "PASS Account" not counted
- Goal of a PASS must be to eliminate SSDI (or significantly reduce SSI) cash payments.

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**SSDI Wage Reporting Responsibilities**

**IMPORTANT:**  
Save pay stubs, IRWE receipts, Correspondence to/from Social Security

**Who Should Report:**  
Beneficiary or Rep Payee

**START WORKING:**

- Contact Local Social Security Office
- Ask about Reporting Preferences.
- Discuss potential Work Incentives (IRWE's, Subsidy Special conditions, etc.)

**REPORTING OPTIONS:**

- My Social Security" Account: <https://www.ssa.gov/myaccount/>
- Write to, fax, or visit your local Social Security office (Include or bring pay stubs and IRWE receipts)
- Important! If you receive both SSI and SSDI it is important to report separately to both programs

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TWP / EPE Calculation Chart													
Customer	Date											Staff Person	
Scenario Description:													
YEAR 1 Countable Earnings Benefit Status	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	
YEAR 2 Countable Earnings Benefit Status	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	
YEAR 3 Countable Earnings Benefit Status	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	
YEAR 4 Countable Earnings Benefit Status	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	
YEAR 5 Countable Earnings Benefit Status	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	

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SUPPORT: Beneficiary/Rep-Payee/Support (Voc Staff/Agency/Family)		
Determine	Beneficiary/family questions/concerns & Determine Benefit type	Review "Why I Might Want Benefits Counseling Decision Making tool".
Educate	Provide information/resources based on benefit type and questions	Review SSA Working While Disabled – brochure; Attend a Work Incentive Information Session; Refer to the Ticket to Work Help line for basic questions Suggest/refer 1:1 Benefits Counseling.
Plan	Create a plan to learn more & follow-up based on WI Plan	Work Incentive Plan, IEP, ISP Treatment Goal.
Ongoing Support Over time Employment and Benefits change.	Revisit & change plan as needed. Address new questions/concerns. Have supports changed.	Annually, Review "Why I Might want Benefits Counseling Decision Making tool. Refer for 1:1 Benefit Counseling as needed

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### Benefits of Ticket to Work?

**What is a Ticket to Work (TTW) ?**

- Most SSI & SSDI beneficiaries are entitled to a "Ticket". (program optional)
- Allows **choices** of where to obtain vocational services.
- State Vocational Rehabilitation Agency: **Office of Rehabilitation Services (ORS) in RI** or
- Other Employment Networks (EN's): **Community Agencies**

**Other Benefits to Using the TTW?**

- **Yes!** Once Ticket "in use" with ORS or "assigned" to an EN, Beneficiary may be protected from Medical Continuing Disability Review ( Medical CDR), as long as s/he makes "timely progress" in Ticket to Work Program.

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### Supporting Financial Savings & Well Being

<https://www.ri.gov/riable>  
0041303

**RI's ABLE On Demand Webinar**

**ABLE ACCOUNT: Allows savings above SSI and/or Medicaid savings limits.**

- > Disability occurred before age 26
- > Can save up to \$18,000 (2024) per year for disability-related expenses
- > If working, can save more
- > SSI recipients can save up to \$100,000 before SSI cash payments are affected
- > Medicaid continues even if savings above \$100,000
- > Family members and others can contribute to ABLE account (up to annual limit)

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### SHERLOCK CENTER RESOURCES

[www.sherlockcenter.org](http://www.sherlockcenter.org)  
401-456-8072

- > **Stay Informed:** Join Work Incentive Mailing list [WI Mailing List](#)
- > **Learn More:** Work Incentives Information Page <http://www.riic.edu/sherlockcenter/workincentives.html>
  - Fact Sheets, General Information, Etc.
  - Register for Public Work Incentive Information Sessions
- > **Obtain Benefits Counseling:** Ticket to Work's Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY)

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## RESOURCES Work Incentives

**SSA Worksite:** [www.ssa.gov/work/](http://www.ssa.gov/work/)

➤ Ticket to Work's Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY)

➤ SSA Working While Disabled: How we can help! [https://www.ssa.gov/pubs/EN\\_05-10095.pdf](https://www.ssa.gov/pubs/EN_05-10095.pdf)

➤ The Red Book - A Guide to Work Incentives <https://www.ssa.gov/redbook/>

➤ **Reporting Earnings:**

<https://choosework.ssa.gov/library/wage-reporting/index.html>

➤ **SSI Calculation Sheet:** [https://vcu-ntdc.org/resources/WIPA\\_OtherResources/SSICalculationSheet\\_Ind\\_2023.pdf](https://vcu-ntdc.org/resources/WIPA_OtherResources/SSICalculationSheet_Ind_2023.pdf)

➤ **PASS Online:**

<https://www.passonline.org/>

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## RESOURCES

➤ **Department of Labor-FFRCRA, Employee Paid Leave:**

<https://www.dol.gov/agencies/whd/pandemic/ffcr-employee-paid-leave>

➤ **RI's ABLE:**

<https://savewithable.com/ri/home.html>

➤ **Disability Rights RI:** [www.drri.org](http://www.drri.org)

➤ **Job Search support**

➤ **American Job Centers**

➤ **TTW EN:** [www.choosework.ssa.gov](http://www.choosework.ssa.gov)

➤ **RI Office of Rehabilitation Services** [www.ors.ri.gov](http://www.ors.ri.gov)

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## Thank you for participating!

**Disclaimer:** This presentation is for information purposes only. SSA regulations and other information may change. Always check with the original source for the most up to date information.

**Stay Informed:**

➤ Create a My Social Security Account

➤ Call the Ticket To Work Help Line with Questions and for Referral for WI Benefit Counseling.

➤ Join the SC Work Incentives News email list

42

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