



Work Incentives for SSI

2025

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.

Welcome!



- Session Is Being Recorded
- Moderators/Presenter
- WEBINAR Attendees
 - Audio Muted
 - Video Off
- Zoom House Keeping RIBBON
- Q & A Communication
 - Type questions
 - Moderator will share questions with presenters
 - Those with Questions may be unmuted.

Accessibility

Thank you Sponsors!

- EOHHS
 - DHS- Office of Rehabilitation Services
 - Behavioral Health, Developmental Disability and Hospitals

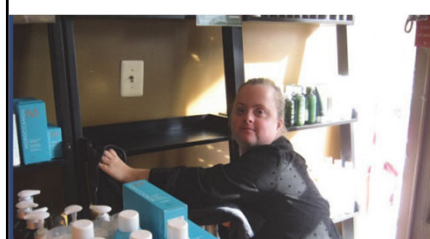
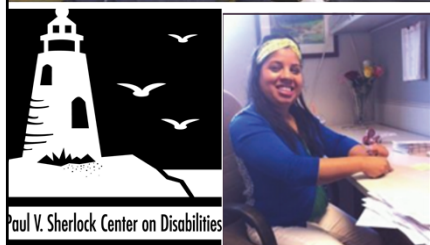
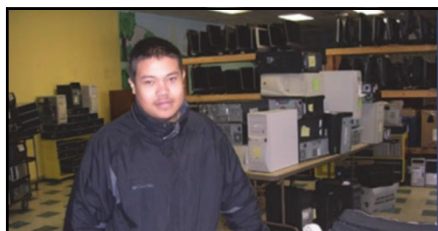
Work Incentives for SSI AGENDA

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- Welcome/Overview
- Benefits of Employment
- Accessing Work Incentive and Benefits Counseling
- Differences SSI vs. SSDI
- Overview Of SSI Work Incentives
- Reporting Earnings
- ABLE Account
- Resources
- Satisfaction Poll



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

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

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 RI WIPA Project

- Other sources for Benefits Counseling:

ORS: Discuss with your VR counselor

BHDDH-DDD: Submit EERF Form

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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 \$967 or less
- Receive Medicaid upon eligibility
- Get paid 1st of the month
- Small Supplementary Payment from State of RI

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

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4 Important Facts About SSI



Supplemental Security Income (SSI) is not the same as Social Security Disability Insurance (SSDI) – Work affects them differently.



SSI benefits consist of a cash payment and automatic Medicaid (in RI)



Amount of gross monthly earnings received – not the number of hours worked – affects SSI



Even If earnings cause SSI payments to stop, Medicaid is likely to continue

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HOW WORKING CHANGED LARRY CLAY'S LIFE

Video link: 8 Minutes

<https://www.youtube.com/watch?v=UkUSoJ1r-cg&feature=youtu>

Resource:

[Ticket to Work](#) Work Incentives, Job Search, etc.

[More TTW Stories](#)

[WISE Webinars](#)

SSI Basics

No limit on the length of time you can work.

As earnings increase, SSI payment gets reduced or may stop.

Good News....Medicaid Continues (1619b) until earning above \$43,226 in RI (2025).

SSI WORK INCENTIVES

- Student Earned Income Exclusion (SEIE) (under 22yo)
- Earned and General Income Exclusions
- Impairment Related Work Expenses (IRWE)
- Blind Work Expenses (BWE)
- Plan for Achieving Self-Support (PASS)
- Medicaid Continuation 1619(b)

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SSI - Income Affecting Payment Amount:

Unearned Income

- Income you don't work for, such as SSDI, Unemployment Insurance, etc.

Earned Income

- Wages from employment or net earnings from self-employment

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SSI - Automatic Income Exclusions

General Income Exclusion applied to Unearned Income: first \$20/month of Unearned Income excluded (deducted; not counted). *If no unearned income, \$20 is deducted from earned income.

Result: Remaining unearned Income causes dollar for dollar reduction in SSI payment.

Automatic Income Exclusions

Earned Income Exclusion: applied to wages 1st \$65/month plus half of remaining earnings

Result: Less than \$1.00 deducted from SSI for every \$2.00 of gross monthly wages

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Example: SSI Calculation 2025 Fed. SSI is \$967 – RI SSI supplement is \$39.92. Gross wages of \$1585

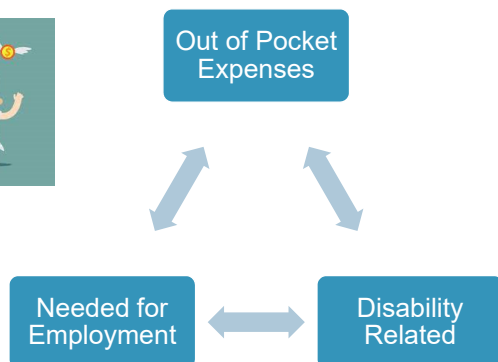
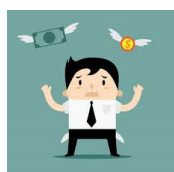
Formula	Calculation	Formula	Calculation
Gross monthly wages	\$1585	Fed SSI rate	\$967
General income exclusion	-\$20	Countable Income	- \$750
Remainder	\$1565	Adjusted Fed SSI	= \$217
1 st Part Earned Income Exclusion	-\$65	RI SSI Supplement	+ 39.92
Remainder	\$1500/2	Total SSI	= \$256.92
2 nd Part Earned Income exclusion/ Divide by 2 = Total Countable Income	\$750	Gross Wages	+ \$1585
		Total Monthly Income	= \$1841.92

2025 Break even point is \$2,019.00 mos.

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IMPAIRMENT RELATED WORK EXPENSES (IRWE)

Social Security will deduct the amount of an 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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Example: SSI Calculation IRWE's of \$100 per month

Formula	Calculation
Gross monthly wages	\$1585
General/Part 1 earned income exclusion	-\$85.00
Remainder	\$1500
IRWE	-\$100.00
Remainder	\$1400/2
Part 2 earned Income exclusion/ Divide by 2 =	\$700
Total Countable Income	

Formula	Calculation
Fed SSI rate	\$967
Countable Income	- \$700
Adjusted Fed SSI	= \$267
RI SSI Supplement	+ \$39.92
Total SSI	= \$306.92
Gross Wages	+ \$1585
Total Monthly Income	=\$1,891.92

\$50 more in countable earnings per \$100 in IRWE

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SSI Wage Reporting Responsibilities

IMPORTANT Save:

- Pay stubs
- IRWE receipts
- Correspondence to/from Social Security

Report by the 6th of the month

Who Should Report:

Beneficiary or Rep Payee

When to Report, START WORKING:

- Contact Local Social Security Office
- Ask about Reporting Preferences.
- Discuss Potential Work Incentives (IRWE, BWE, SEIE, etc.)

REPORTING OPTIONS:

- Social Security Wage-Reporting Line or Smart Phone App.
(Can't use if you have IRWE)
- My Social Security" Account: <https://www.ssa.gov/myaccount/>
- Write to, fax, or visit your local Social Security office (Include or bring pay stubs, IRWE Receipts)

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How Do I Minimize SSI Overpayments?

- **Report Gross Earnings Monthly by the 6th of the month.**
- **Understand SSI formula to predict what payments should be.**
- **Contact Social Security if payment is much larger or smaller than it should be.**
- **Remember a 2-month gap exists between month earnings paid and SSI check adjustment.**



GOOD NEWS

For SSI Beneficiaries

Break Even Point/ SSI Check \$0	Medicaid Continues (1619b)	& With IRWE
<ul style="list-style-type: none">• \$2,019	<ul style="list-style-type: none">• Earnings Threshold \$43,226	<ul style="list-style-type: none">• Earnings Could Be Higher

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Medicaid and Working

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Medicaid 1619(b)

When SSI Payment ends

As wages increase, SSI Check decreases to “0” (Breakeven point)

To Qualify for 1619b:

- SSI for at least one month
- SSI payments stopped due to earnings or earnings in combination with other income
- Meet all other SSI requirements, including resource limits (\$2,000 for an individual; \$3,000 for a couple)
- Earnings threshold limit - \$43,226 (RI 2025). FYI-Individualized threshold limits may apply.

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Medicaid for the Working Disabled

<https://eohhs.ri.gov/Consumer/TheSherlockPlan.aspx>

Two categories:

- Ticket to Work for ages 16-64
- Sherlock Plan for ages 65 and older

People eligible for either program are entitled to:

- the full scope of Medicaid medical benefits;
- Long-term services and supports home and community-based services;
- and services needed to start or continue their employment.

Sliding Fee Premium Payment

	Ticket to Work	Sherlock Plan
Age	16 – 64	65+
Income Limit	None	250% FPL
Asset Limit	None	\$10,000 individual / \$20,000 couple

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RI's ABLE

Supporting
Saving
& Financial
Well Being

www.savewithable.com

On-demand Webinar
Sherlock Center
WI Webpage

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

- Must be disabled before age 26 (in 2026 46 yo)
- Can save up to \$19,000 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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DOES WORK IMPACT OTHER BENEFITS?

Earnings may have an impact on other benefits, including, but not limited to:

- SNAP BENEFITS
- RENT PAYMENTS (If YOU LIVE IN SUBSIDIZED HOUSING)
- VETERAN'S BENEFITS
- ENERGY ASSISTANCE

A Benefits Counselor can help determine whether these and other benefits are likely to be affected.

IMPORTANT:

REPORT EARNED INCOME TO ALL BENEFIT PROGRAMS

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Ticket to Work Program (TTW)

- Program is optional
- Program goal: eliminate need for benefits
- Choose Employment services from an Employment Network or State VR agency
- Protected from Medical review if making timely progress
- Resources:
 - [Ticket To Work - Choose Work Website](#)
 - [Ticket To Work Employment Networks](#)

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Questions & Answers

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SHERLOCK RESOURCES

www.sherlockcenter.org

401-456-8092

➤ **Stay Informed:** Join Work Incentive Mailing list, receive updates

➤ **Learn More:** Work Incentives Information Page

<https://sherlockcenter.ric.edu/services-projects/work-incentives-benefits-counseling>

-Fact Sheets, General Information, Etc.

-Register for Public Work Incentive Information Sessions

➤ **Obtain Benefits Counseling** – See Slide 5.

RI WIPA: Vicki Ferrara, 401-456-8092; Joshua Hughes, 401-456-473427

RESOURCES Work Incentives

SSA The Worksite: 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>

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

➤ **Ticket to Work Program:** <https://choosework.ssa.gov/>

➤ **Reporting Earnings Fact Sheets:**

<https://www.ssa.gov/ssi/spotlights/spot-reporting-earnings.htm>

<https://www.ssa.gov/ssi/spotlights/spot-telephone-wage.htm>

➤ **SSI Calculation Sheet:** https://vcu-ntdc.org/resources/WIPA_OtherResources/SSICalculationSheet2019.pdf

➤ **PASS Online:** <https://www.passonline.org/>

➤ **Help Applying for Benefits:** <https://www.ssa.gov/thirdparty/>

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RESOURCES

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

<https://www.dol.gov/agencies/whd/pan-dem/ffcra-employee-paid-leave>

- **RI's ABLE:** ri.savewithable.com
- **Disability Rights RI:** www.drri.org
- **RI Legal Services:** <http://www.rils.org/>

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Thank you for attending!

Please complete the feedback Poll

Stay Informed:

- Create a My Social Security Account
- Call the Ticket To Work Help Line with Questions and Submit ICERF to access benefit counseling
- Join the SC Work Incentives News email list

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