

Paul V. Sherlock Center
On Disabilities / Rhode Island College

Work Incentives for SSI

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.


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Acknowledgements

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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 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
- > ABLA Account
- > Resources
- > Satisfaction Poll

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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

<p>Information Beneficiaries Need to Know</p> <ul style="list-style-type: none"> > Impact of earnings on SSI and/or SSDI Medicaid and/or Medicare > SSA Work Incentives (WI) > SSA Wage Reporting Options > Avoiding/reducing overpayments <p>Resources at the Sherlock Center's WI Webpage</p>	<p>Access Benefits Counseling</p> <p>Work Incentive Planning and Assistance</p> <ul style="list-style-type: none"> > Ticket to Work Helpline: 1-866-968-7842 or 1-866-833-2967 (TTY/TDD) <i>Helpline referrals sent to RI WIPA Project</i> > Other sources for Benefits Counseling: <i>ORS: Discuss with your VR counselor</i> <i>BHDDH-DDD: Submit EERF Form</i>
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Social Security Benefits – If Disabled

Program Differences

<p>SUPPLEMENTAL SECURITY INCOME (SSI): Little or no income or savings</p> <ul style="list-style-type: none"> > May receive payment of \$943 or less > Receive Medicaid upon eligibility > Get paid 1st of the month > Small Supplementary Payment from State of RI 	<p>SOCIAL SECURITY DISABILITY INSURANCE (SSDI): Have work history or ARE disabled child or spouse of qualified worker</p> <ul style="list-style-type: none"> > 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 www.ssa.gov/myaccount/	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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SSI Wage Reporting Responsibilities

IMPORTANT Save:
 - Pay stubs
 - IRWE receipts
 - Correspondence to/from Social Security

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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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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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 \$41,109 in RI (2024).

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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	Earned Income
<ul style="list-style-type: none"> Income you don't work for, such as SSDI, Unemployment Insurance, etc. 	<ul style="list-style-type: none"> 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 2023

Fed. SSI is \$914 – RI SSI supplement is \$39.92. \$13.00 @ 24 hours per week

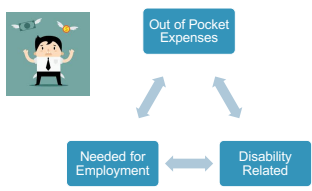
Formula	Calculation	Formula	Calculation
Gross monthly wages	\$1350.96	Fed SSI rate	\$914
General income exclusion	-\$20	Countable Income	- \$632.98
Remainder	\$1330.96	Adjusted Fed SSI	= \$281.02
1 st Part Earned Income Exclusion	-\$65	RI SSI Supplement	+ 39.92
Remainder	\$1265.96/2	Total SSI	= \$320.94
2 nd Part Earned Income exclusion/ Divide by 2 = Total Countable Income	\$632.98	Gross Wages	+ \$1350.96
		Total Monthly Income	= \$1671.90

2024 Break even point is \$1,971.00 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	Formula	Calculation
Gross monthly wages	\$1350.96	Fed SSI rate	\$914
General /Part1 earned income exclusion	-\$85.00	Countable Income	-\$582.98
Remainder	\$1265.96	Adjusted Fed SSI	= \$331.02
IRWE	-\$100.00	RI SSI Supplement	+ \$39.92
Remainder	\$1165.96/2	Total SSI	= \$370.94
Part 2 earned Income exclusion/ Divide by 2 = Total Countable Income	\$582.98	Gross Wages	+ \$1350.96
		Total Monthly Income	=\$1,721.90

\$50 more in countable earnings per \$100 in IRWE 16

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

- \$1971

Medicaid
Continues (1619b)

- Earnings
Threshold
\$41,109

& With IRWE

- 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 - \$41,109 (RI 2024). FYI-Individualized threshold limits may apply.

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Sherlock Plan: A Medicaid Buy-In through DHS

- > Medicaid program for individuals with disabilities who work
- > Medicaid option for SSDI beneficiary or SSI if earning above 1619(b) limit
- > Monthly Premium (sliding scale \$0-\$92)
- > Higher Resource Limits (\$10,000 Individual/\$20,000 Couple)

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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
- > Can save up to \$18,000 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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STEP	STRATEGY	RESOURCE
Determine	<ol style="list-style-type: none"> Goals Beneficiary/family questions/concerns & Determine Benefit type 	<ol style="list-style-type: none"> Review "Why I Might Want Benefits Counseling Decision Making tool". Check My Social Security Acct or Letter or TTW help line
Educate	Provide information/resources based on benefit type and questions and goals	<ol style="list-style-type: none"> Review SSA Working While Disabled – brochure; Attend a SC Work Incentive Information Session; Refer to the Ticket to Work Help line for basic questions Suggest/refer 1:1 Benefits Counseling.
Plan	<ol style="list-style-type: none"> Create a plan to learn more Follow-up based on WI Plan 	<ol style="list-style-type: none"> Imbed Benefits plan in the Employment Plan or Work Incentive Plan, IEP, ISP Treatment Goal. <ul style="list-style-type: none"> -Save Paycheck information, IRWE receipts -Strategy and skills to report earnings -Banking/Financial Literacy
Ongoing Support	<ol style="list-style-type: none"> Revisit & change WI plan Address new questions/ concerns. Have supports changed. 	<ol style="list-style-type: none"> Annually, Review "Why I Might want Benefits Counseling Decision Making tool". Edit/Revise Plan Refer for 1:1 Benefit Counseling as needed



SHERLOCK RESOURCES

www.sherlockcenter.org 401-456-8092

- **Stay Informed:** Join Work Incentive Mailing list, receive updates
- **Learn More:** Work Incentives Information Page
<http://www.ric.edu/sherlockcenter/workincentives.html>
 - 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, 401-456-4734

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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/SSICalculationSheet_Ind_2023.pdf

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

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

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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: ri.savewithable.com
 ➤ Disability Rights RI: www.drri.org
 ➤ RI Legal Services: <http://www.rils.org/>

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Thank you for participating!

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

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