



Paul V.  
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On Disabilities / Rhode Island College

# Youth Work Incentives Webinar 2026

**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!

## Youth Work Incentives Series

### House Keeping

- Session Is Being Recorded
- Moderators/Presenter
- Zoom WEBINAR
- Self-enable Closed Captioning on Zoom Ribbon

### Q & A Communication

- Type questions or
- Moderator will share questions with presenters
- Those with Questions may be unmuted.

### Thank you Sponsors!

- Office of Rehabilitation Services (ORS)
- Behavioral Health Development Disabilities & Hospitals (BHDDH)
- Paul V Sherlock Center

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# AGENDA

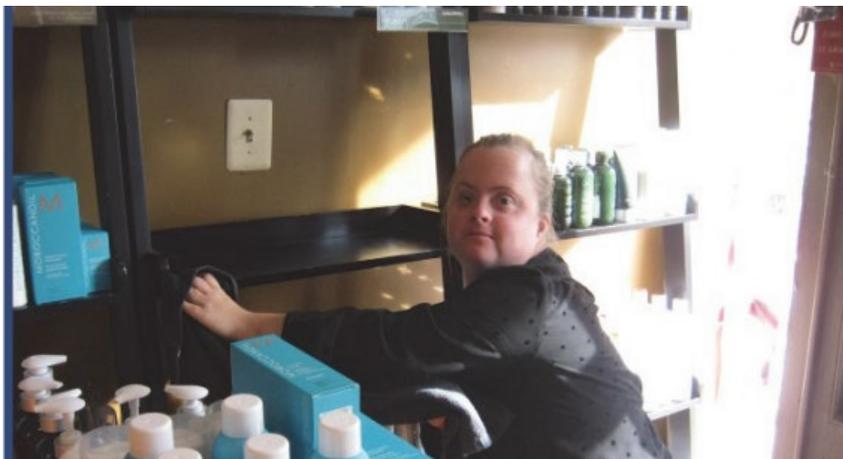
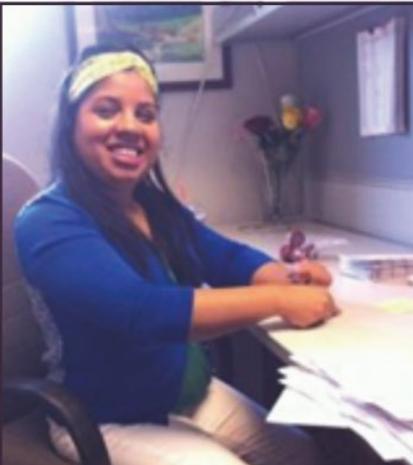
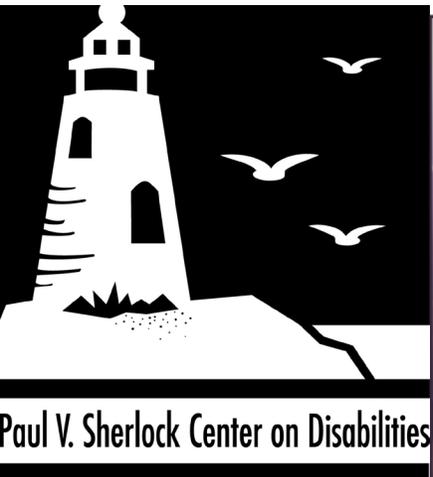


- Welcome/Overview
- Benefits of Employment
- Accessing Work Incentive and Benefits Counseling
- Differences SSI vs. SSDI
- Overview Of SSI Work Incentives
- Reporting Earnings
- ABLE Account
- Resources
- Satisfaction Poll

# 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 health
- Improves financial well-being
- Paying Social Security Taxes can result in eligibility for SSDI and Social Security Retirement



# Work Incentive Information and Benefits Counseling

## Answers Questions If I work...

- Will I lose SSI/SSDI Check?
- Will I lose my Medicaid or Medicare?
- Can I get my cash payment back?
- Will SSA determine I'm not disabled?
- Can I save money and still be eligible for benefits?

## Benefits Counseling Informs A Beneficiary

- Impact of earnings on SSI and/or SSDI Medicaid and/or Medicare
- SSA Work Incentives (WI)
- SSA Wage Reporting Options
- Avoiding/reducing overpayments
- Transition planning supported by fact-based decision-making

# Work Incentive Information and Benefits Counseling

## Access Benefits Counseling

Work Incentive Planning and Assistance Program  
Sherlock Center on Disabilities at RI College

- Ticket to Work Helpline: 1-866-968-7842 or 1-866-833-2967 (TTY/TDD)
  - Age 14 or older
  - Receive SSI or SSDI
  
- Other Sources for Benefits Counseling:  
ORS or BHDDH

# Social Security Benefits – If Disabled

## Program Differences

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

- Maximum Federal payment is \$994 in 2026 (Some may receive less.)
- Receive Medicaid upon eligibility
- Get paid 1st of the month
- Small Supplementary Payment from State of RI

### **SOCIAL SECURITY DISABILITY INSURANCE (SSDI):** Must have work history or be disabled child or spouse of qualified worker who is disabled, deceased or retired.

- 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

# Confirming Your SSI & SSDI Benefits

## My Social Security Account

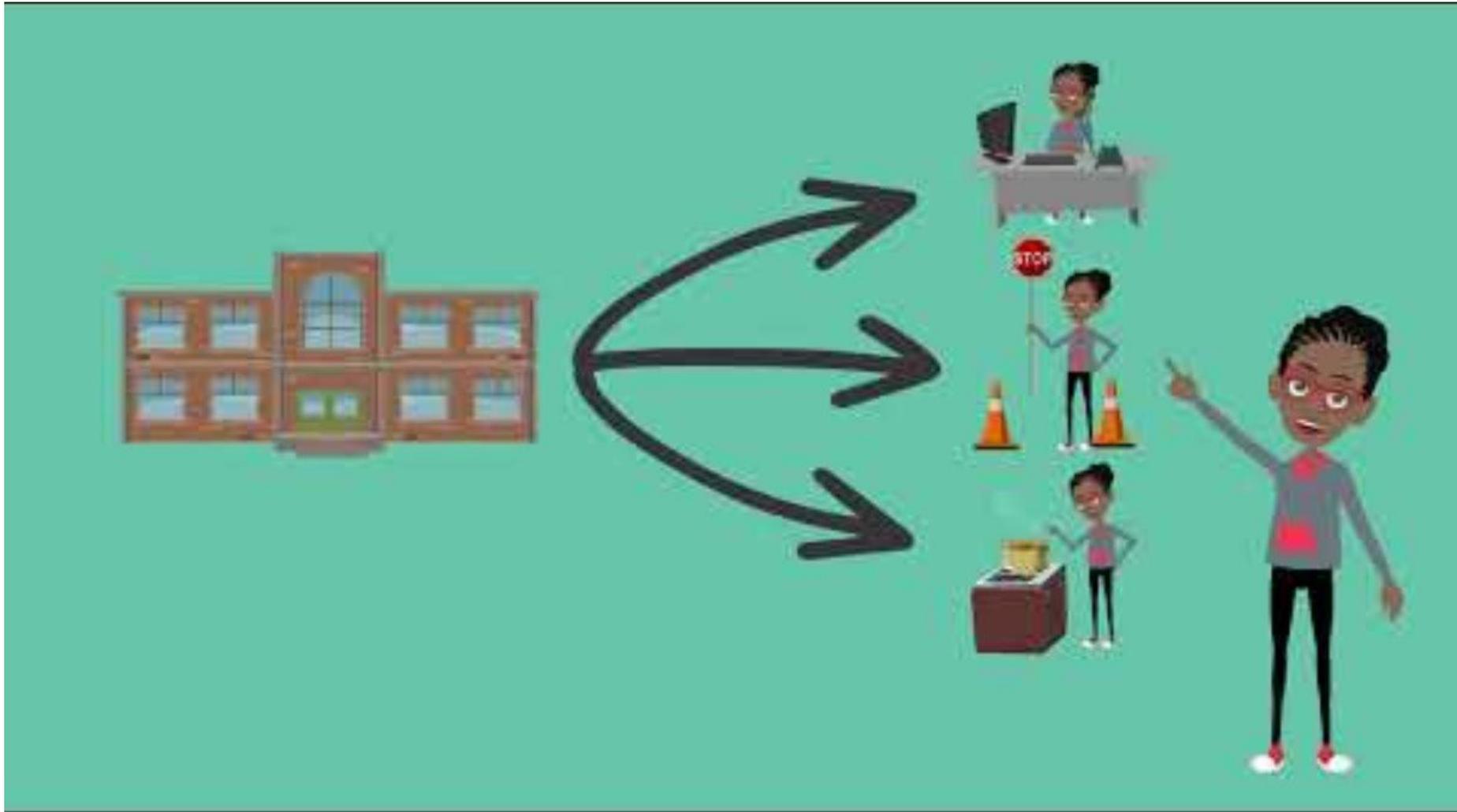
Create a My Social Security Account  
[www.ssa.gov/myaccount/](http://www.ssa.gov/myaccount/)

## Award Letter

Award Letter or other letters from Social Security.

## Helpline

Ticket to Work Helpline:  
1-866-968-7842  
tty: 1-866-833-2967



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

## SSI and Youth Who Work

# 4 Important Facts About SSI/SSDI



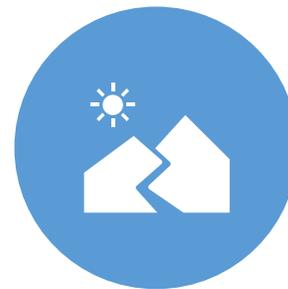
Supplemental Security Income (SSI) very different from Social Security Disability Insurance (SSDI) – Work affects each differently.



Both SSI and SSDI benefits include health insurance; this may continue even if earnings cause payments to stop.



SSI payments often reduced when working; SSDI payments either continue in full or stop completely.



If SSI or SSDI payments stop due to earnings, they can often be restarted easily.

# SSI Eligibility Basics

- SSI - A needs-based program.
- In RI, SSI recipients are automatically eligible for Medicaid.
- Before age 18, parental income counted. May make student ineligible even if significant disability exists.
- At 18, parental income no longer counted; students formerly denied may become eligible at age 18!
- Some students who have been getting SSI may lose eligibility between age 18 and 19.

# Benefits When Turning 18

## SSI Age 18 Redetermination:

At age 18, Social Security reviews case. May decide that child no longer disabled. (Adult medical standard more stringent!)

- If you disagree with SSA's decision, you may appeal.
- Work Incentive available which may allow SSI to continue temporarily while student completes vocational plan - **Section 301**
- Note: Completing vocational plan must be likely to result in student's permanent removal from benefit rolls.

**Title II Benefits-Children's Benefits: often paid to dependent children when eligible parent is disabled, deceased or retired - not based on disability! Benefits generally end when child is 18 or 19, but....**

- If child is disabled, may apply for **Childhood Disability Benefits (CDB)**, a form of SSDI, based on parents work history.

# Work Incentives

## SSA Working While Disabled: How We Can Help!

### SSI

#### Income Exclusions

- General and Earned
- Impairment Related Work Expense
- Blind Work Expenses
- Plan for Achieving Self Support

#### Youth:

Student Earned Income Exclusion

Section 301 (benefits continue while completing vocational plan)

Medicaid 1619(b) limit: \$46,819 (2026)

### SSDI

#### ➤ IRWE

#### ➤ Subsidy & Special Conditions

#### ➤ Income Averaging

#### ➤ Plan for Achieving Self Support

#### ➤ 3 Phases

Trial Work Period

Extended Period of Eligibility

Post extended Period of Eligibility

#### ➤ Medicare – over 7 years

# Student Earned Income Exclusion

Allows **\$2,410(2026) per month** to be excluded from earned income,  
up to an Annual total of **\$9730 (2026)**

**Result:** **Many students can work with little or no impact on SSI benefits!**

Must be qualifying student under age 22  
regularly attending School or Job Training Program.  
Confirm use of SEIE with SSA.

## Student Receives SSI



## Example Student Earned Income Exclusion

SSI \$994 + \$39.92	Gross monthly income:	\$1033.92
PT Job Earning	Month (gross):	\$700.00
SSI & Monthly Gross	Monthly Total	<b>\$1,733.92</b>

- ***Annual earnings will be less than \$9,730(2026 limit);***
- ***He keeps all SSI for all of 2026!***
- ***Annual Gross Total: \$20,807.04***



## Impairment Related Work Expenses (IRWE)

**Out-of-pocket expenses for disability-related items or services needed for work.**

**Examples:** payments or co-payments for medical services, medications, medical supplies or equipment, special transportation to/from work needed due to disability, and many more

**Must be reported to and approved by Social Security.**

**Result:** SSI payment increases by  $\frac{1}{2}$  the amount of total approved **IRWE**.

**Example:**

\$100 in IRWE/month means \$50 less is deducted from SSI check!

# 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 - \$46,819 (RI 2026). FYI-Individualized threshold limits may apply.

# 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

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

# 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)

# Career Path to Self-Sufficiency

Gets part-time job while in high school.

- Earning \$500/month, Uses Student Earned Income Exclusion (SEIE)
- Keeps all SSI and Wages.

Graduates; SEIE ends.

- Works more hours. General Income Exclusion and Earned Income Exclusion and IRWE of \$100/month.
- SSI payment reduced, but total monthly income increases.

Reaches “insured status” for SSDI.

- Begins receiving SSDI \$750/month.
- Now earning \$1,000 per month-keeps full SSDI and Earnings.

New goal- Pet Groomer.

- Stops working to attend training program.
- Uses PASS - Sets SSDI aside to pay for training program and equipment.
- Becomes eligible for SSI for living expenses.

Finishes training program, becomes full-time pet groomer, and soon achieves self-sufficiency.

- No longer receives cash payments, Medicaid continues through 1619(b). Medicare continues for several years.
- If job does not work out, can return to SSDI and continue to work part-time.

RI's ABLE

Supporting  
Saving  
& Financial  
Well Being  
[ri.savewithable.com](http://ri.savewithable.com)

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

- Must be disabled before age 46
- Can save up to \$20,000 per year for disability-related expenses in 2025.
- 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)

Q&A

You have

Questions

We have

Answers



Your Turn  
Type question in Q &A  
Reaction-Raise Hand

# SHERLOCK RESOURCES

[www.sherlockcenter.org](http://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 –**
- **Attend Family Employment Awareness Training-Workshop** to help families consider options for employment and resources.

# RESOURCES

## Work Incentives

**SSA The 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>

➤ **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](https://vcu-ntdc.org/resources/WIPA_OtherResources/SSICalculationSheet_Ind_2023.pdf)

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

# RESOURCES

- **RI's ABLE:** [ri.savewithable.com](http://ri.savewithable.com)
- **Disability Rights RI:** [www.drri.org](http://www.drri.org)
- **RI Legal Services:** <http://www.rils.org/>
- **Job Search support**
  - American Jobs Center: <https://www.backtoworkri.com/dashboard?lang=en>
  - 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)
  - Through youth transition program or a MH or DDD provider.

# Thank You for Attending!

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**Complete our Feedback POLL!**



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