



Youth Work Incentives Webinar

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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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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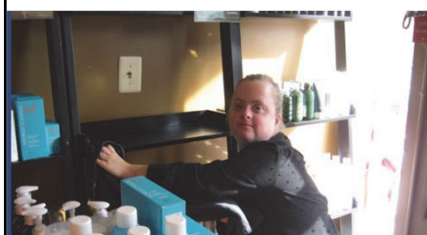
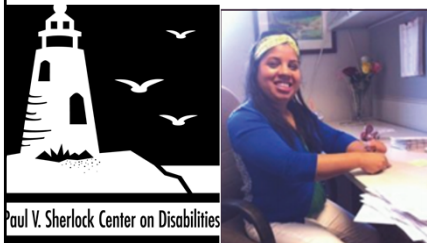
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AGENDA



- 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

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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 health
- Improves 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

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

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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

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Social Security Benefits – If Disabled Program Differences

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

- Maximum Federal payment is \$967 in 2025 (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

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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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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.

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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.

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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.

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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: \$43,226 (2025)

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

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Student Earned Income Exclusion

Allows **\$2,350(2025) per month** to be excluded from earned income,
up to an Annual total of **\$9,460 (2025)**

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.

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Student Receives SSI



Example Student Earned Income Exclusion

SSI \$967 + \$39.92	Gross monthly income:	\$1006.92
PT Job Earning	Month (gross):	\$600.00
SSI & Monthly Gross	Monthly Total	\$1,606.92

- **Annual earnings will be less than \$9,460 (2025 limit);**
- **He keeps all SSI for all of 2025!**
- **Annual Gross Total: \$19,283.04**

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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!

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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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TTW/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 based on income)
- No Income or Resource Limits if under 65 years old

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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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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.

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RI's ABLE

Supporting
Saving
& Financial
Well Being

www.savewithable.com

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

- Must be disabled before age 26
- Can save up to \$19,000 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)

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HOW WORKING CHANGED LARRY CLAY'S LIFE

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

<http://www.chooseworkttw.net>



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

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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 –**
- **Attend Family Employment Awareness Training-Workshop** to help families consider options for employment and resources.

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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/>

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RESOURCES

- **RI's ABLE:** ri.savewithable.com
- **Disability Rights RI:** 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
 - RI Office of Rehabilitation Services www.ors.ri.gov
 - Through youth transition program or a MH or DDD provider.

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Thank You for Attending!

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Complete our Feedback POLL!



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