

Paul V. Sherlock Center
On Disabilities / Rhode Island College

Working & Benefits- YES You Can!

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!

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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Working & Benefits - YES You Can!

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Agenda

- Welcome/Overview
- Benefits of Employment
- Access WI and Benefits Counseling
- Differences SSI vs. SSDI
- Reporting Earnings
- ABLE Account
- Resources
- Q & A

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Benefits & Work

You Can Work With Benefits!

Learn how work incentives apply to your **UNIQUE** situation.

- Most cases you are better off financially
- Most cases you continue to have access to health insurance (Medicaid/Medicare)

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Work -What is Gained?

- Helps us use skills; develop new skills/goals
- Affords new opportunities for friendship/social activity
- Makes life more balanced, satisfying, meaningful
- Increases better health and 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, SNAP, Housing, etc. ➤ Work Incentives (WI) ➤ 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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RI Job Search and Retention Support

Office of Rehabilitation (ORS)
401.421.7005 (V)
401.462-7791 (Espanol)
Job Seeking, Education, Training, &
Retention Support

RI Department of Labor and Training
Job Seeking and Training

- Training Programs
- Hiring Incentives
- Special populations
- Etc.

- [Skills for RI's Future](#)
- [RI Reconnect](#)
- Ask Your Housing Authorities
- [SNAP Employment and Training](#)
- [Ticket To Work Employment Networks-RI -find help](#)

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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 or less in 2024
- 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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IMPORTANT Facts About Benefits



Confirm what benefit/s 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 benefits end and employment continues, Health Insurance may continue!

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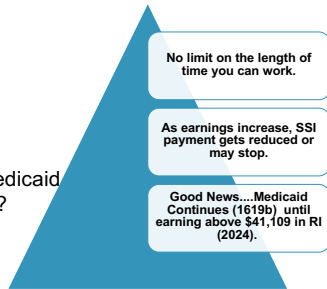
Confirming Your SSI & SSDI Benefits

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 Basics

SSI Beneficiary –
If you could work and earn \$41,000 and keep your Medicaid – Would you want to work?



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- > 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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Example: SSI Calculation 2023
Fed. SSI is \$914 – RI SSI supplement is \$39.92.
\$13.00 @ 24 hours per week

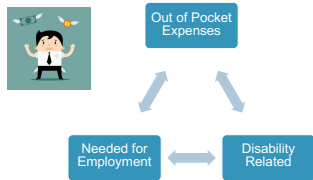
Formula	Calculation	Formula	Calculation
Gross monthly wages	\$1350.96	Fed SSI rate	\$914
General income exclusion	-\$20	Countable Income	-\$632.98
Remainder	\$1330.96	Adjusted Fed SSI	= \$281.02
1 st Part Earned Income Exclusion	-\$65	RI SSI Supplement	+ 39.92
Remainder	\$1265.96/2	Total SSI	= \$320.94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

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SSI Reduce/Prevent Overpayment

- 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.

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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 in 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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SSDI and Working

It is a decision not a number!

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SSDI How Long Can I Work & Keep Cash Payment?

- > Basically, no limit on the length of time if earnings are below Substantial Gainful Activity (SGA) level (\$1,550 per month countable earnings/2024) and disability does not improve.
- > Cash Benefits continue during Trial Work Period and 3-month grace period regardless of earnings, if disability continues.
- > If Social Security payment stops because earning at SGA, Medicare may continue for at least 93 months after Trial Work Period ends.

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SSDI Phases

- 1. Trial Work Period (TWP):**
 - Full SSDI check regardless of Earnings Amount.
 - 9 Trial Work Months
- 2. Extended Period of Eligibility (EPE):** 36 consecutive months following TWP
 - SSDI payment stops after 3-month grace period when earnings reach SGA (\$1,550 per month countable earnings/2024)
 - Can request benefits get restarted if earnings stop or fall below SGA.
- 3. Expedited Reinstatement**
 - SSDI payments terminated if you perform SGA after EPE.
 - Can request reinstatement of SSDI for 60 months after termination if unable to continue working at SGA

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SSDI WORK INCENTIVES It is a decision not a number!

Factors affecting Substantial Gainful Activity (SGA) decision

- 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

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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.

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SSDI Reduce/Prevent Overpayment

- 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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SSI/SSDI Wage Reporting Responsibilities

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

Who Should Report:

Beneficiary or Rep Payee

When Report, START WORKING:

- Contact Local Social Security Office
- Discuss Potential Work Incentives (IRWE, BWE, SEIE, etc.)
- Discuss Reporting Options that work for you

EASY REPORTING OPTIONS:

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

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Benefits of Ticket to Work?



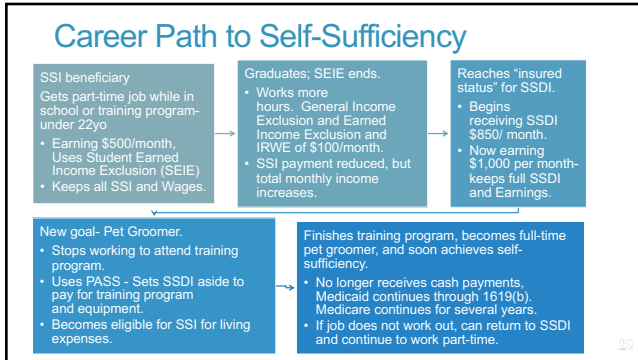
What is a Ticket to Work (TTW) ?

- 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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ABLE Account

eligible if disabled before age 26

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RI'sABLE


Supporting
Saving
& Financial
Well Being

www.savewithable.com

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

- 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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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.ri.c.edu/sherlockcenter/workincentives.html>
 - Fact Sheets, General Information, Etc.
 - Register for Public Work Incentive Information Sessions
- Obtain Benefits Counseling – See Slide 6.

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RESOURCES Work Incentives


<p>SSA TheWorksite: www.ssa.gov/work/</p> <p>➤ Ticket to Work's Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY)</p> <p>➤ SSA Working While Disabled: How we can help! https://www.ssa.gov/pubs/EN-05-10095.pdf</p> <p>➤ The Red Book - A Guide to Work Incentives https://www.ssa.gov/redbook/</p> <p>➤ Ticket to Work Program: https://choosework.ssa.gov/</p>	<p>➤ Reporting Earnings Fact Sheets: https://www.ssa.gov/ssi/spotlights/spot-reporting-earnings.htm</p> <p>https://www.ssa.gov/ssi/spotlights/spot-telephone-wage.htm</p> <p>➤ SSI Calculation Sheet: https://vcu-ntdc.org/resources/WIPA_OtherResources/SSICalculationSheet_Ind_2023.pdf</p> <p>➤ PASS Online: https://www.passonline.org/</p>
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RESOURCES

<p>➤ Department of Labor-FFRCRA, Employee Paid Leave: https://www.dol.gov/agencies/whd/pan-demic/ffcra-employee-paid-leave</p>	<p>➤ RI's ABLE: https://savewithable.com/</p> <p>➤ Disability Rights RI: www.drri.org</p> <p>➤ RI Legal Services: http://www.rils.org/</p> <p>➤ Job Search support</p> <ul style="list-style-type: none"> ➤ American Job Centers ➤ 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 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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