



**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.

# Working & Benefits- YES You Can!

2026

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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



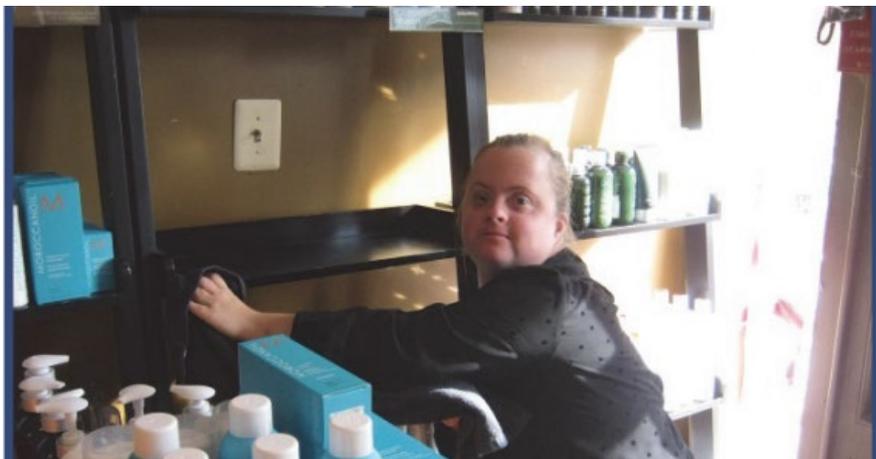
## You Can Work With Benefits!

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

# Benefits & Work

Most cases you are better off financially

Most cases you continue to have access to health insurance (Medicaid/Medicare)



# 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

# Work Incentive Information and Benefits Counseling

## Information Beneficiaries Need to Know

- Impact of earnings on SSI and/or SSDI  
Medicaid and/or Medicare  
SNAP, Housing, etc.
- Work Incentives (WI)
- 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*

# RI Job Search and Retention Support

## Office of Rehabilitation (ORS)

401.421.7005 (V)

401.462-7791 (Español)

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

# Social Security Benefits – If Disabled

## Program Differences

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

- May receive payment of \$994 or less in 2026
- 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

# 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!

# 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

# Tips for Managing Benefits

## Tips for Managing Benefits When You Work



### Video link:

<https://www.youtube.com/watch?v=Cvt9frDDKp4>

### Resource:

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

[TTW Stories](#)

[WISE Webinars](#)

# SSI Basics

SSI Beneficiary –  
If you could work and earn  
\$43,000 and keep your Medicaid  
– Would you want to work?

**No limit on the length of  
time you can work.**

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

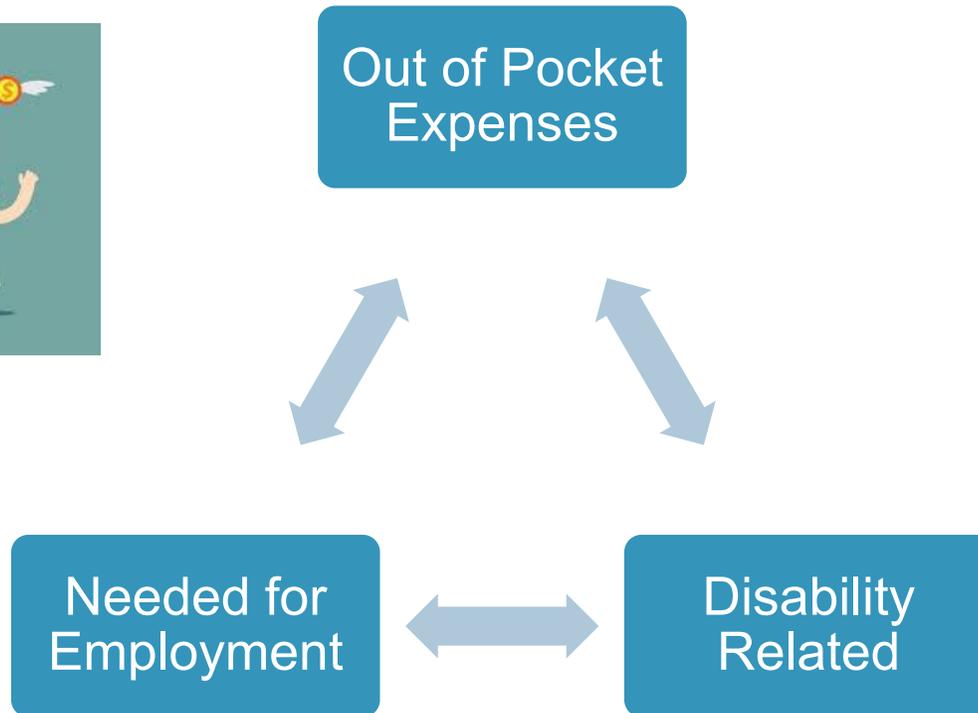
**Good News....Medicaid  
Continues (1619b) until  
earning above \$43,226 in RI  
(2025).**

# 6 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)**

# 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....

# Example: SSI Calculation 2025

**Fed. SSI is \$967 – RI SSI supplement is \$39.92.**

**Gross wages of \$1585**

Formula	Calculation
Gross monthly wages	\$1585
General income exclusion	-\$20
Remainder	\$1565
1 <sup>st</sup> Part Earned Income Exclusion	-\$65
Remainder	\$1500/2
2 <sup>nd</sup> Part Earned Income exclusion/ Divide by 2 = Total <b>Countable Income</b>	\$750

Formula	Calculation
Fed SSI rate	\$994
Countable Income	- \$750
Adjusted Fed SSI	= \$244
RI SSI Supplement	+ 39.92
Total SSI	= \$283.92
Gross Wages	+ \$1585
<b>Total Monthly Income</b>	<b>= \$1868.92</b>

**2026 Break even point is \$2,073.00 mos.**

# Example: SSI Calculation IRWE's of \$100 per month

Formula	Calculation
Gross monthly wages	\$1585
General /Part1 earned income exclusion	-\$85.00
Remainder	\$1500
IRWE	-\$100.00
Remainder	\$1400/2
Part 2 earned Income exclusion/ Divide by 2 = <b>Total Countable Income</b>	<b>\$700</b>

Formula	Calculation
Fed SSI rate	\$994
Countable Income	- \$700
Adjusted Fed SSI	= \$294
RI SSI Supplement	+ \$39.92
Total SSI	= \$333.92
Gross Wages	+ \$1585
<b>Total Monthly Income</b>	<b>=\$1,918.92</b>

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

# 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.

# Medicaid and Working

# 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 in RI (2025)**. FYI-Individualized threshold limits may apply.

# 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

# SSDI and Working

It is a decision not a Number!

# 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 (\$1,690 per month countable/earning in 2026) 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.

# 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 (\$1,690 per month countable earnings/2026)
- 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

# 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**

# 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.

# 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>



# 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.

# Career Path to Self-Sufficiency

## SSI beneficiary

Gets part-time job while in school or training program-under 22yo

- 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 \$850/ 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

[www.savewithable.com](http://www.savewithable.com)

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

- 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)



## **Questions & Answers**

# 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 – See Slide 5.

# RESOURCES Work Incentives

**SSA TheWorksite:** [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/SICalculationSheet2019.pdf](https://vcu-ntdc.org/resources/WIPA_OtherResources/SICalculationSheet2019.pdf)

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

# RESOURCES

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

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

➤ **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**

➤ NetWORKri: [www.networkri.org](http://www.networkri.org)

➤ 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 And learn More!

## Feedback POLL!