



Working & Benefits- YES You Can!

2025

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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.

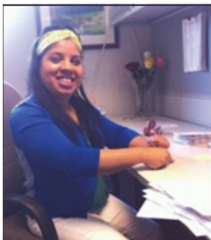
Most cases you are better off financially

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

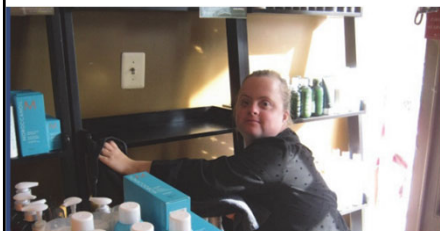
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Work -What is Gained?



- 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

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

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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 \$967 or less in 2025
- 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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HOW WORKING CHANGED LARRY CLAY'S LIFE

Video link: 8 Minutes

<https://www.youtube.com/watch?v=UkUSoJ1rcg&feature=youtu>

Resource:

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

[More TTW Stories](#)

[WISE Webinars](#)

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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?

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).

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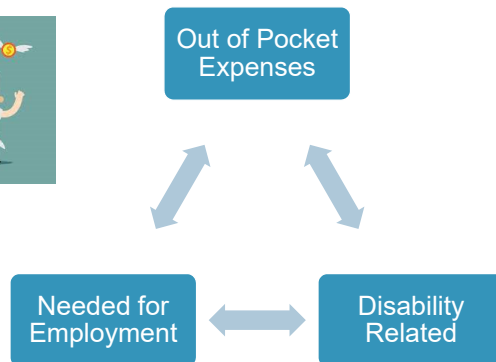
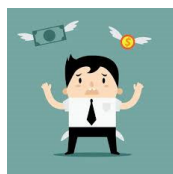
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- Student Earned Income Exclusion (SEIE) (under 22yo)
- Earned and General Income Exclusions
- Impairment Related Work Expenses (IRWE)
- Blind Work Expenses (BWE)
- Plan for Achieving Self-Support (PASS)
- Medicaid Continuation 1619(b)

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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 2025 Fed. SSI is \$967 – RI SSI supplement is \$39.92. Gross wages of \$1585

Formula	Calculation	Formula	Calculation
Gross monthly wages	\$1585	Fed SSI rate	\$967
General income exclusion	-\$20	Countable Income	- \$750
Remainder	\$1565	Adjusted Fed SSI	= \$217
1 st Part Earned Income Exclusion	-\$65	RI SSI Supplement	+ 39.92
Remainder	\$1500/2	Total SSI	= \$256.92
2 nd Part Earned Income exclusion/ Divide by 2 = Total Countable Income	\$750	Gross Wages	+ \$1585
		Total Monthly Income	= \$1841.92

2025 Break even point is \$2,019.00 mos.

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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 = Total Countable Income	\$700

Formula	Calculation
Fed SSI rate	\$967
Countable Income	- \$700
Adjusted Fed SSI	= \$267
RI SSI Supplement	+ \$39.92
Total SSI	= \$306.92
Gross Wages	+ \$1585
Total Monthly Income	=\$1,891.92

\$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 - **\$43,226 in 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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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 (\$1,620 per month countable earning/2025) 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 (\$1,620 per month countable earning/2025)
- 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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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) ?

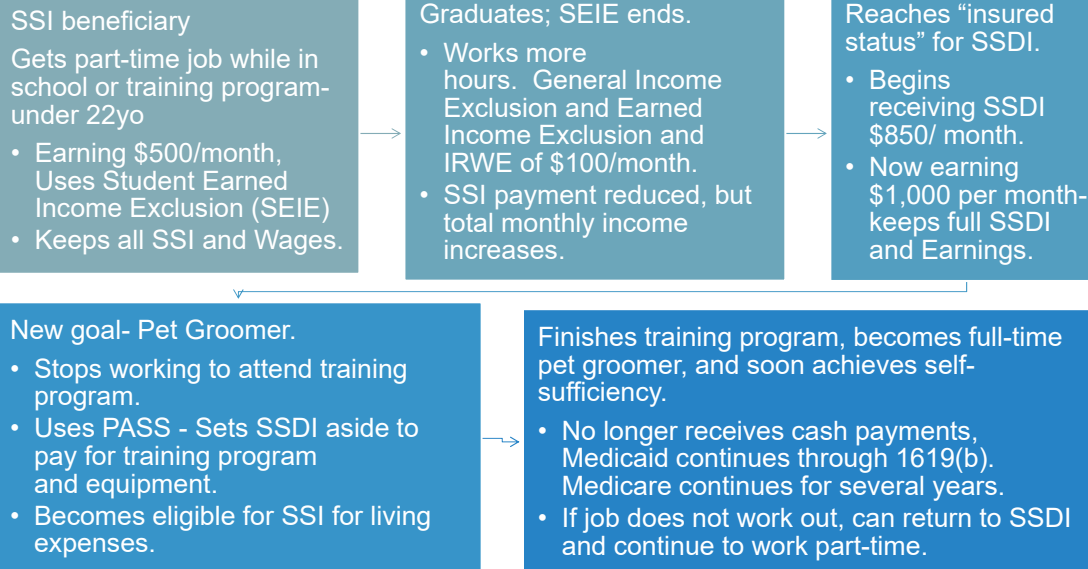
- Most SSI & SSDI beneficiaries are entitled to a "Ticket". (program optional)
- Allows **choices** of where to obtain vocational services.
 - State Vocational Rehabilitation Agency: **Office of Rehabilitation Services (ORS) in RI or**
 - Other Employment Networks (EN's): **Community Agencies**

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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Career Path to Self-Sufficiency



RI's ABLE

Supporting
Saving
& Financial
Well Being

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)

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Questions & Answers

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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 – See Slide 5.

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RESOURCES Work Incentives

SSA TheWorksite: 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

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

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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

➤ **Disability Rights RI:** www.drri.org

➤ **RI Legal Services:** <http://www.rils.org/>

➤ **Job Search support**

➤ **NetWORKri:** www.networkri.org

➤ **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
And learn More!**

Feedback POLL!

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