



Bridges to Work: SSI/SSDI & Work Incentives

Will begin at 2:00 PM Eastern Time

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- This session will be open-captioned



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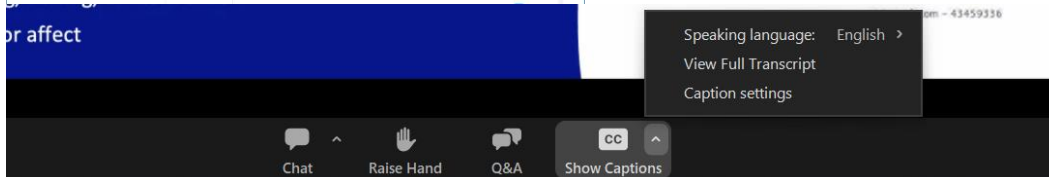
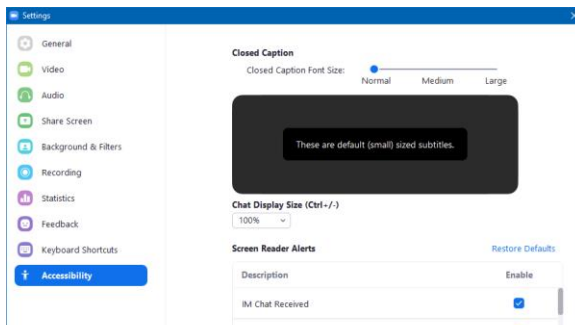
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 - Announce slide numbers
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About Your Hosts...

TransCen, Inc.

- Improving the lives of people with disabilities through meaningful work and community inclusion

Mid-Atlantic ADA Center, a project of TransCen

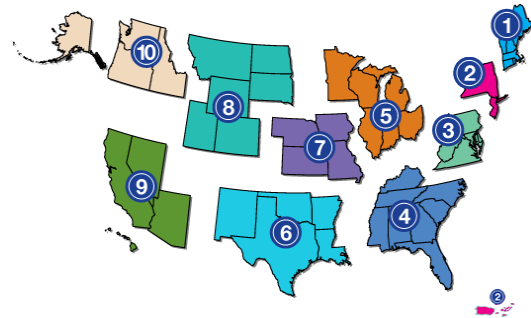
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ADA National Network

- Ten regional centers provide guidance, training, and materials on the ADA
 - **1-800-949-4232**
 - ADAta.org



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Disclaimer



- The Mid-Atlantic ADA Center, operated by TransCen Inc., provides information, guidance, and training the Americans with Disabilities Act (ADA). The information and/or materials provided are intended solely as informal guidance and should not be construed as legal advice. The Mid-Atlantic ADA Center is funded by the National Institute on Disability, Independent Living, and Rehabilitation Research (NIDILRR) (grant #90DPAD0008). NIDILRR is a Center within the Administration for Community Living (ACL), Department of Health and Human Services (HHS). These contents do not necessarily represent the policy of NIDILRR, ACL, or HHS, and you should not assume endorsement by the federal government.

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BRIDGE TO WORK MD-WIN Maryland Work Incentives Network

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A project of
Independence Now, Inc.

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The Work Incentives Planning and Assistance Project for Maryland

- Created and funded by the Social Security Administration
- Provides free services to SSI and SSDI beneficiaries
- Helps you understand and use work incentives to become more independent financially through work
- Do not function as SSA Claims reps or Rep. Payee.

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Whom do we serve?

- Individuals who receive SSA Disability benefits (SSI/SSDI)
- Between the ages of 14 and full retirement age
- Live in the State of Maryland
- Includes individuals who are employed (or engaged in self-employment), actively seeking employment, or otherwise preparing for employment.

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Principles of Training

General Understanding of the following:

- The Difference between SSI & SSDI
- Working Rules for both SSI & SSDI
- Available Work Incentives for both



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CHECKLIST FOR SUCCESS – *DON'T LOOK FOR LOGIC*

- ✓ When you call SSA (1-800-772-1213) keep a record:
 - Date
 - Name of person you spoke to
 - What you asked
 - What they told you
 - *When a major life change occurs (address, marriage, employment, lose of job, divorce, children) report to SSA immediately, both to 1-800-772-1213 and to local SSA field office.*
- ✓ Make copies of all documents you give to SSA: both forms you fill out and evidence you want them to have that are in your possession. Do not LOSE your copies!!



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Checklist-continued (2)

- ✓ Promptly open and read **ALL** mail sent by SSA. When SSA gives a deadline response date, compliance within that date is required. Seek help immediately for help. Keep **ALL** paperwork, letters, and mailing envelopes in your file.
- ✓ ***Do Not Lose!!!!***
- ✓ You must report pay stubs each month to SSA. Be sure to report to correct field office (Zip Code of the payee is the key). Report by mail, and/or walk into the office, **MYssa** account log in, or fax. **Keep** wage records in your file. *Everyone should have their own **MYSsa** Account – Needed to report earnings, apply for benefits and track application status.*

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Checklist-continued (3)

- ✓ When a major life change occurs (address, marriage, employment, loss of job, divorce, children) report to SSA immediately, both to 1-800-772-1213 and to the local SSA field office.



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So, What are Work Incentives?

- Special rules make it possible for people with disabilities receiving Social Security Disability or Supplemental Security Income (SSI) to work and still receive monthly payments and Medicare or Medicaid. Social Security calls these rules "work incentives."



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SSI and SSDI What is the Difference?

- SSA administers 2 types of disability benefits
- The rules and work incentives for each of them are very different
- It is important to know which one you have when you get benefits counseling or before you begin working
- Some people receive both types of benefits



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How to tell them apart

Supplemental Security Income SSI

- Must meet SSA's definition of disabled, blind, or over 65.
- Must have limited income and resources
- Goes up and down based on income
- 2023 FBR - \$914.00
- Medicaid eligibility

Social Security Disability Insurance SSDI (Title II)

- Must be blind or meet SSA's definition "disabled."
- No resource test
- Not means tested
- Amount based on your, your spouse's or your parent's work history
- Medicare eligibility after 24 month waiting period.

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SSI

WORK INCENTIVES

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Supplemental Security Income (SSI)

- A cash benefit paid to individuals who meet medical disability and financial needs criteria.
- Means tested
- The maximum 2024 Federal Benefit Rate is \$943.00
 - 2025 - \$967.00
- Associated with Medicaid
- Resource Limit of \$2000.00



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Medicaid

- Federal medical assistance program administered by states.
- A medically disabled person's eligibility is based on his resources (bank account, property, etc.) and income.
- SSI makes one eligible to apply for Medicaid in Virginia.

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SSI & Medicaid

The SSI/Medicaid programs have specific resource limitations to be eligible to receive and/or maintain benefits. The monthly maximum amount for SSI (Federal) is \$2,000/individual \$3,000/couple.

The Resource limitation is set by statute and is countable real or personal property including cash. Waiver rules are within this statute.



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SSI Resources Counted-Maybe

- Countable by SSA (maybe):
 - Cash, Savings Accounts, Stocks, Bonds, CD's, IRA's etc.
 - Land (Owned but not lived on)
 - Anything owned that is converted to cash and used for Food and Shelter (including utilities)
 - Resources of a spouse. Resources of parent if beneficiary is under 18 (minor).

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SSI Resources Maybe) Excluded

- An owned home you live in and the land it sits on.
- Household goods and personal property in total
- Clothing someone might give or gift to a beneficiary
- Burial Space for beneficiary and immediate family
- Burial funds up to \$1500 for individual and spouse
- Life Insurance with a combined face value of not more than \$1500
- Retroactive SSI or SSDI amount for up to 9 months
- Property in Specific Trust
- A bank account for Plan for Achieving Self-Support (PASS)
- Property Essential for Self-Support (PESS)
- One automobile, regardless of value
- **ABLE (529A) Accounts, Special Needs, or other Exclusionary Accounts**

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Living Arrangement

- If the student is age 18 or older and someone provides his/her **food** and/or shelter, the base SSI check will be less than \$943.00/mo. *Food is no longer considered - April 1, 2024)*
- If paying room **and board**, he/she may receive the full \$943.00/mo.
- ***As of Sept. 30, 2024 – new rule change.***

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SSI

- When other income goes up your SSI will go down
- You will always have more in your pocket when you work.
- **Rule of thumb – for every \$2.00 earned SSI will go down \$1.00.**



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What happens when you earn income

Gross earnings:

\$1000.00 gross/mo.
 - \$20.00 General Exclusion
 - \$65.00 Earned Income exclusion
 \$915.00 Total - Total
 divided by 2 = \$457.50

\$943.00 – SSI Full Amount
 - \$457.50 - Countable Income
 \$485.00 - revised SSI amount

\$1000.00 Earnings + \$485.00 SSI = \$1485.00 Total

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SSI Work Incentives

Student Earned Income Exclusion (SEIE)

Impairment Related Work Expenses (IRWE)

Blind Work Expenses

Plan to Achieve Self Support

Property Essential for Self Support (PESS)

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Impairment Related Work Expenses (IRWEs)

- **Out of pocket expenses that support the disability and make it possible to work (example: Metro-Access)**
 - *Medical expenses, adaptive equipment, accessible transit costs, attendant care services, service animals, etc.*
- **They can be used in conjunction with any other work incentive for SSI as well**

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Protecting your Medical Assistance 1619(B)

- **Even if you are earning so much that your SSI is \$0, you can keep your Medicaid in almost all circumstances.**
 - It must be earned income that caused your SSI to be \$0.
 - You must meet all other SSI eligibility requirements
 - Income no more than Maryland's 1619 (b) limit in 2024.

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Work Incentives for **SSDI**



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Title II SSDI (Disability Income)

No resource test - You can have savings!

Not means tested

Amount based on your, your spouse's or your parent's work history

Medicare eligibility after 24 month waiting period.

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Title II SSDI (CDB)



- CDB is a monthly cash payment to a child based on the social security earnings record of a parent of that adult child.
- Found to be disabled prior to the age of 22.
- A disabled adult child is entitled to one-half of the parents' Benefit if the parent is living, and three-fourths of the PIA if the parent is deceased.
- If both parents are disabled, retired or deceased, the child is entitled to CDB benefits on the higher account of the two.

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Substantial Gainful Activity (SGA)

SGA is defined as: Work performed for pay or profit, work of a nature generally performed for pay or profit, or work intended for profit -whether profit is realized

- SGA is based on several factors
- Certain work incentives can reduce how much of your income is counted

2024 SGA = non –Blind - \$1550.00 gross/mo.

2024 SGA = Blind - \$2,590.00 gross/mo.

2025 SGA – Non-Blind- \$1620.00 gross/mo.

2025 SGA- Blind - \$\$2700.00 gross/mo.

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SSDI Work
Incentives
have a time
element to
them

Trial Work Period – 9 months
– non-consecutive

Extended Period of
Eligibility - 36 month

Extended Period of
Medicare Coverage

Expedited Reinstatement –
60 months after termination

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SSDI Work Incentives

- Impairment Related Work Expenses (IRWE) – Out-of-pocket expenses that support the disability and make it possible to work (example: Metro-Access)
- Subsidies/Special Conditions – job coach, support coordinator, on-the-job accommodations
- Expedited Reinstatement – 60 months to “get back on benefits.”

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What is EID?



- The EID Program, administered by the Maryland Department of Health (MDH), provides Medical Assistance (also called Medicaid) to working Marylanders with disabilities who meet a few conditions.
- No Maximum Income
- Premiums are based on your income
- Can be as young as 16 years old
- For someone who has SSDI, they can use EID to get Medical Assistance to supplement Medicare (pay the premiums)
- You can have both Medicare, employer-sponsored insurance and EID.

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Maryland ABLE Accounts

- ABLE accounts let people who were disabled before age 26 save money and receive money from others to pay for expenses to become more independent.
- Money in ABLE accounts does not affect eligibility for Medicaid or (with some limitations) SSI, and other public benefits.
- Contributions to an ABLE account are limited to a certain amount each tax year.
 - Maximum: \$100,000 Maximum per individual contributor is \$18,000 (**SSI non-pay status while the account is above \$100,000**)
 - **Lifetime max \$500,000**
- A person can open an ABLE account in any state that allows it, not just his or her home state.
- ABLE accounts may be a better, less expensive option than special needs trusts for many individuals.

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SSA Changes - Overpayments

- Effective 3/25/2024 for new overpayments, Social Security beneficiaries (Title II) default withholding rate changed from 100% of the benefit to 10% or \$10, whichever is greater.
- The burden of proof shifts away from the claimant in determining whether there is any evidence that the claimant was at fault in causing the overpayment.
- Repayment plans extended from 36 months to 60 months.
- Easier for individuals to request a waiver if they believe they are without fault and can't afford to pay it back

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Ticket to Work

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- The TTW program is completely free to you
- Your Ticket is available when you turn 18
- Using your Ticket is completely optional
 - Your Ticket can pay for services that will help you find and retain work
 - You do with it what you want
 - You assign the ticket to any Employment Network you choose
 - You do not have to use it at all if you choose



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Ticket to Work (2)

Employment Networks (ENs)

- Contracted with SSA to provide services to help you find and retain work
- Some operate locally, some regionally, some are nationwide
- Services can vary widely from one EN to the next

<https://choosework.ssa.gov/> - To get started

1-866-968-7842

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To avoid SSA overpayments and other situations:



Get a Benefits Analysis before employment with a follow-up once employed and each time there is an employment situation.



Submit pay stubs and IRWE receipts once very month (including months that are not worked).



Notify CWIC anytime receive SSA notifications that are concerning.



Remember that there is a resource limit of \$2000.00 in order to remain eligible for SSI benefits

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- Please email the code above to ADAtraining@transcen.org by **5 PM E.T. on Monday, November 25, 2024**
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Thank You for Joining Us!

Mid-Atlantic ADA Center

Toll-free: **800-949-4232** (DE, DC, MD, PA, VA, WV)

Local: **301-217-0124**

ADAinfo@transcen.org

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