



Working when receiving Disability Benefits

THE WORK PROGRAMS OF SOCIAL SECURITY

DuPage Federation on Human Services Reform

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Training and Technical Assistance

Language Access Resource Center

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INTRODUCTIONS



- Name and Organization
- Reason for Attending
- Favorite Winter Activity



ACKNOWLEDGEMENTS



- SAMHSA SOAR TA Center
– <https://soarworks.prainc.com/>
- John Marshall, Area Work Incentives Coordinator, SOAR and Homeless Coordinator at Social Security Administration (Chicago)

REVIEW: SSA DISABILITY BENEFITS



Social Security Disability Insurance (SSDI)	Supplemental Security Income (SSI)
Benefit for insured individuals (or certain relatives) and dependents/survivors	Benefit for disabled, elderly, and blind individuals who have very low income
Benefit amount based on FICA contributions (work history)	Benefit amount is the Federal Benefit Rate (FBR) - \$794/month in 2021, plus available State supplement
No limits on assets/resources	Limits on assets/resources
Living arrangement has no effect on benefit amount or eligibility	Living arrangement may affect benefit amount and eligibility
Medicare eligibility usually comes after two years of SSDI benefits or at age 65	Medicaid eligibility usually comes with SSI

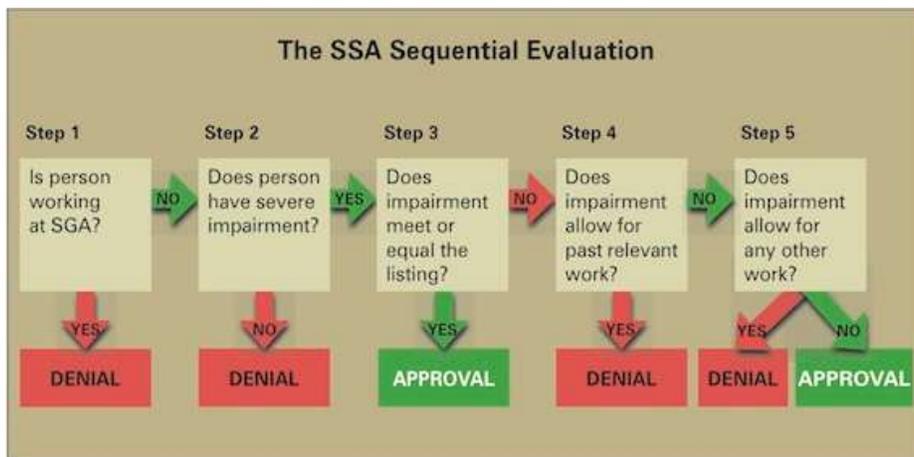
DISABILITY BENEFITS— WHAT IS A DISABILITY?



Disability is the inability to do any work due to a *medically determinable physical or mental impairment, and...*

The disability is expected to *result in death or has lasted or can be expected to last for a continuous period of not less than 12 months.*

5 STEP DISABILITY DETERMINATION PROCESS



2021 SGA: \$1,310/month

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MORE ABOUT SGA



SGA: Substantial Gainful Activity

“Substantial if involves significant physical or mental activities

“Gainful” if performed for pay or profit, or intended to whether or not profit realized

SGA in 2021 is \$1310/month for non-blind, \$2190/month for blind individuals

POLL EXERCISE



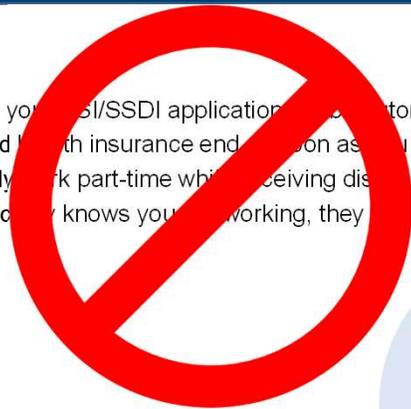
- Working and Social Security Disability Benefits: Myth or Fact



MYTH OR FACT



- If you work, your SSI/SSDI application is automatically denied
- Benefits and health insurance end when you start working
- You can only work part-time while receiving disability
- If Social Security knows you're working, they will say you aren't disabled



All Myths!

FACTS



- Two-thirds of individuals with disabilities (incl. SMI) want to work and many have worked before
- People with disabling conditions are capable of working when they receive appropriate supports
- Work is about more than Income:
 - Self-worth, self-confidence
 - Connection to others
 - Structure to daily life

SAMHSA

WORK INCENTIVES



- Employment support provisions
- Designed to help beneficiaries enter, re-enter or stay in workforce
- Protects their eligibility for cash payments and/or health care

SAMHSA

HOW IS WORK COUNTED AS SGA?



Called SGA Determination

Looks at person's earnings and work activity

SSA also looks at:

- Impairment related work expenses (IRWE)
- Subsidy / special conditions
- Vacations / sick payment
- Any earnings not directly related to your work activity

CONTINUING DISABILITY REVIEW (CDR)



Law requires a Continuing Disability Review (CDR) approximately every 3 years or sooner

- Two types of reviews are done: medical and work
- Triggered reviews occur when you return to work

SSI: When a CDR is done, review of income, resources and living arrangement is also done

WORK INCENTIVES, AKA TICKET TO WORK



For people age 18-64 who receive SSDI or SSI

Provides services to help you find and keep work

How to participate:

- Contact an Employment Network (choosework.ssa.gov), or
- Call the Ticket Call Center at 1-866-YOURTICKET
- Email support@choosework.ssa.gov

<https://choosework.ssa.gov/library/meet-ben-an-introduction-to-ticket-to-work>



IMPORTANT TO KNOW



- The SSA programs differ!
- Work incentives for each program are different!
- To report income and expenses monthly!
- Get A Receipt for reporting income!

EMPLOYMENT SUPPORTS – SSDI & SSI



- Subsidies and Special Conditions
- Impairment-Related Work Expenses (IRWE)
- Expedited Reinstatement

SUBSIDY AND SPECIAL CONDITIONS



Employer pays more than reasonable value of actual work done

Support and on-the-job assistance provided by employer or someone other than employer.

- Example: A third party job coach paid by a vocational rehabilitation agency

IMPAIRMENT RELATED WORK EXPENSES (IRWE)



The cost of certain disability-related items and services that you need so you can work.

Works two ways

- Subtract from pay you get to figure SGA (*for SSDI*)
- Do not count as income to figure SSI amount

IRWE REQUIREMENTS



The person with the disability must pay for the items and services

Items or services must be disability related

Cost must be reasonable

Discussion Question:

- *What do you think are disability related items and services needed for someone to work?*

EXAMPLES OF IRWE



Attendant care services

Service animals

Medical devices – wheelchairs, respirators, etc.

Regularly prescribed medical treatment or therapy necessary to control the disabling condition

And more!

EXAMPLE



Tony is earning \$1200/month (gross wages). His monthly co-pay for medication is \$75.00 SSA subtracts the \$75 and uses \$1125/month as countable income when determining SGA.

EXPEDITED REINSTATEMENT OF BENEFITS



- For those whose benefits end because of work
- Allows up to 6 months temporary cash benefits while SSA conducts medical review to determine reinstatement
- Disability must be the same or related
- Request made within 5 years of benefits ending

SSDI WORK SUPPORTS



- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Continuation of Medicare

TRIAL WORK PERIOD



For people on SSDI

- Allows you to work for nine calendar months (does not have to be in order)
- During that time work will not be used to see if disability has ended
- Continues until 9 months of “services” within a rolling 5 year period

Work counts if you make more than \$940/month (2021)

- Or more than 80 self-employed hours in a month

MORE ABOUT TRIAL WORK PERIOD



- TWP cannot begin before the month of entitlement or the month of filing, whichever is later
- Possible for benefits to stop due to medical recovery before end of TWP

WHAT HAPPENS AFTER THE NINE MONTHS?

Extended Period of Eligibility (EPE)

Allows you to start getting SSDI payments again if your earnings fall below SGA

Does not apply SSI payments

EXTENDED PERIOD OF ELIGIBILITY (EPE)

- The first 36 months of EPE is the Re-entitlement Period
 - If work/monthly earnings below SGA – benefits are payable
 - If work/monthly earnings are above SGA, benefits are suspended

WHAT ABOUT HEALTH COVERAGE?



- Medicare coverage continues for at least 93 months after the Trial Work Period.
- After the 93 months persons under 65 may be able to buy Medicare coverage but Part A is no longer premium-free.
 - Part A: \$471/month in 2021
 - Part B: \$148.50/month in 2021
 - Part D: \$43.07/month – average 2021 premium

SSI WORK SUPPORTS



- Earned Income Exclusion
- PASS*
- PESS

EARNED INCOME EXCLUSION



- SSI only employment support
- SSA doesn't count the first \$65 of earnings received in a month, plus one-half of remaining earnings
- In addition to the \$20 general income exclusion

PLAN TO ACHIEVE SELF-SUPPORT (PASS)



- Allows person with disability to set aside money and things they own to pay for items or services needed to achieve a specific work goal

PASS, CONTINUED



- What kinds of expenses can a PASS help pay for?
 - School or training (tuition, fees, books, supplies)
 - Uniforms, special clothing, safety equipment, tools
 - Attendant care or child care expenses
 - Transportation for work
 - Employment services (e.g. job coach)
 - Supplies to start a business

PROPERTY ESSENTIAL TO SELF-SUPPORT



- PESS
- SSA does not count some resources essential to a person's means of self-support when deciding continuing eligibility for SSI

RETURNING TO WORK



Report changes to SSA

- You start or stop work
- You already reported work but your duties, hours or pay have changed
- You start paying for expenses that you need for work due to the disability (*more later*)

REPORTING WORK CHANGES



- Report changes in work activity by phone, fax, mail or in person
- Call 1-800-772-1213 between 7am – 7pm Monday - Friday

REPORTING WORK TO SSA



Report

Start date _____

Employer name, address, phone # _____

Work schedule _____

Wage and monthly income _____

Information on Impairment Related Work Expenses _____

If employer provides extra help (subsidy) _____

Send Copies of pay stubs and proof of IRWE or subsidy expenses and Get a Receipt!

If you receive SSI – benefits will stop if earn over SSI limits

REPORTING WAGES



- SSDI and SSI recipients can report wages through:
 - Their personal My Social Security account;
 - Visiting/calling a field office;
 - Mailing/faxing the information; or
 - Calling the TeleService Center

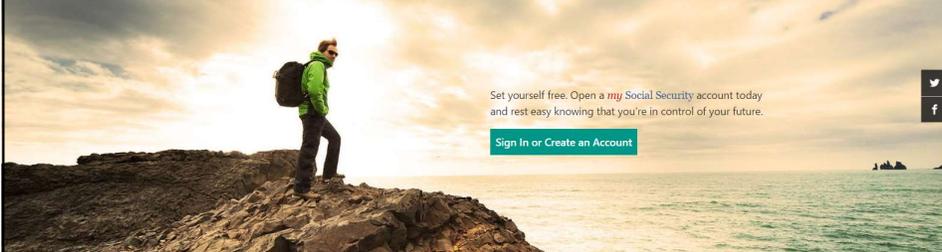
Note: SSI recipients can also report wages via mobile wage reporting app and telephone wage reporting service

MY SOCIAL SECURITY ACCOUNT

Social Security

Press **F11** to exit full screen

SEARCH MENU LANGUAGES SIGN IN / UP



Set yourself free. Open a *my* Social Security account today and rest easy knowing that you're in control of your future.

[Sign In or Create an Account](#)

We released a new and improved service to check the status of your application or appeal. The service provides detailed information about retirement, disability, Medicare, and Supplemental Security Income applications and appeals, filed either online at SocialSecurity.gov or with a Social Security employee. To check the status of your application or appeal, create or log in to your personal *my* Social Security account.

HAVE AN ACTIVATION CODE?
[Finish Setting Up Your Account](#)



HTTPS://WWW.SSA.GOV/MYACCOUNT/

Social Security Administration (US) | https:// | Search

What does a *my* Social Security account let me do?

If you do not receive benefits, you can: +

If you receive benefits or have Medicare, you can: x

- **New!** Request a replacement Social Security card if you meet certain requirements;
- **New!** Report your wages if you work and receive Disability Insurance benefits;
- Get your benefit verification letter;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

Thank you for Going Green!

With instant access to your *Social Security Statement* at any time, you will no longer receive one periodically in the mail, saving money and the environment.

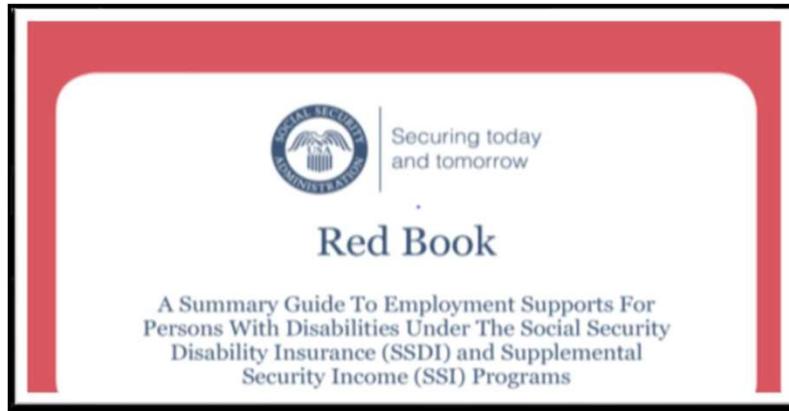
If you would like to receive your *Social Security Statement* by mail, follow these instructions.

If you receive SSDI – you may report wages online!

SSA GUIDE TO WORK



- The Red Book – available at <https://www.ssa.gov/redbook/>



WHO CAN HELP – SERVICE PROVIDERS



Employment Networks (EN)

- Career Counseling
- Job Placement
- Help understand how work impacts benefits
- Private or public agency

Vocational Rehabilitation (VR)

- Intensive training
- Vehicle modification
- Funds for college or degree
- A State agency (DRS)

<https://choosework.ssa.gov/findhelp/>

WIPA



- Work Incentives Planning & Assistance organization
- Benefit counselors
- Help understand how work affects Social Security Benefits

How WIPA HELPS



- WIPA Community Work Incentive Coordinators (CWICs) can help:
 - Verify all benefits information
 - Identify and connect with services or supports
 - Understand how paid employment will affect all benefits (federal/state/local)
 - Identify, use and manage Social Security work incentives

CWIC SERVICES



- Support beneficiaries with reporting wage info to SSA
- Help beneficiaries successfully manage benefits over time
- Analyze healthcare coverage options
- Resolve benefits problems

LIMITS TO WIPA SERVICES



- SSA does not allow CWICs to serve individuals in application status
- CWICs prohibited from representing beneficiaries during appeals
- WIPA counseling focuses on effect of **work** on benefits

REQUESTING WIPA SERVICES



- Call Ticket to Work Helpline and ask for benefits counseling services:
 - 866-968-7842
 - 866-833-2967 (TTY)
- Call Center Agent will screen caller to see if they meet WIP eligibility requirements and priorities
- Eligible high priority callers will be referred directly to the WIPA project by the rep

TICKET TO WORK HELPLINE SERVICES



- Provide information about TTW program and Employment Networks
- Answer questions about beneficiary's ticket status, provide referrals
- Visit TTW website to Find Help (WIPA, Employment Networks, Legal Assistance and more:
 - <https://choosework.ssa.gov/findhelp/>

ILLINOIS WIPA ORGANIZATIONS



- Statewide (outside Chicago)**
 - Illinois Assistive Technology Program (IATP)
 - For persons working, with a job offer, or seriously ready to start working
 - 800-852-5110
 - iatp@iltech.org
- City of Chicago**
 - Mayor's Office for People with Disabilities
 - Employment Services Unit
 - 312-744-7050

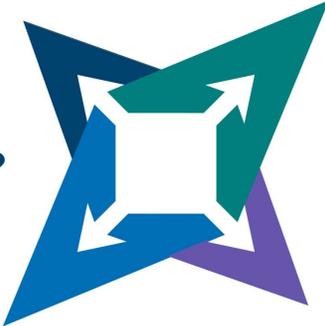
RESOURCES



- Ability Links
- Center for Independent Living
- Disability Works
- Equip for Equality
- Parents Alliance Employment Project

What other resources do you have to share? Unmute or type in the Chat Box!

QUESTIONS?



NEXT WEBINAR: MAY 11, 2021, TOPIC TBD

DuPage Federation on Human Services Reform

CONTACT INFORMATION



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WORK INCENTIVES



- Social Security rules
- Let you keep benefits while you try to work



SUMMARY OF SSI/SSDI WORK INCENTIVES

Incentive Program		SSDI	SSI
Income Exclusion	\$20 then \$65 (if SSI sole income) then ½ the balance		✓
Trial Work Period (TWP)	9 months gross earnings within a 5 year period, CE can trigger	✓	
Impairment-Related Work Expenses (IRWEs)	Out of pocket expenses for items needed to work due to disability (medication, equipment, etc.)	✓	✓
Extended Period of Eligibility (EPE)	36 month period when SSDI benefit is issued in months income is below the SGA	✓	
Plan to Achieve Self-Support (PASS)	Set aside targeted to achieving a career goal and established through a plan with SSA		✓
Subsidy	Value of support needed to do the job can be deducted from gross wages	✓	

WHEN DO BENEFITS STOP?



SSDI

During Trial Work Period:
Can work and get SSDI

EPE (36 months after
TWP): Benefits stop any
month income is over
\$1180 a month (\$1970 if
blind)

SSI

Earnings 3X more than SSI
benefit amount

- Disregard the first \$85 (\$20 income disregard + \$65 earned income disregard)
- Then half of the remaining amount

Example:

- \$1000 earned - \$85 = \$915/2 = \$457.50.
- New SSI check is \$277.50.
- Total income is \$1277.50

EXPEDITED REINSTATEMENT



For up to 5 years, after benefits
end because of work and earnings:

- Can request benefits start again without having to complete new application
- You can get temporary benefits for up to 6 months while SSA decides if you can get benefits again
- Can ask for Medicare/Medicaid while you get temporary benefits