Working when receiving Disability Benefits

THE WORK PROGRAMS OF SOCIAL SECURITY

DuPage Federation on Human Services Reform

MEET THE FEDERATION

- Training and Technical Assistance
- Language Access Resource Center
- Community Planning and Data Analysis

www.dupagefederation.org
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)
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 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

The SSA Sequential Evaluation

Step 1: Is person working at SGA? NO → DENIAL

Step 2: Does person have severe impairment? NO → DENIAL

Step 3: Does impairment meet or equal the listing? YES → APPROVAL

Step 4: Does impairment allow for past relevant work? NO → DENIAL

Step 5: Does impairment allow for any other work? YES → APPROVAL

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
• Working and Social Security Disability Benefits: Myth or Fact

MYTH OR FACT

• If you work, your SSI/SSDI application will be automatically denied
• Benefits and health insurance end as soon as you start working
• You can only work part-time while receiving disability
• If Social Security knows you are working, they will say you aren’t disabled

All Myths!
• 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

**Facts**

**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
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

**How is work counted as SGA?**

**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
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
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
Extended Period of Eligibility (EPE)

- Allows you to start getting SSDI payments again if your earnings fall below SGA
- Does not apply SSI payments

What happens after the nine months?

- 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

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**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 of 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

REPROTING 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
If you receive SSDI – you may report wages online!
SSA Guide to Work


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)

Who Can Help – Service Providers

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/
**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

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**

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