

# Making Work & Social Security Work for You!



# **We're Here Today to “Bust” Some Myths!**

**Today you will learn about some great Social Security programs that were designed to:**

- Reduce any fears and misunderstandings you might have about the effect of working on benefits.**
- Prevent crises that could result when change occurs (like losing a job or getting a raise).**
- Improve your employment and economic outcomes.**



# Getting Started

## SOME BASIC TERMS YOU NEED TO KNOW

- **SSA:** Social Security Administration
- **SSI:** Supplemental Security Income
- **SSDI:** Social Security Disability Insurance



# SSDI Myths and Facts

*Myth : I will lose my SSDI if I go to work*

**FACT : Work Incentives help you keep SSDI when you work!**

*Myth : If wages cause my SSDI to stop, there's no way to get it back*

**FACT : You can stay in eligibility status even when you don't get a check!**



# SSI Myths and Facts

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**FACT : Work Incentives help you keep SSI when you work!**

*Myth : If wages cause SSI to stop, there's no way to get it back*

**FACT : You can stay in eligibility status even when you don't get a check!**

*Myth : There is no incentive for students who get SSI to try working*

**FACT : Students have a special rule that helps them keep more of their SSI when they work!**



# SSI and SSDI: Myths and Facts

*Myth : If I go back to work, I will lose my medical*

**Fact : You can keep medical when you work!**

*Myth : Working always results in overpayments*

**Fact : There are strategies to prevent overpayments!**

*Myth : There aren't any resources to help me reach self-sufficiency*

**Fact : There ARE work incentives that allow you to set aside income and assets to reach a vocational goal!**



**AND NOW THE DETAILS!**



# Disability Benefit Programs

- Social Security Disability Insurance (SSDI)  
+ Medicare after 24 months
- Supplemental Security Income Disability (SSI)  
+ Medicaid
- Concurrent benefits = both SSDI & SSI





# SSDI

## Social Security Disability

1. Based on Work
2. Must be Insured (must have worked and paid into Social Security)
3. Payment amount based on earnings
4. Medicare after 24 months
5. Paid on the 3<sup>rd</sup> of the month; or the 2<sup>nd</sup>, 3<sup>rd</sup>, or 4<sup>th</sup> Wednesday

# SSI

## Supplemental Security Income Disability

1. Based on Need
2. Must have limited income (\$741) & limited resources (\$2000)
3. Maximum payment is \$721 a month
4. Medicaid
5. Paid on the 1<sup>st</sup> day of the month



# How Work affects Disability Benefits

## SSDI

### Social Security Disability

1. 9 month Trial Work Period (\$770 a month)
  2. 3 year Extended Period of Eligibility (EPE)  
Paid for any month earnings are 'not' substantial (\$1,070 in 2014) (blind=\$1,800)
  3. Expedited Reinstatement for 5 years if work stops and no medical improvement
  4. Medicare continuation for 93 months after the Trial Work Period
  5. Unsuccessful Work Attempts may not be considered substantial during EPE
  6. Averaging during the EPE may be possible
  7. Unincurred Business Expense exclusion
  8. Impairment Related Work Expense exclusion
  9. Subsidy & Special Consideration excluded
  10. Continued benefits under Voc Rehab
- Ticket to Work: free employment services
- Ticket Help Line: 1-866-YOURTICKET

## SSI

### Supplemental Security Income

1. 1619a: SSI & Medicaid can continue above SGA
  2. Income exclusions: \$20 General, \$65 Earned +  $\frac{1}{2}$  of the remaining earned income is excluded  
Example: \$885 in wages, only \$400 counts
  3. Student earned income exclusion \$7,060 a year in 2014 (\$1,750 a month)
  4. 1619b: Medicaid continues until you earn over the state limit (\$33,407 in 2014) if use test met
  5. Plan For Achieving Self Support – income and resources can be excluded for a work goal
  6. Property Essential for Self Support exclusion
  7. Blind Work Expense exclusion
  8. Impairment Related Work Expense exclusion
  9. Subsidy & Special Consideration excluded
  10. Continued benefits under Voc Rehab
- Ticket to Work: free employment services
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# **Social Security Disability (SSDI) Work Incentives**



# What happens to my SSDI if I go to work?

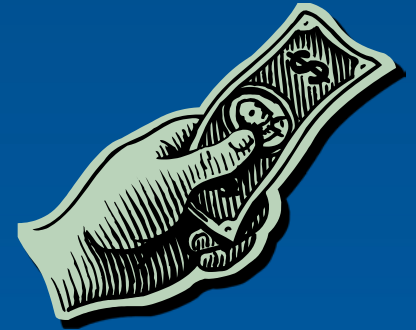


- A 9-month Trial Work Period allows you to work and receive benefits. These months do not have to be consecutive, but have to fall in a 5 year (60 month) period.
- In 2014 a Trial Work Period Month is any month you earn more than \$770 gross wages (or 80 hours of self-employment )





# What happens if I continue to work after I complete my 9 month Trial Work Period?

- During the 3 years (36 months) following your Trial Work Period - benefits are paid for any month your earnings are 'not' substantial.
- In 2014 gross earnings of more than \$1,070 (\$1,800 if you are blind) are considered substantial.
- At the end of the 3 year (36 month) period there is an additional 5 years during which benefits can be reinstated if work stops and there is no medical improvement.  
(Expedited Reinstatement)



# What happens to Medicare if SSDI benefits stop?

- Continues for at least 93 months (apx 7 ½ years) after the 9 month Trial Work Period
- After the 93 month period you may be able to purchase Medicare coverage
- You may be eligible for the Medicaid Buy-In from the State of Texas (call 211)

MEDICARE  HEALTH INSURANCE	
SOCIAL SECURITY ACT	
NAME OF BENEFICIARY <b>JOHN D. DOE</b>	
MEDICARE CLAIM NUMBER <b>123-45-6789A</b>	SEX <b>MALE</b>
IS ENTITLED TO <b>HOSPITAL INSURANCE (PART A)</b>	EFFECTIVE DATE <b>1/1/95</b>
<b>MEDICAL INSURANCE (PART B)</b>	<b>1/1/95</b>
SIGN HERE 	<u><i>John D. Doe</i></u>



# Additional SSDI Work Incentives

## Unsuccessful Work Attempt

During the extended period of eligibility, work may not be considered substantial if it stopped after a short time (6 months or less) due to your impairment.

## IRWE (Impairment Related Work Expense)

During the extended period of eligibility, we deduct certain impairment related costs from countable earnings.

## Subsidy & Special Consideration

During the extended period of eligibility, we only count the value of a beneficiary's work. For example, if an SSDI beneficiary is paid \$10 an hour but is only able to perform half the duties someone in his position usually performs, we will only count \$5 per hour.



# SSI Work Incentives





# What happens to my SSI if I go to work?

- **SSA counts *less than half* of your earnings.**

For example (2014):

- \$885 monthly gross wages paid (no other income)
- only \$400 is countable income
- SSI Maximum is reduced by the countable income ( $\$721 - \$400 = \$321$  SSI)
- Total income is higher:  
 $\$885 \text{ wages} + \$321 \text{ SSI} = \$1,206$



# What happens if my earnings are so high that my SSI stops



- Benefits can start again if you stop working or your earnings decrease
- If your earnings are so high that your SSI payments stop:
  - **Medicaid** can continue (if needed to work) until you earn above the Texas threshold (\$33,407 in 2014).



\$1,527 gross wages a month will reduce SSI to \$0 if no other income in 2014.

# Other SSI Work Incentives

- **Student Earned Income Exclusion** (under age 22 & regularly attending)  
For 2014 - \$1,750/month, but no more than \$7,060 for the year.
- **PASS** (Plan for Achieving Self Support)  
Allows SSI to exclude income and resources if used toward the achievement of a specific work goal.
- **IRWE** (Impairment Related Work Expenses)  
Expenses related to disability necessary for individual to work are deducted from countable earnings.
- **BWE** (Blind Work Expenses)  
Expenses necessary for an individual to work are deducted from countable earnings.



# What is a Ticket to Work?



- A Ticket can be used to get free employment services (vocational rehabilitation, training, job referrals and other employment support services)
- No Medical review while your ticket is "In Use"
- Call the Ticket to Work Help line at 1-866-YOURTICKET (866-968-7842) or go online at:

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

