

SOCIAL SECURITY WORK INCENTIVES

**Geri Walsh and Chris Walsh
Community Work Incentives
Coordinators (CWIC)**

TWP

EPE

EXR

Medicaid
&
Medicare

WORK INCENTIVES

TTW

IRWE

PASS

AGENDA

- **Welcome and introductions**
- **Social Security Disability (SSDI)**
- **Supplemental Security Income (SSI)**
- **Work Incentives**
- **Medicare and Medicaid**
- **Other Resources**

WHY CHOOSE WORK?

- Earn more **income**
- Gain **independence**
- Learn **new skills**
- Meet **new people**

Two Benefits Programs

- **Social Security Disability Insurance**
SSDI
- **Supplemental Security Income**
• **SSI**

SSDI

- **Individuals with a significant work history and have paid into the Retirement System**
- **Benefit amount varies and depends upon worker's past contributions**
- **Eligible for Medicare after 24 months**
- **A person's resources do not count.**

TRIAL WORK PERIOD

**Also known as
TWP**

- **Allows you to work 9 months**
- **You will receive full SSDI benefits no matter how much you earn as long as you report your work activity and you still have a disabling condition**
- **Trial Work Level is \$850**



SSDI

**EXTENDED
PERIOD OF
ELIGIBILITY**

**Also known as
EPE**

- **36 month period**
- **Immediately following the Trial Work Period**
- **You may be eligible for a check for any month in which your earnings fall below the Substantial Gainful Activity amount**
- **SGA is \$1180 gross**

SSDI

SSDI TIMELINE



**EXPEDITED
REINSTATEMENT**

Also known
as EXR

- **If your benefits stopped because of your earning level, you can request to have your benefits reinstated without having to complete a new application**
- **While SSA determines your benefits reinstatement, you are eligible to receive temporary benefits for 6 months**

SSDI

SSI

- **Must have limited income and resources**
- **Typically individuals who are younger and/or lack a significant work history**
- **Eligible for Medicaid**

WORK INCENTIVES FOR SSI

- **General Income Exclusion (GIE) - The first \$20 of any kind of income, earned or unearned, is excluded**
- **Earned Income Exclusion (EIE) – SSA excludes the first \$65 of earnings**
- **The ½ Earnings Exclusion – Only one half of the remaining earned income is counted (2 for 1 rule).**



½ EARNINGS EXCLUSION

**Known as
the 2 for 1
Rule**

- **Less than half of your earnings are counted by Social Security as earned income which may allow you to continue receiving a check while working**



Example #1:

- Joe earns \$385 gross in a month
- Subtract \$85 (GIE & EIE)
- $\$300/2 = \150
- \$150 is Joe's countable income
- Joe collects SSI check in the amount of \$820
- Subtract the \$150 from the SSI amount
- New benefit amount is \$670.00
- New monthly financial outcome is \$1055.00



NEW FINANCIAL OUTCOME

Countable Monthly Gross

- \$385
- -\$85=
- \$300
- $\$300/2=$
- **\$150** countable

Monthly Financial Income

- \$820
- -\$150=
- \$670 new SSI payment
- \$670
- +\$385=
- **\$1055** new outcome

SSI Budget Example #2 – Earnings Exceed Break-Even Point

- Maria earns \$1885 gross in a month
- Subtract \$85 (GIE & EIE)
- $\$1800/2 = \900
- \$900 is Maria's countable income
- Maria collects SSI check in the amount of \$820
- Subtract the \$900 from the SSI amount
- New benefit amount is \$0
- New monthly financial outcome is \$1885



NEW MONTHLY OUTCOME

Countable Monthly Gross

- **\$1885**
- **-\$85=**
- **\$1800**
- **\$1800/2=**
- **\$900 countable**

Monthly Financial Outcome

- **\$820**
- **-\$900=**
- **0(zero)**
- **\$0**
- **+\$1885=**
- **\$1885 new outcome**

What are IRWE's? How do IRWE's help you?

Impairment Related Work Expenses

**The cost of certain
impairment-related items
and services that you
need to work can be
deducted from your gross
earnings**



- A person may be able to deduct the cost of items and services needed in order to work**
- The cost needs to be reasonable**
- Not covered by Medicaid, Medicare or private insurance**
- Examples: medications, medical services, attendant care and transportation costs**

BLIND WORK EXPENSES (BWE'S)

**How is BWE
different than
impairment-
related work
expenses (IRWE)?**

**The BWE items do
not have to be
related to your
blindness.**

- **Service animal expenses**
- **Transportation to and from work**
- **Federal, state, and local income taxes**
- **Social Security taxes**
- **Attendant care services**
- **Visual and sensory aids**
- **Translation of materials into Braille**
- **Professional association fees, and**
- **Union dues.**



PASS PLAN

Plan to Achieve Self- Support

- Allows you to set aside income and resources to achieve your work goal
- PASS expenses are not counted when Social Security figures your monthly SSI payment



SSI

STUDENT EARNED INCOME EXCLUSION

- **Under age 22 and a student**
- **Gives students under age 22 flexibility to keep more of their cash benefits while working and going to school**
- **\$1,820 Per month and \$7,350 yearly limits**




EXTENDED MEDICARE

- **Most individuals who work will receive at least 93 consecutive months of Medicare even if they no longer receive cash benefits**



MEDICAID 1619 b

- **Even when a person starts working and earning money, Medicaid can still stay in place**
- **Medicaid coverage under 1619b can continue if your earnings and resources become too high for an SSI payment**
- **In New York, a person can earn up to \$43,364 yearly**  **(2017 rate)**

MEDICAID BUY-IN

- **Medicaid Buy-In for Working Individuals with Disabilities**
- **If an individual is disabled under SSA rules and is working even part-time, the person can apply for the MBI-WPD (No premium in NYS)**
- **Income and resources can be substantial**



TICKET TO WORK

- **Free and Voluntary Employment Services**
- **You choose the Employment Network**
- **Exemption from Continuing Medical Reviews**
- **Assistance with job placement and retention**
- **Benefits Planning**



TICKET TO WORK

Social Security
Administration

Ticket to Work and Self-Sufficiency

Ticket Number
123-45-6789TW

Claim Account Number 987-65-4321 W

Issue Date:



This ticket is issued to you by the Social Security Administration under the Ticket to Work and Self-Sufficiency Program. If you want help in returning to work or going to work for the first time, you may offer this ticket to an Employment Network of your choosing or take it to your State vocational rehabilitation agency for services. If you choose an Employment Network and it agrees to take your ticket, or if you choose your State agency and you qualify for services, these providers can offer you services to help you go to work.

An Employment Network provides the services at no cost to you. The Social Security Administration will pay the Employment Network if you assign your ticket to it, and the Employment Network helps you go to work and complies with other requirements of the Program. An Employment Network serving under the Program has agreed to abide by the rules and regulations of the Program under the terms of its agreement with the Social Security Administration for providing services under the Program. Your State agency can tell you about its rules for getting services.

A handwritten signature in black ink, appearing to be 'M. J. ...'.

Commissioner of Social Security

Career Central Services

- **Disability Resource Coordinators** – Individuals in each One-Stop trained to understand, and utilize all available resources to assist individuals with disabilities in the return to work
- **Benefits Planning Services** – This key service will assist both the Ticket Holder to understand how and when Work Incentives will be implemented
- **Job Matching Services** – Through the use of Skill Matching and Referral Technology, or SMART, Ticket holders will have the advantage of this system
- **Training Funds** – When applicable and eligible, Ticket holders may enjoy the benefits of One-Stop training funds
- **Integrated Resource Teams** – Ticket holders that utilize One-Stop ENs can count on the collective resources the DRC has pulled together, through the IRT process, when needed

RESOURCES

- **Disability Resource Coordinators at your local Career Center**
- **Community Work Incentive Coordinators**
- **Independent Living Centers**
- **ACCES-VR (formerly VESID)**

KNOWLEDGE IS POWER

- **Social Security website www.ssa.gov**
- **The Red Book from Social Security**
- **www.chooseworkttw.net**
- **Your Benefits Planning Query (BPQY) can be ordered by calling 1-800-772-1213**

BPQY

Benefits Planning Query

**A SUMMARY OF
YOUR SSA
BENEFITS**

A necessary tool for Employment and Benefits Planning

- **Date of on-set of Disability**
- **Date benefits started**
- **Number of Trial Work Months used**
- **Medicare/Medicaid**
- **Medical Review Date**
- **Unofficial summary of past yearly gross incomes**

Additional Resources

- Neighborhood Legal Services

<http://www.nls.org/AboutUs>

- Medicaid Buy-In for Working Persons with Disabilities (MBI-WPD)

https://www.health.ny.gov/health_care/medicaid/program/buy_in/

Please contact us at:

Geri Walsh

Career Central

175 Central Ave Albany NY

(518) 242-8248

albanydrc@capreg.org

Chris Walsh

Independent Living
Center, Hudson Valley

15-17 3rd Street

Troy, NY 12180

(518) 274-0701

CWalsh@ilchv.org