You Can Make it Work!

The Basics of SSI & SSDI and Work
Who are we?
• Certified Work Incentives Counselors (CWICs) trained on SSI/SSDI, public health insurance and benefits, as well as related work incentives

Our services include:
• One-on-one counseling for individuals on SSI/SSDI, working or actively seeking work
• Fee for service trainings on SSI/SSDI, healthcare & other public benefits

Our mission is to increase awareness of:
• Work impact on public cash, healthcare, and other benefits
Don’t Believe Myths!

If I get off my benefits I’ll never get them back again.
If I work I will lose my health insurance!
I can’t work more than 20 hours or I’ll lose my benefits!
If I work I’ll lose my cash benefits!
If I work I’ll be worse off financially!
If I work I’ll be worse off financially!

WorkWithoutLimits
BENEFITS COUNSELING
SSA Benefit Programs

SSI
Supplemental Security Income

SSDI
Social Security Disability Insurance
4 Main Differences

**SSI**
- Financial Need: YES
- Medicaid/MassHealth
- 1st of the month

**SSDI**
- Work History: NO
- Medicare
- Any day but the 1st

Eligibility Basis
- Resource Limits
- Health Insurance
- Payment Details
IMPORTANT!

Work earnings impact SSI and SSDI cash benefits differently!
Cash Benefit Impact Factors

Changes to the following will impact SSI:

• Living Situation
• Marital Status
• Monthly Income
SSI Max Payment Levels

SSI recipients get 2 payments on the 1st

Federal Benefit Rate (FBR) $$

State Supplement Payment (SSP) $$
SSI Work Calculation

- Start with gross monthly income (before taxes)
- Subtract $85
- Divide remainder in half
- Answer is subtracted from SSI Max Payment Level

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\begin{align*}
\text{Starting Income} & \quad \text{Subtracted} \\
$960.00 & \quad -$85.00 \\
\text{Result} & \quad =$875.00 \\
\text{Divided in} & \quad /2 \\
\text{Answer} & \quad =$437.50
\end{align*}
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BENEFITS COUNSELING
Income Impact on SSI Benefits
Ticket to Work

Impairment-Related Work Expenses (IRWEs)

Blind Work Expenses (BWEs)

Student Earned Income Exclusion (SEIE)

Plan to Achieve Self-Sufficiency (PASS)

Expedited Reinstatement (EXR)

1619(b) Extended Medicaid Coverage

SSI Work Incentives
SSI Health Insurance & Work

SSI recipients are automatically entitled to MassHealth Standard

1619(b) Preserves MassHealth Standard even when cash benefits stop due to work earnings
Income Impact on SSDI benefits

When you work, remember the following:

• Either you receive your whole SSDI check or nothing at all
• There are work incentives to keep SSDI longer
SSDI Trial Work Period

Trial Work Period (TWP)

• First incentive available to all working SSDI beneficiaries

• Unlimited earnings for 9 months and cash benefits are safe

• SSDI case is open during TWP no matter what and for 3 years after

Please note

• This is the first step and other work incentives are available after this ends
SSDI Work Incentives

- Impairment-Related Work Expenses (IRWEs)
- Extended Period of Eligibility (EPE)
- Trial Work Period (TWP)
- Ticket to Work
- Special Conditions & Subsidies
- Income Averaging
- Unsuccessful Work Attempt
- Expedited Reinstatement (EXR)
- Extended Period of Medicare Coverage
Health Insurance Work Impact

- SSDI recipients can apply for MassHealth
- When working can apply for MassHealth CommonHealth

- After two years on SSDI will get Medicare
- If SSDI stops due to work Medicare can continue
SSI & SSDI
Expedited Reinstatement (EXR)

RESTORES CASH BENEFITS

Requirements:

• Case must have closed due to work
• Must apply within 5 years of case closure
• Earnings must be below SGA ($1,220) due to disability
• Available to SSI and SSDI beneficiaries
Reporting Best Practices

SSI Best Practices

• Report in-person, postal mail, SSI Mobile Wage Reporting app, Phone-In Wage Reporting System, or online

SSDI Best Practices

• Report in-person, by mail or online

General Tips

• Report regularly and on time, request receipts, make copies
Final Thoughts

- Regular reporting ensures success!
- Work is possible!
- Work Incentives help keep more SSI
- Work Incentives help keep SSDI longer
- Health Insurance is PROTECTED!
- Contact a CWIC for help!
- If benefits stop, can get them back!
Individualized Benefits Counseling

Work Without Limits Benefits Counseling - 1-877-937-9675

- MA Counties: Berkshire, Franklin, Hampden, Hampshire, Middlesex, and Worcester
- NY Counties: Albany, Columbia, Greene, Rensselaer, Schenectady, Schoharie, Washington

Project Impact - 1-800-734-7475

- MA Counties: Bristol, Barnstable, Dukes, Essex, Nantucket, Norfolk, Plymouth, and Suffolk
Work Without Limits
Administrative Employment Network

• Provides in-depth benefit counseling and long term support for individuals earning or planning to earn $880 or more through Social Security’s Ticket to Work program

• Also partners with various vocational rehabilitation organizations to help draw income from the Ticket to Work

Contact:
Peter Travisano, Manager
peter.travisano@umassmed.edu
508-856-2792
Benefits Counseling: Fact sheets on SSI, SSDI, healthcare, other public benefits, additional materials, resources and referral forms

www.workwithoutlimits.org/benefits-counseling

Ticket to Work Administrative Employment Network: more information

www.workwithoutlimits.org/aen

Work Without Limits: About us, Disability:IN Massachusetts, events, services, blogs, resources, contact us

www.workwithoutlimits.org
Thank You!