

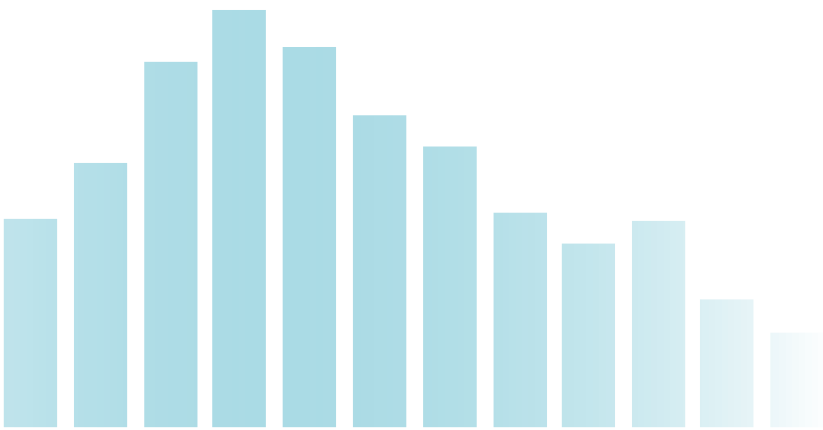


UMass Chan
MEDICAL SCHOOL

**Commonwealth
Medicine**

WorkWithoutLimits™
— PUTTING ABILITIES TO WORK —

The Basics of SSI, SSDI, and Work



January 2, 2023

Presentation Objectives

At the conclusion of this presentation, participants will be able to:



Dispel the benefits-related myths that surround work and people with disabilities



Articulate that work is possible when receiving SSI and/or SSDI



Understand SSI and SSDI eligibility requirements, major differences, and the affect of work on benefits

About Work Without Limits

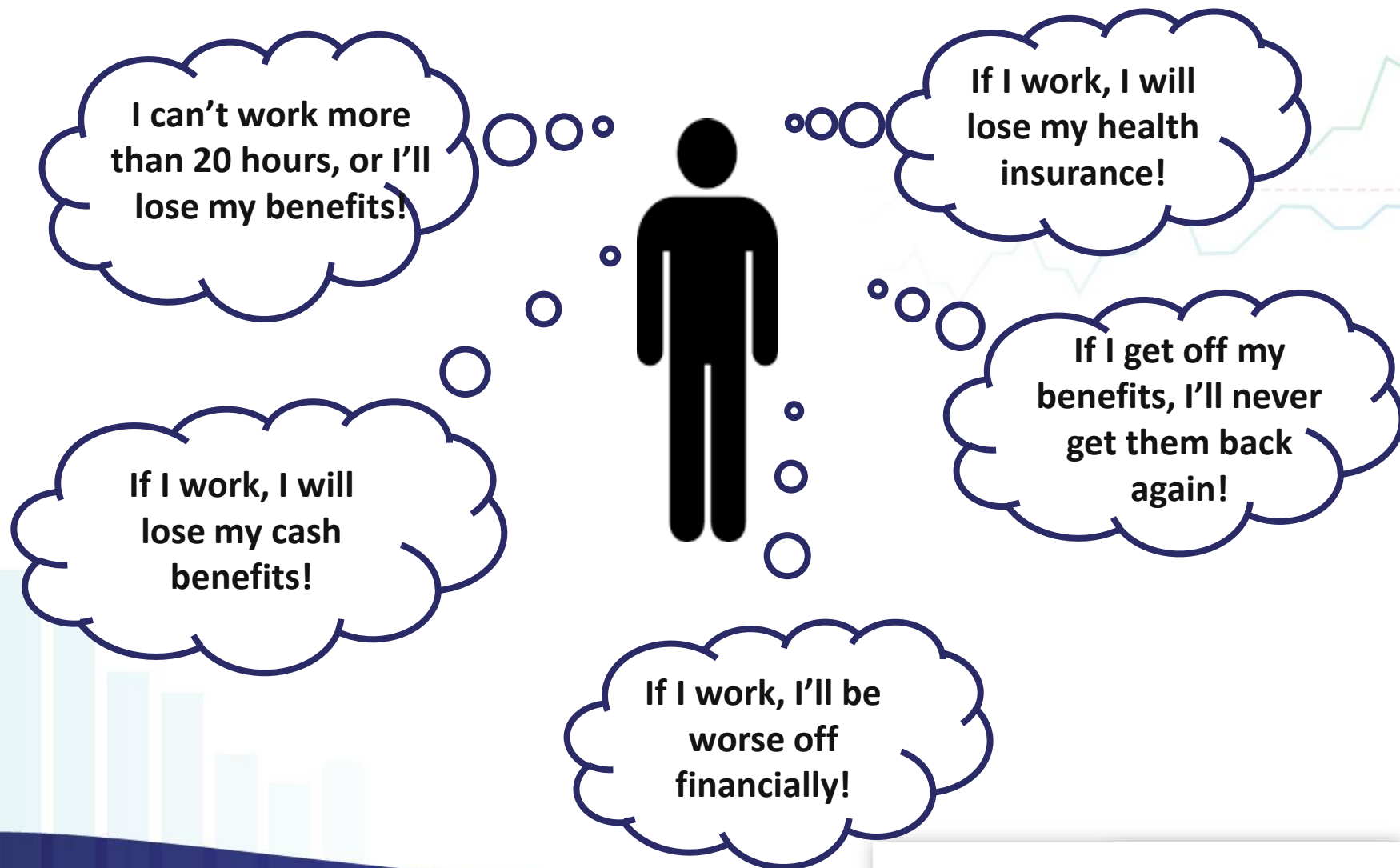
- Initiative of Commonwealth Medicine, the consulting and operations division of UMass Chan Medical School
- Network of employers, educational institutions, employment service providers, and state and federal agencies
- Goal: increase the employment of people with disabilities until it is equal to those without disabilities
- Programs and services to meet the needs of:
 - Businesses that actively recruit people with disabilities
 - Individuals with disabilities who are seeking jobs
 - Employment providers

Work Without Limits Benefits Counseling

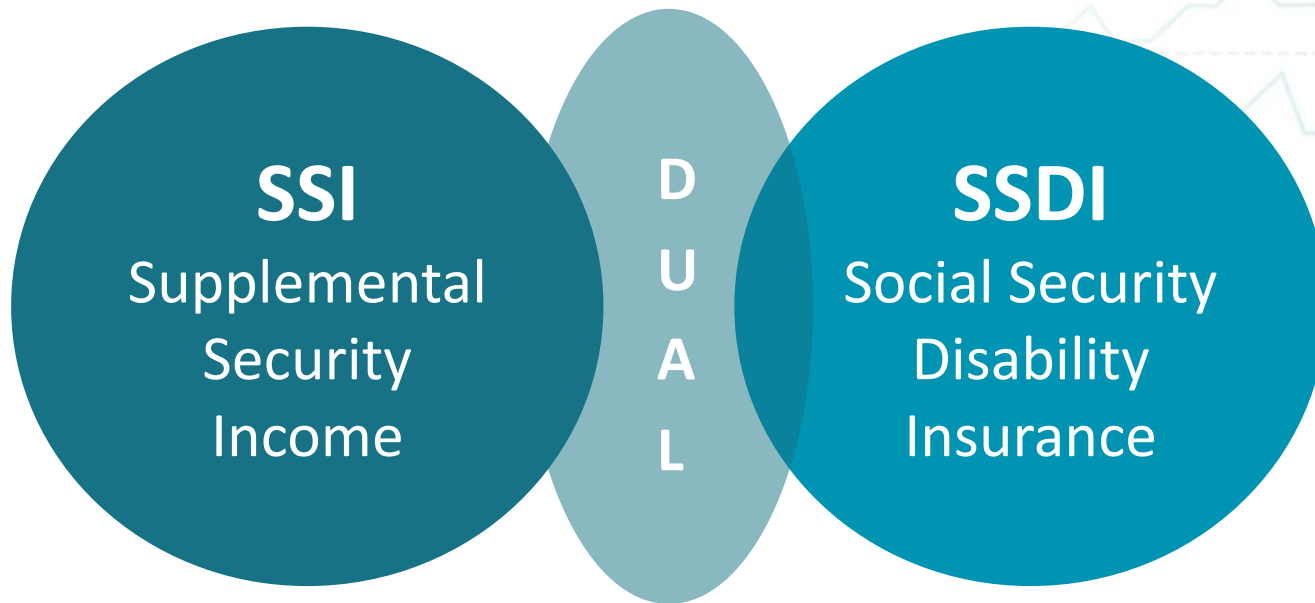
Community Work Incentives Coordinators (CWICs)

- Undergo background check and receive Level 5 security clearance from SSA
- Complete a rigorous initial training and two-part assessment process to achieve certification
- Complete ongoing training to maintain certification
- Access training and technical support provided by Virginia Commonwealth University's National Training & Data Center
- Over 50 years of combined experience as CWICs, CPWICs and EWICs

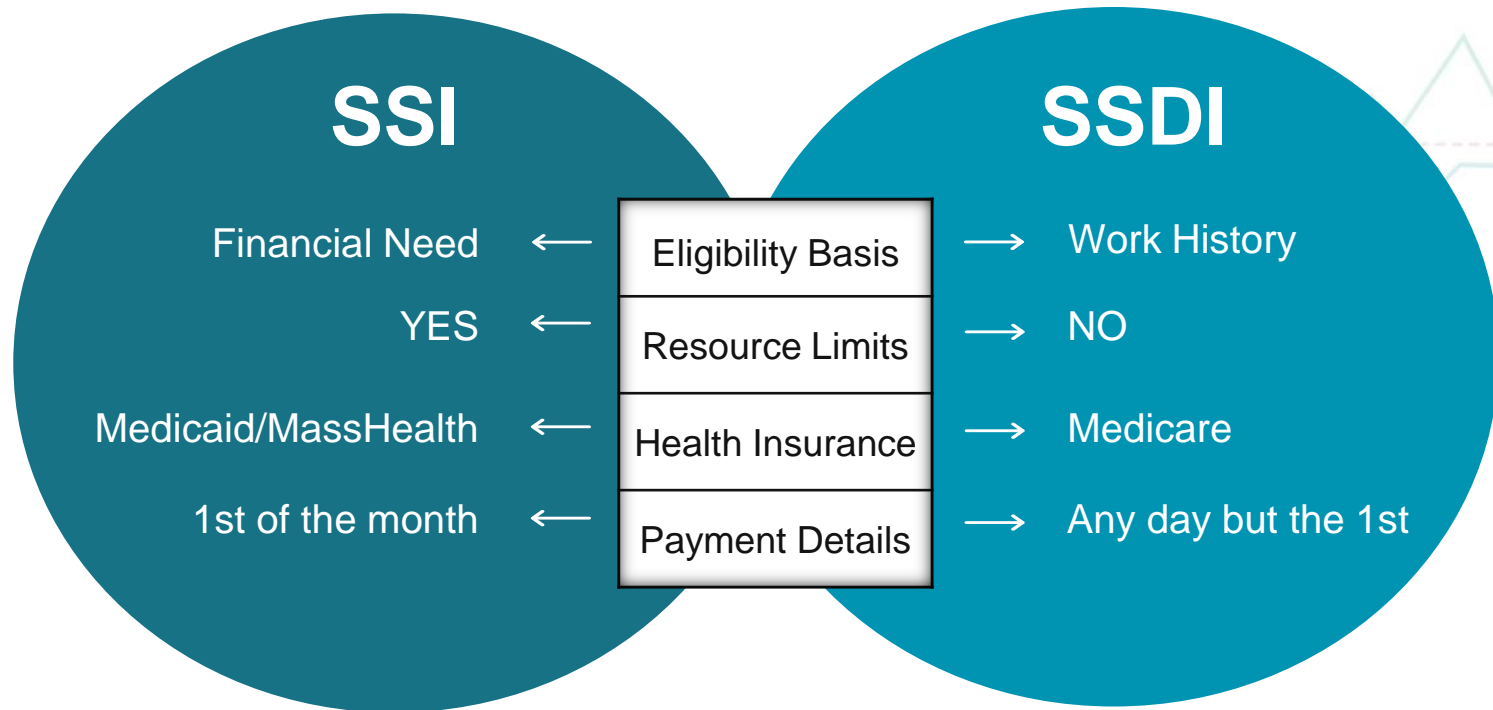
Don't Believe Myths!



SSA Benefit Programs



4 Main Differences



Important!

Work earnings impact SSI and SSDI cash benefits differently



Myth #1

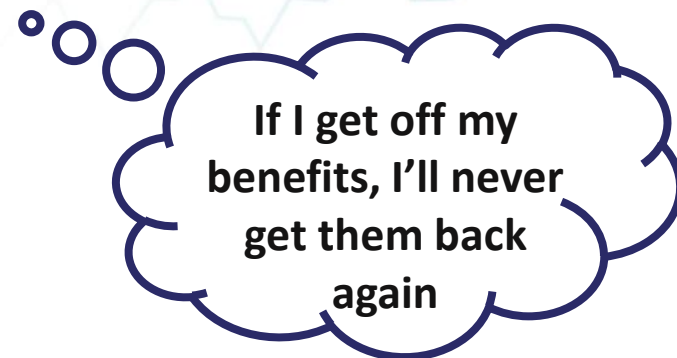


Maintaining Health Insurance: The Facts

There are safeguards built into both SSI and SSDI to help preserve health insurance.

- For SSI, there is 1619(b)
- For SSDI, there is Extended Period of Medicare Coverage (EPMC)

Myth #2



Getting SSI and SSDI Back: The Facts

Even if someone is successful in working and eliminating their Social Security cash benefits, it does not mean they can never get them back if they need them.

There is a work incentive available to recipients of both SSI and SSDI that will allow their benefits to be restarted. It is called Expedited Reinstatement of Benefits or ExR.

If an individual does not meet the eligibility for ExR, they can always reapply for benefits.

Myths #3 and #4

I can't work more than 20 hours, or I'll lose my benefits!

If I work, I will lose my cash benefits!



Supplemental Security Income



SSI

Maximum SSI Amounts in 2022

Levels are based on a person's living situation



Full Cost of Living

\$955.39

(\$841 FBR + \$114.39 SSP)



Shared Living

\$871.40

(\$841 FBR + \$30.40 SSP)



Household of Another

\$648.25

(\$560.67 FBR + \$87.58 SSP)

SSI and Work, the Facts

- SSI is a fluid system
- SSI is reduced \$1 for every \$2 earned over \$85 in a month
- The more you earn from working, the less you will receive in SSI
- But this calculation is made each month that you work, so if your income goes down your SSI will go up
- You will always have more money each month that you work than if you were only receiving SSI

SSI Work Calculation Example

Start with gross monthly income (before taxes) (4-week month)

\$1,140.00
- \$85.00
= \$1,055.00
/2
= \$527.50

20 Hours per week at \$14.25 per hour (Minimum Wage)

Subtract \$85

Divide remainder in half

Working 20 hours per week at minimum wage will **reduce** an individuals monthly SSI cash benefit by **\$527.50**

Additional Protections in the SSI Program

The SSI program has several Work Incentives built into the program that can be used to help an individual who is working keep more of their income; the most commonly used are:

1. Student Earned Income Exclusion – SEIE
2. Impairment Related Work Expenses – IRWE

Social Security Disability Insurance

A large, light blue circle with a subtle gradient and a drop shadow, containing the text 'SSDI' in bold black font. The background features a light green line graph with a dashed horizontal trend line and a light blue bar chart on the left side.

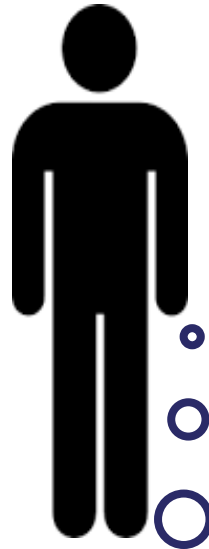
SSDI

SSDI and Work the Facts

SSDI is a series of steps

1. Trial Work Period (TWP) – You can earn as much as you want for nine months and retain your full SSDI amount. In 2022, any month you earn \$970 gross or more will be a TWP month.
2. Extended Period of Eligibility (EPE) – For three years after TWP your claim remains open, even if you are earning too much to receive your cash benefit.
3. Substantial Gainful Activity (SGA) – Is the earnings limit and it changes each year. In 2022, it is \$1,350 gross per month.

Final Myth

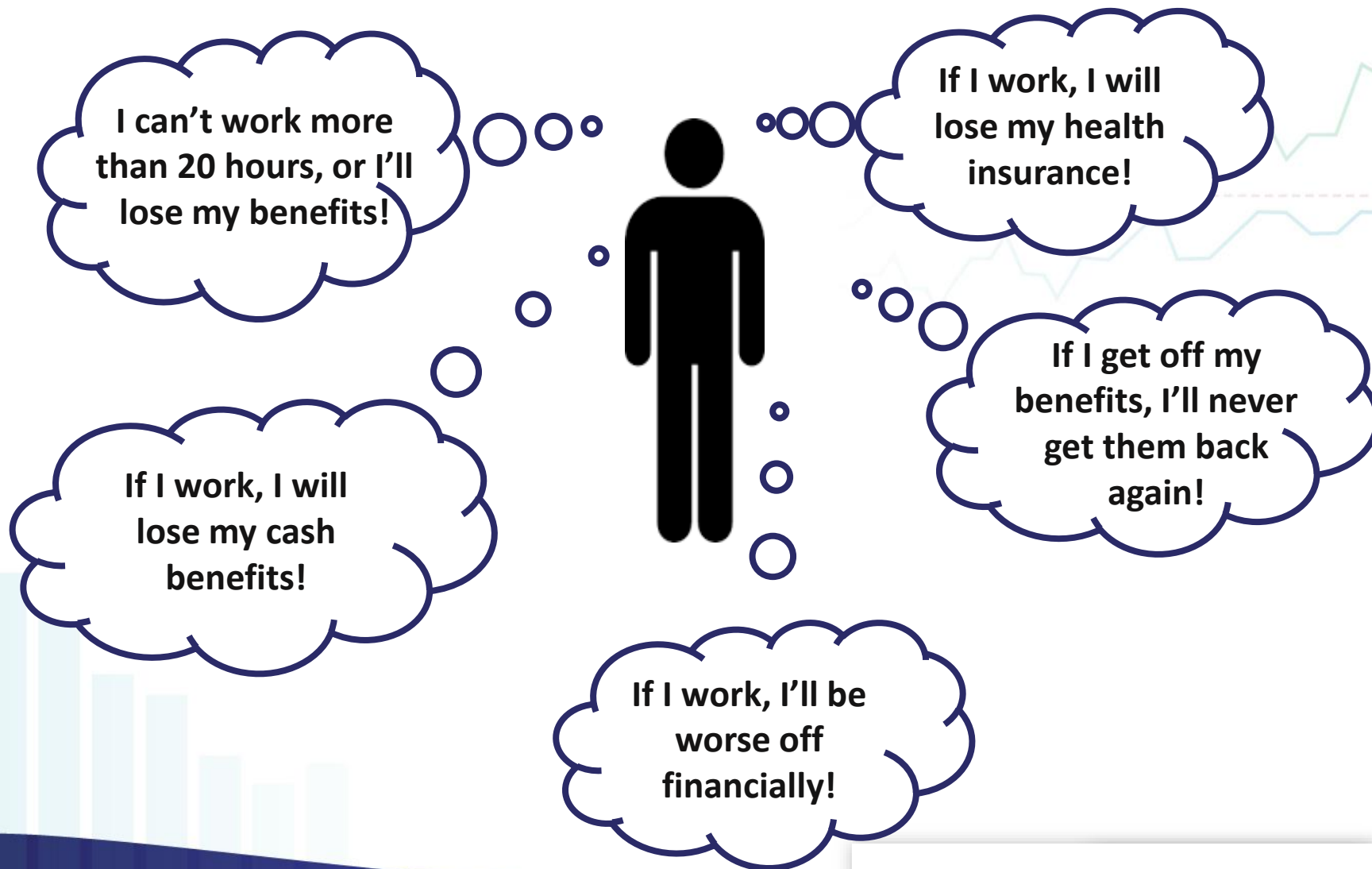


If I work, I'll be
worse off
financially!

Social Security and Work

- Most individuals who return to work will be better off financially
- Remember:
 - It is not about how many hours someone is working
 - It is about how much money they are earning (monthly gross earnings)

Final Review of Myths



Questions & Discussion



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For more information, visit:

www.workwithoutlimits.org/benefits-counseling