

Benefits & Entitlements

Work
Incentives

Overview

- ▶ SSDI Work Incentives
- ▶ SSI Work Incentives
- ▶ Medical Coverage
- ▶ And More

SSI and SSDI

- ▶ WHAT'S THE DIFFERENCE?
- ▶ SSI (SUPPLEMENTAL SECURITY INCOME)
 - ▶ Provides benefits to disabled, blind and elderly who have limited income and resources
- ▶ SSDI (SOCIAL SECURITY DISABILITY INSURANCE)
 - ▶ Provides benefits to disabled or blind who are “insured” by worker’s contributions to the SSA trust fund
 - ▶ Contributions are based on your earnings
 - ▶ Your dependents may also be eligible for benefits from your earnings

SSDI

- ▶ Must meet SSA's disability criteria (12 months or more, or resulting in death)
- ▶ Must be “insured” due to contributions made to FICA based on your own payroll earnings, or those of your spouse or your parents
- ▶ You must have 40 credits, including 20 credits of work in the last 10 yrs (one credit=\$1470 in 2021)
- ▶ Younger workers may qualify with fewer credits
- ▶ Medicare becomes available 24 months after you start receiving benefits
- ▶ Payments are based on the worker's lifetime average earnings

SSI

- ▶ Must meet SSA's disability criteria (65 yrs, blind or disabled)
- ▶ Must have limited income (below \$820) and resources (\$2,000/individual & \$3,000/couple)
- ▶ Medicaid comes with SSI
- ▶ Payments are based on the FBR (federal benefits rate) + NYS supplement:

In 2021:

Living alone \$794 (FBR)+\$87 (NYS) =**\$881**

Living with others \$794 (FBR) + \$23 NYS = **\$817**

Living in household of another \$529 (FBR)+\$23 (NYS)=**\$552**

SSDI Work Incentives

- ▶ 9 Month Trial Work Period (TWP)
- ▶ TWP provides an opportunity to test work skills and receive your full benefit regardless of ANY income earned
- ▶ TWP is available to you the first month you are entitled to benefits
- ▶ Months during which you earn over \$940 (for 2021) are service months that count as TWP months
- ▶ TWP months are counted over a 60 month period (they do not have to be consecutive)

SSDI (cont)

- ▶ At the end of the 9 month TWP, a work CDR (Continuing Disability Review) is conducted by SSA to see if you can work at the SGA level
- ▶ If the answer is YES, you will receive a benefit check for an additional 3 months (grace period) and your SSDI will end
- ▶ This 3 month grace period occurs AFTER the end of the TWP if your income is at SGA levels

SSDI (cont)

- ▶ If you are NOT working at the SGA level (\$1310 for 2021) you will continue to receive your full SSDI check
- ▶ Once the 9 month TWP ends, if SSA determines that you are still disabled, a 36 month Extended Period of Eligibility (EPE) will begin (36 consecutive months, or 3 years)
- ▶ During the EPE you will receive a benefit check when your earnings are below SGA or you do not work at all
- ▶ Key: if you go over SGA you will NOT receive a SSDI check that month

Extended Medicare Coverage

- ▶ Medicare coverage extends for at least 93 months after the end of the TWP
(this includes the Extended Period of Eligibility & Expedited Reinstatement)

Expedited Reinstatement (EXR)

- ▶ If your benefits end because you went back to work, but you are unable to keep working because of your disabling condition you may request a reinstatement of benefits within 5 years of the termination of your benefits
- ▶ Up to 6 months of provisional benefits can be paid while a disability determination is being made (does not have to be repaid)

SSI

- ▶ Income and Resource Test
- ▶ When applying for SSI benefits SSA looks at bank accounts, land, vehicles, personal property (anything that can be turned into cash and used for food or shelter)
- ▶ SSI resources must be kept below these amounts each month:
 - ▶ \$2,000 for an individual
 - ▶ \$3,000 for federally married couples
- ▶ These resources include real or personal property (including cash)

How Income is Calculated When Receiving SSI

- ▶ SSA uses a SSI Worksheet when calculating income
- ▶ You will always have more money in your pocket if you return to work AND receive SSI benefits

Medicaid 1619b

- ▶ SSI work incentive only
- ▶ Qualifications:
 - you must have been eligible for SSI for at least 1 month
 - you must continue to meet the disability requirements
 - you must meet all other non-disability SSI requirements (resource limit)
 - must need Medicaid in order to work

More Work Incentives

▶ IRWE's

(Impairment Related Work Expenses)

-impairment related work expenses that are deducted from your earnings

-under SSDI IRWE's apply to those who are earning SGA

-under SSI IRWE's are figured in the SSI worksheet

-reduces your countable income

IRWE's (continued)

► Eligibility Requirements

- must be related to your disability
- must be something you need in order to work
- must be paid for out of pocket

Examples of IRWE's

- ▶ Attendant services (which are work related)
- ▶ Drugs, medical supplies and services
- ▶ Durable medical equipment
- ▶ Work related equipment and services (voice activated computer)
- ▶ Physical/occupational therapy
- ▶ Prosthesis
- ▶ Structural modifications made to your home to create a work space or to allow you to get to work
- ▶ Transportation (ie the difference you pay for a regular bus vs paratransit to and from work)
- ▶ Vehicle modifications

Blind Work Expenses

▶ Examples

- ▶ Transportation to and from work
- ▶ Meals consumed during work hours
- ▶ Job equipment
- ▶ Licenses
- ▶ Costs of job training

PASS Plan

- ▶ SSI Work Incentive
- ▶ Enables you to set aside money to pay for items needed to achieve a specific work goal
- ▶ You must have a work goal in mind
- ▶ If you receive SSDI only, you can put part of it in a PASS, which could then make you eligible for SSI, which would make you eligible for a PASS Plan
- ▶ Go to PassOnline.org for more information

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

- ▶ MBI-WPD offers Medicaid coverage to those who are working and earning more than the allowable limits for regular Medicaid
- ▶ You must have a disability which is certified either by SSA or DSS
- ▶ Must be 18-64 years of age
- ▶ Must be engaged in paid work, even as little as 1 hr per month
- ▶ Must have gross income of no more than \$65,436 (in 2021) for an individual or \$88,140 (in 2021) for a couple
- ▶ Must have resources that do not exceed \$20,000 for an individual or \$30,000 for a couple
- ▶ The MBI-WPD may eliminate an existing Medicaid spend down if you have one
- ▶ There are currently no premiums for this coverage

Ticket To Work

- ▶ Employment program for people with disabilities who are interested in going to work
- ▶ The goal of the program is to increase opportunities and choices for SSA disability beneficiaries to obtain employment, vocational rehabilitation and other support services from public and private providers
- ▶ The Ticket can be used to obtain services from agencies called Employment Networks (like ACCES-VR)
- ▶ Ticket holders will not receive CDR's while they are engaged with an EN
- ▶ Ticket holders Medicare coverage will be extended beyond the normal limits while you are engaged with an EN

For More Information on Work incentives

Contact PILS

845-228-PILS (7457)

SSI

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The background features abstract, overlapping green geometric shapes in various shades, primarily on the right side of the page. The shapes include triangles and polygons, creating a modern, layered effect. The colors range from light lime green to dark forest green.

SSDI

Odds and Ends

The slide features a white background with the title 'Odds and Ends' centered in a large, black, sans-serif font. On the right side, there are several overlapping, semi-transparent green geometric shapes, including triangles and polygons, creating a modern, abstract design.