



2019



Social Security Benefits and Work Incentives

Presented by:



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Disability Programs

Title II

SSDI
Social
Security
Disability
Insurance

Medicare

Title XVI

SSI
Supplemental
Security
Income

Medicaid



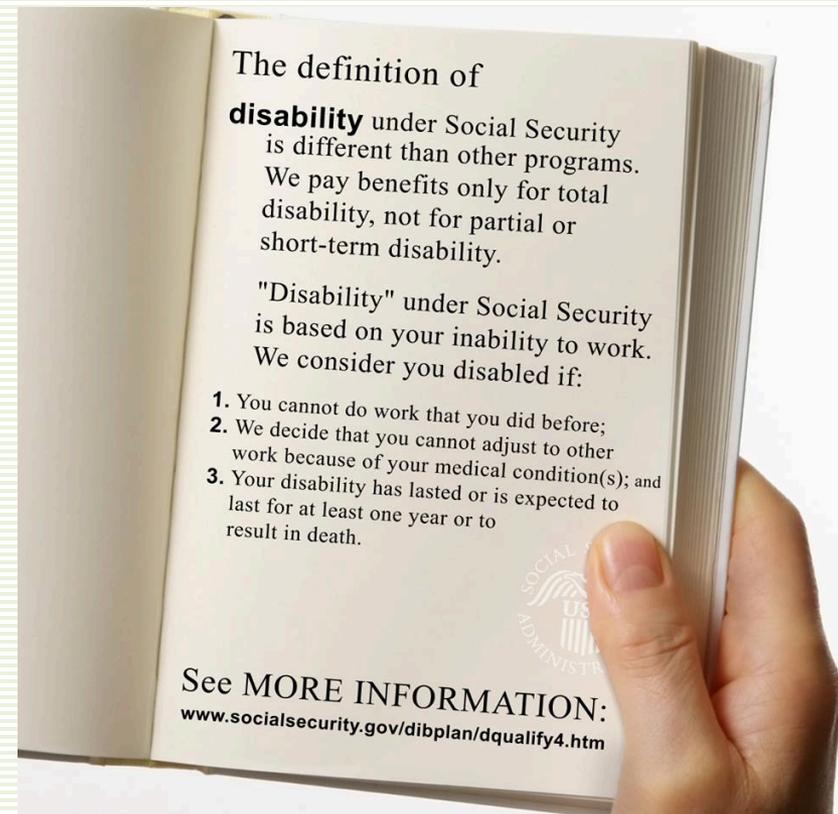
Social Security's Definition of Disability



A medical condition or combination of impairments preventing substantial gainful activity for at least 12 months, or expected to result in death. The determination also considers age, education & work experience.

What is Substantial Gainful Activity?

- Work is “substantial” if it involves doing significant physical or mental activities or a combination of both.
- If your impairment is anything other than blindness, earnings averaging over \$1,220 a month generally demonstrate SGA. Blind SGA is \$2,040.





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What Are Work Incentives?

- Employment support provisions to assist beneficiaries in moving from benefit dependency to independence.
- Designed to help beneficiaries enter, re-enter, or stay in the workforce by protecting their eligibility for cash payments and/or health care.



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Myth #1

If I try to go to work, I will automatically lose my Medicare or Medicaid.

This is a myth. First, as long as you keep receiving a benefit check of any amount, you will keep your health insurance. If you earn enough that your Social Security Disability Insurance (SSDI) checks stop, Medicare can continue for up to 93 months. If you currently receive Medicaid, you should be eligible to continue to receive Medicaid even after you stop receiving Supplemental Security Income (SSI) benefits due to work. To be eligible you need to meet certain requirements, which include earnings below a threshold amount set by your state. Even if your earnings exceed the state threshold, you may still be eligible and should talk to your state Medicaid office.

For more information about **Keeping Your Medical Benefits** after cash benefits stop, visit www.ssa.gov/redbook and www.socialsecurity.gov/disabilityresearch/wi/1619b.htm.



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Myth #2

If I use my Ticket to go to work, Social Security will conduct a medical review of my case, and I will lose my benefits.

This is a myth. Social Security ordinarily reviews your medical condition from time to time to see whether you are still disabled, using a process called the medical Continuing Disability Review, or medical CDR. If you participate in the Ticket program with either an Employment Network or your State Vocational Rehabilitation Agency, and make “timely progress” following your individual work plan, Social Security will **not** conduct a review of your medical condition. If a medical CDR has already been scheduled for you before you assigned your ticket, Social Security will continue with the medical CDR.



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Myth #3

If my checks stop because I go to work and then I have to stop working because of my disability, I will have to reapply for benefits all over again. It took me forever to be approved for benefits and I cannot afford to wait that long again. I just shouldn't work.

This is a myth. You will not need to reapply if your benefits ended within the past five years due to your earnings and you meet a few other requirements, including that you still have the original medical condition or one related to it that prevents you from working. This is a work incentive called Expedited Reinstatement. You may even be able to receive up to six months of temporary cash benefits in addition to Medicare or Medicaid coverage while SSA conducts a medical review to determine if your benefits can be reinstated.

For more information about **Expedited Reinstatement**, visit www.socialsecurity.gov/disabilityresearch/wi/exr.htm.



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SSDI- Summary of Returning to Work

The Trial Work Period

- Lasts for 9 months
- Does not have to be 9 consecutive months
- Must take place within 60 months

The Extended Period of Eligibility

- 36-month re-entitlement period
- Under SGA, cash payment received; Over SGA, no cash payment
- Benefits will terminate if over SGA after EPE re-entitlement period

Expedited Reinstatement

- Stop working at SGA level, and
- Disability is the same as or related to current disability, and
- Make request within 5 years of when benefits ended

Medicare

- If disability payments ended due to work, coverage will continue if disability still meets rules
- Can continue for at least 93 months after TWP ends



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SSI Earned Income Exclusion

- SSA does not count the first \$65 of the earnings received in a month, plus one-half of the remaining earnings. This means we count less than one-half of earnings when we figure the SSI payment amount.
- We apply this exclusion in addition to the \$20 general income exclusion.
- We apply the \$20 general income exclusion first to any unearned income received.

<https://www.ssa.gov/OACT/COLA/incomexcluded.html>



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SSI- Section 1619(a)

A beneficiary can receive SSI cash payments even when earned income is at the SGA level.

To qualify, a beneficiary must:

- Have been eligible for an SSI payment for at least 1 month before SGA level work begins; and
- Still be disabled; and
- Meet all other eligibility rules, including income and resource tests.

Under 1619(a), a beneficiary can receive their gross income from wages, an SSI payment (calculated based on wages) and Medicaid.



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SSI- Section 1619(b)

After returning to work, Medicaid coverage can continue even if earnings become too high for an SSI cash payment.

To qualify, a beneficiary must meet **ALL** of the following:

- Were eligible for an SSI cash payment for at least 1 month;
- Would be eligible for cash payment except for earnings;
- Still be disabled;
- Still meet all other eligibility rules, including the resources test;
- Need Medicaid in order to work; and
- Have gross earned income that is insufficient to replace SSI, Medicaid, and any publicly funded attendant care.

Under 1619(b), a beneficiary will receive income from gross wages and Medicaid but no SSI payment.

<https://www.ssa.gov/disabilityresearch/wi/1619b.htm>



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Who Can Help?

- Work Incentive Liaison (local SSA office)
- Work Incentives Planning and Assistance Projects
- Employment Networks and State Vocational Rehabilitation Providers
- Protection and Advocacy for Beneficiaries of Social Security (PABSS)



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Reporting Responsibilities

- Beneficiaries have a legal obligation to report changes, which can affect eligibility for disability, retirement, and SSI benefits.
- Changes should be reported no later than 10 days after the end of the month in which the change occurred.



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Agency Progress

- Demonstration Projects
- Updating Policy
- IT Modernization
- Audits



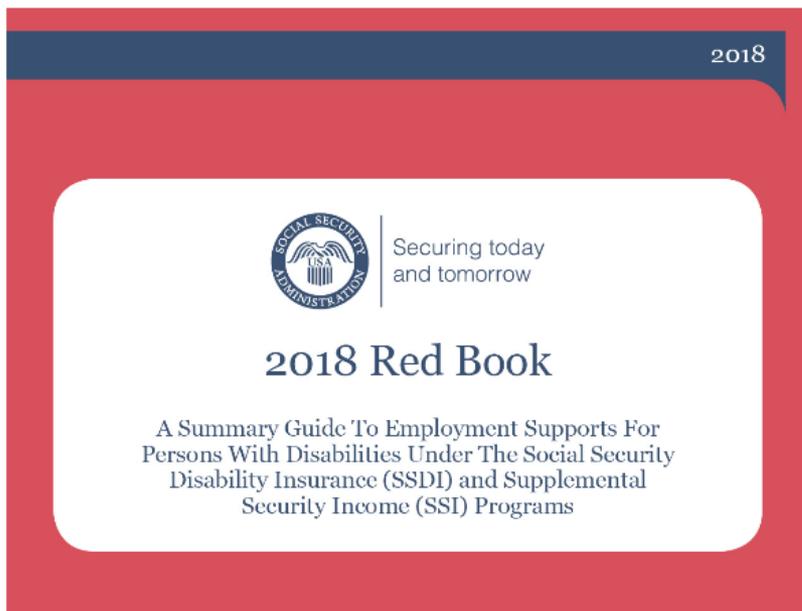
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The Best Guide to Work Incentives

The Red Book - A Guide To Work Incentives

SSA Publication No. 64-030, (2018 Red Book), January 2018, ICN 436900 ([Español](#)).

The Red Book serves as a general reference source about the employment-related provisions of the Social Security Disability Insurance and the Supplemental Security Income Programs for educators, advocates, rehabilitation professionals, and counselors who serve people with disabilities.



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Your Ticket To Work: What You Need To Know To Keep It Working For You
05-10062, ICN 463263, July 2016

Summary
Learn how Social Security determines a person's progress under the Ticket to Work program and how earnings affect benefits.

How Workers' Compensation And Other Disability Payments May Affect Your Benefits
05-10018, ICN 454500, June 2016

Summary
Find out how workers' compensation and other public disability benefits may reduce your Social Security benefits.

Working While Disabled - A Guide To Plans For Achieving Self Support
05-11017, ICN 480302, April 2016

Summary
Learn how to develop a plan for achieving self-support while still receiving SSI benefits.

Working While Disabled - How We Can Help
05-10095, ICN 468625, January 2016

Summary
Learn about incentives for working while still receiving disability benefits, such as the trial work period, continuation of Medicare and credit for impairment-related work expenses.

How Work Affects Your Benefits
05-10069, ICN 467005, January 2016

Summary
Find out how working after beginning to receive retirement benefits can lead to increases or decreases in benefits.

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Contacting Social Security

Visit the website

www.socialsecurity.gov

Call the toll-free number

1-800-772-1213

Specific questions can be answered from 7 a.m. to 7 p.m., Monday through Friday. Information is provided by automated phone service 24 hours a day.

If deaf or hard of hearing, call Social Security's TTY number, 1-800-325-0778.

Visit a local office

Most offices are open to the public Monday, Tuesday, Thursday and Friday from 9 a.m. to 4:00 p.m. and Wednesdays from 9 a.m. to 12:00 p.m., except Federal holidays.

www.socialsecurity.gov