

# Nuts & Bolts of SSI, SSDI, Public Health Insurance and Other Public Benefits



# Day One



**WELCOME!**

Please introduce yourself

# Training Agenda

**Start Day: 9:00 AM**

**Breaks: Two 10-minute breaks**

**End Day: 12:30 PM**

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**Day 1: Supplemental Security Income (SSI)**

**Day 2: Social Security Disability Insurance (SSDI)**

**Day 3: Medicare/Medicaid & other public benefits**

# ZOOM Housekeeping Items

**Please actively participate, this is your time!**

## **Zoom live transcription is enabled**

- To view or stop viewing live transcription, click the [CC] button in your webinar toolbar
- Select “Hide” or “Show” live transcription

## **Please mute yourself & devices**

- To mute/unmute, click on the microphone in the bottom left-hand corner
- Please silence all devices & email (yes, this dings)

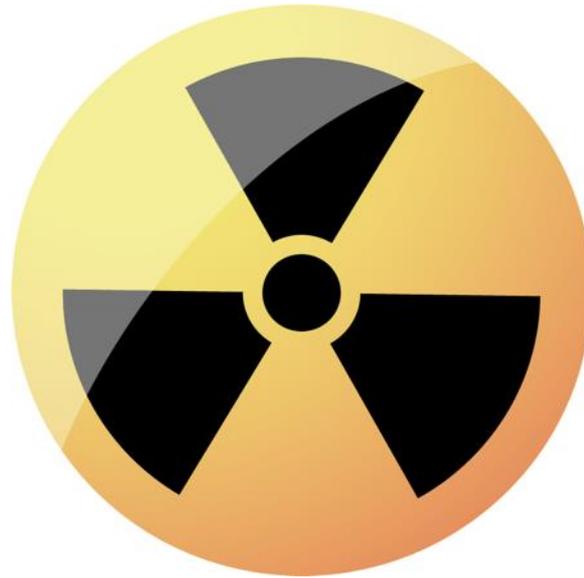
## **This is a small group so, please ask questions**

- You can use the chat box to ask a question
- You can also unmute yourself throughout
- When speaking, please state your name each time

## **Vote and contribute!**

- We will be using polls in this training
- Please participate, your answers are valued & confidential

# Time to Complete the Pre-Assessment?



**THIS IS NOT A TEST**

# Work Without Limits Benefits Counseling

## Who we are:

- Certified Work Incentives Counselors (CWIC) or
- Community Partner Work Incentives Counselors (CPWIC)
- Trained and certified by the Social Security Administration (SSA)
- One-year initial certification process with annual recertification
- High level of security clearance through SSA
- Over 80 years of combined experience

# Mission & Services

## Work Without Limits Benefits Counseling

### **Our mission is to increase awareness of:**

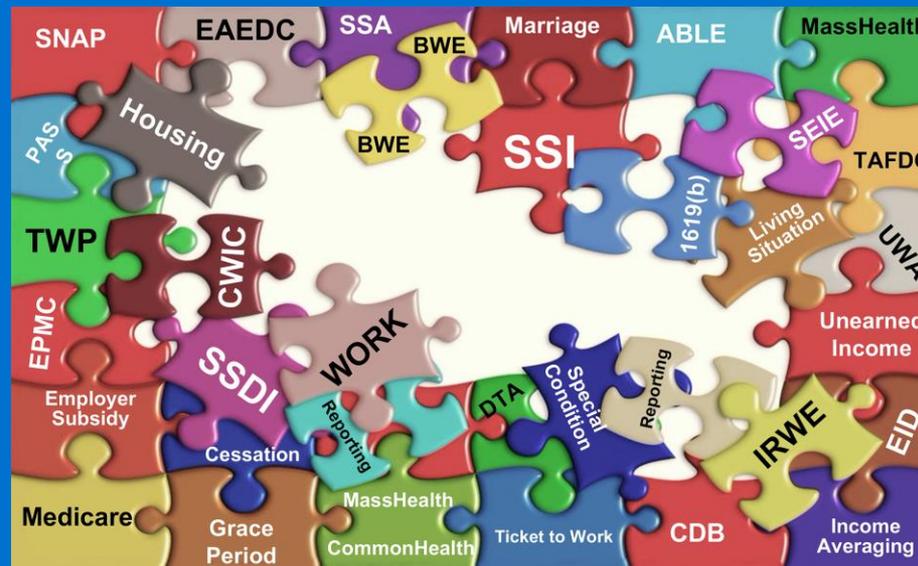
- Work impact on public cash, healthcare, and other benefits
- SSA work incentives and related advantages

### **Our services include:**

- Counseling and analysis for beneficiaries working or actively seeking work
- Jobs Board, private LinkedIn group, Training, Career Fair

<https://workwithoutlimits.org/providers/>

# The *Disability Benefit* Puzzle



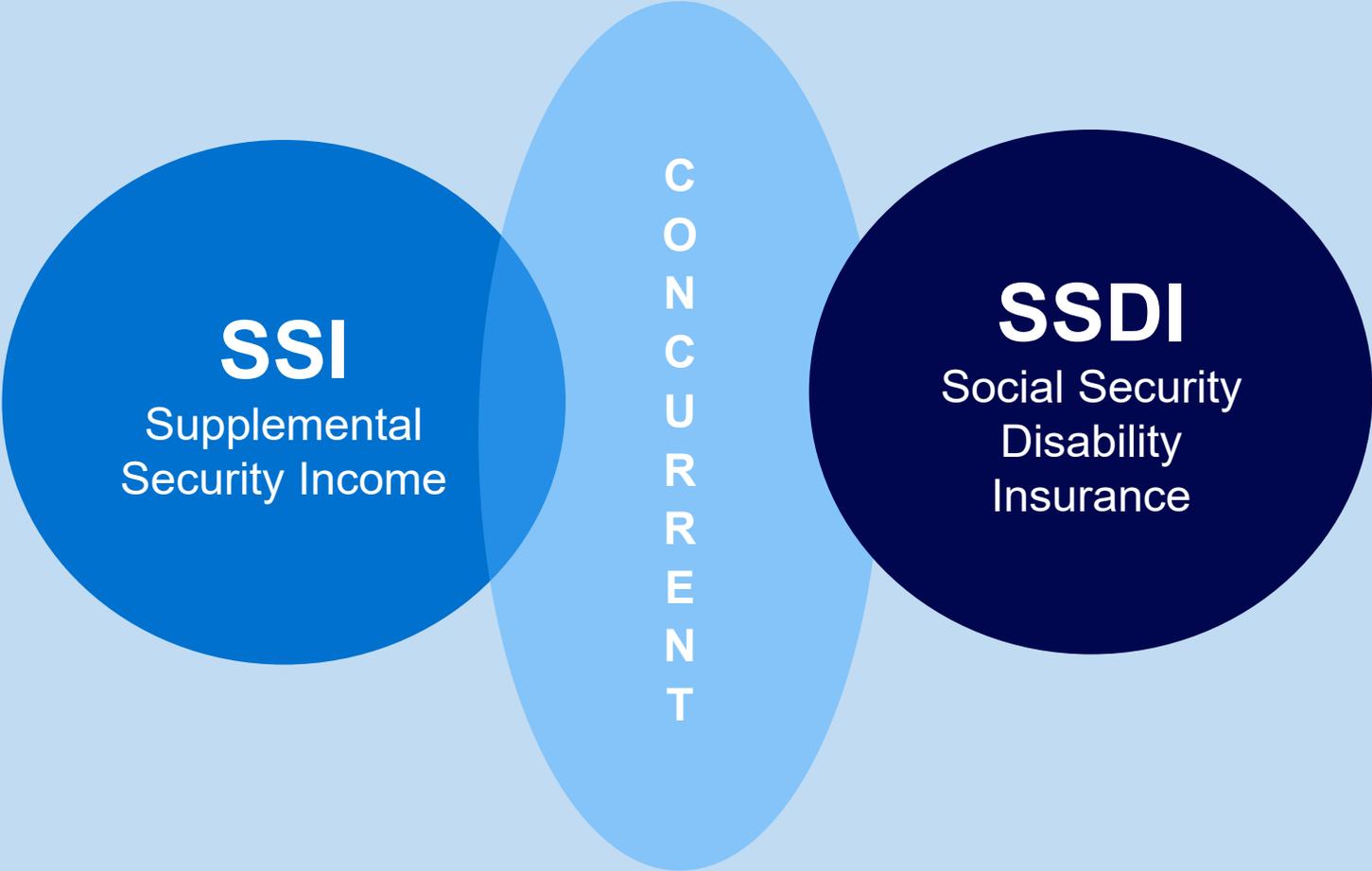
# SSA Definition of Disability

- Physical or emotional impairment(s)
- Expected to last at least a year and/or result in death, and
- The inability to perform Substantial Gainful Activity (SGA)

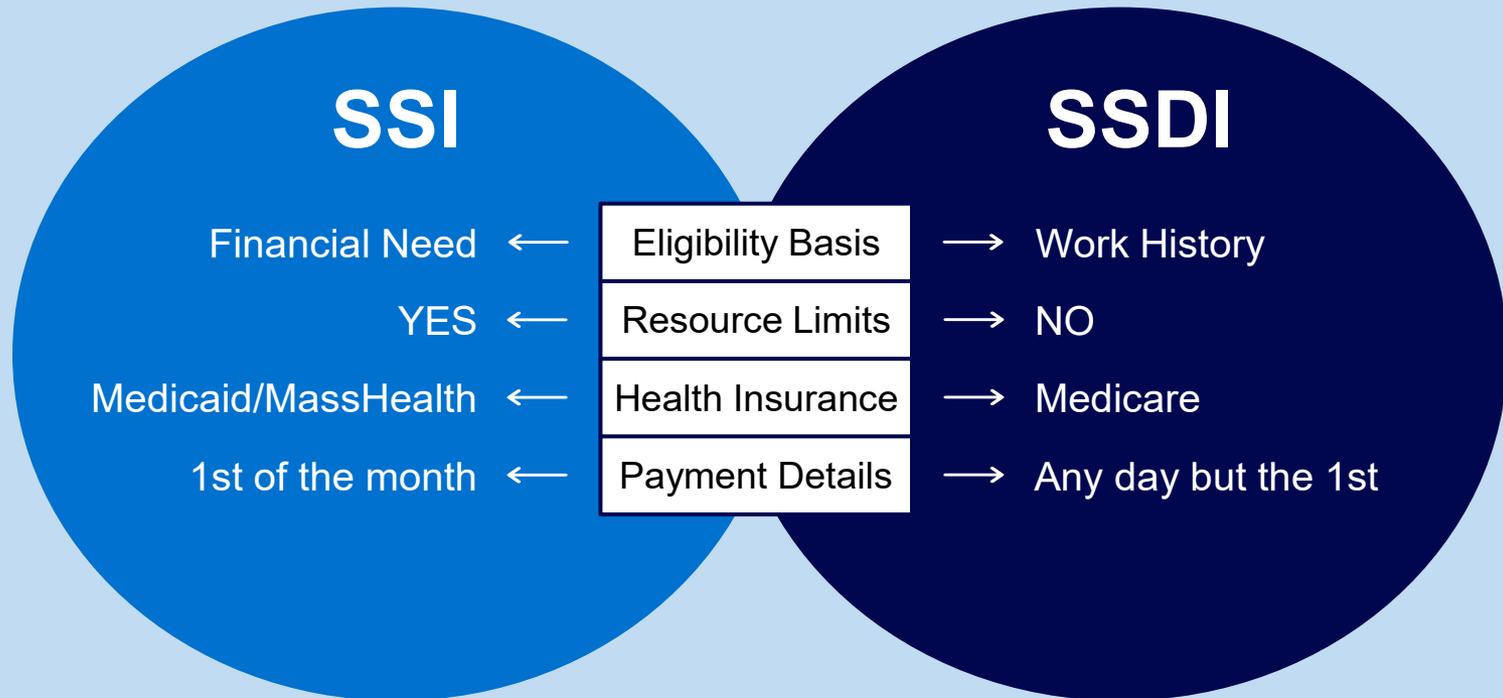


**NOTE:** SGA is a monthly gross earnings threshold used to measure a beneficiary's ability to work

# SSA Benefit Programs



# Four Main Differences



# How we verify SSA benefits

## Benefits Planning Query (BPQY):

- Statutory blindness
- Entitlement date
- SSI/SSDI cash benefits
- Overpayments
- Next medical reviews
- Representative Payee
- Medicare & MassHealth
- Work incentives
- SSA reported earnings

# Obtaining a BPQY

## Individuals requesting on their own behalf:

- Call your local SSA office or (800) 772-1213
- In-person at local SSA office
- Request Form SSA-2459 (Benefits Planning Query)

## For anyone else requesting on an individual's behalf:

- Will be subject to a fee at the discretion of the local office

### **Best Practice:**

Benefits Counseling programs can obtain BPQYs for free  
Requires a Consent for Release of Information form (SSA-3288)

# Social Security Consent

1. Fill out full name
2. Date of birth
3. Social Security Number
4. Fill out address/phone
5. Fill out Relationship/phone
6. Print out form
7. Sign and Date (must physically sign, digital signatures not accepted)

Social Security Administration Form Approved  
OMB No. 0960-0566

**Consent for Release of Information**

You must complete all required fields. We will not honor your request unless all required fields are completed. (\*Signifies a required field. \*\*Please complete these fields in case we need to contact you about the consent form).

TO: Social Security Administration

Jane Doe 01/02/2001 123-45-6789  
 \*My Full Name \*My Date of Birth \*My Social Security Number  
 (MM/DD/YYYY)

I authorize the Social Security Administration to release information or records about me to:

\*NAME OF PERSON OR ORGANIZATION: Work Without Limits Employment Network \*ADDRESS OF PERSON OR ORGANIZATION: 333 South Street  
UMass Chan Medical School Shrewsbury, MA 01545

\*I want this information released because: I am planning to return to work. I authorize this requestor  
We may charge a fee to release information for non-program purposes.  
to receive information to provide me with program related return to work assistance.

I authorize release of the records for 1 year beginning with the date I signed this form.

\*Please release the following information selected from the list below:  
 Check at least one box. We will not disclose records unless you include date ranges where applicable.

1.  Verification of Social Security Number
2.  Current monthly Social Security benefit amount
3.  Current monthly Supplemental Security Income payment amount
4.  My benefit or payment amounts from date \_\_\_\_\_ to date \_\_\_\_\_
5.  My Medicare entitlement from date \_\_\_\_\_ to date \_\_\_\_\_
6.  Medical records from my claims folder(s) from date \_\_\_\_\_ to date \_\_\_\_\_  
 If you want us to release a minor child's medical records, do not use this form. Instead, contact your local Social Security office.
7.  Complete medical records from my claims folder(s)
8.  Other record(s) from my file (We will not honor a request for "any and all records" or "the entire file." You must specify other records: e.g. consultative exams, award/denial notices, benefit applications, appeals, questionnaires, doctor reports, determinations.)  
Beneficiary's cash benefits, health insurance, medical review dates, representation, SSDI and SSI work activity and earnings. All employment supports data on SSA's records.

I am the individual, to whom the requested information or record applies, or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare under penalty of perjury (28 CFR § 16.41(d)(2004)) that I have examined all the information on this form and it is true and correct to the best of my knowledge. I understand that anyone who knowingly or willfully seeking or obtaining access to records about another person under false pretenses is punishable by a fine of up to \$5,000. I also understand that I must pay all applicable fees for requesting information for a non-program-related purpose.

\*Signature: Jane Doe \*Date: 02/15/2024  
 \*\*Address: 123 Anywhere St. Boston MA 02108 \*\*Daytime Phone: 617-111-1234  
 Relationship (if not the subject of the record): \_\_\_\_\_ \*\*Daytime Phone: 617-345-1234

Witnesses must sign this form ONLY if the above signature is by mark (X). If signed by mark (X), two witnesses to the signing who know the signee must sign below and provide their full addresses. Please print the signee's name next to the mark (X) on the signature line above.

1. Signature of witness	2. Signature of witness
Address(Number and street, City, State, and Zip Code)	Address(Number and street, City, State, and Zip Code)

Form SSA-3288 (11-2016) of

# BPQY Page 1 Sample

## Benefits Planning Query (BPQY) Confidential Social Security Data

Name: \_\_\_\_\_ SSN: 000-00-0000

RECORD	Social Security Disability Insurance (SSDI)	Supplemental Security <sup>7</sup> Income (SSI)
	See Below	See Below
<b><u>CASH</u></b>		
Type of Benefit	Disabled Worker	Disabled Individual
Current Status	Current Pay	Terminated
Statutory Blindness	No	
Date of Disability Onset	04/01/2010	
Date of Entitlement	09/2010	
Full Amount	\$1,586.30	\$0.00
Net Amount	\$1,411.00	\$0.00
Others Paid On This Record	No	No
Total Family Cash Benefit	\$2,379.80	Not Applicable
Overpayment Balance	\$0.00	\$0.00
Monthly Amount Withheld	\$0.00	\$0.00
<b><u>MEDICAL REVIEWS</u></b>		
Next Medical Review	08/23	
Medical Re-exam Cycle	3+ years	
<b><u>REPRESENTATION</u></b>		
Representative Payee	Yes	
Authorized Representative	No	

# BPQY Page 2 Sample

## Benefits Planning Query (BPQY) Confidential Social Security Data

Name: \_\_\_\_\_ SSN: 000-00-3016

<u>HEALTH INSURANCE</u>	<u>MEDICARE</u>	<u>MEDICAID</u>
Type	PART A      PARTB	Referred to State for determination (1634 States)
Start	09/2012      09/2012	
Stop		
Buy-In	No              No	

### SSI WORK EXCLUSIONS

Blind Work Expenses  
Impairment Related Work Expenses  
Student Earned Income Exclusions  
PASS Exclusion

### SSDI WORK ACTIVITY

Trial Work Months                      Start: 09/14    End: 05/2015    Used: 9 Months  
Month of Cessation                      N/A  
Current SGA Level                        \$1,550.00  
Last Work Review Action                10/18/2023

### DEMONSTRATION PROJECT INFORMATION

None

### SSI Recorded Earnings (Monthly)

Month	Earnings	Month	Earnings
05/14 - 07/14	\$882.00 (E)	-	-

### Posted SSDI Monthly Earnings (Last Five Years)

DATE	Gross Wages	Verified	Self Employment	Verified	Total Countable Earnings
11/01/2019	\$2,890.93	Y			\$888.20
12/01/2019	\$2,890.93	Y			\$888.20

# Common Myths (slide 1 of 4)



If I get off my benefits, I'll never get them back!



Both Social Security programs provide ways to get the cash payment back again if it is stopped due to earnings.

# Common Myths (slide 2 of 4)

If I work, I will lose  
my health  
insurance!

Individuals can keep  
their Medicaid and  
Medicare while  
working.



# Common Myths (slide 3 of 4)

If I work, I'll lose my cash benefits and be worse off financially!

There are ways to maintain SSI and SSDI benefits using Work Incentives that are built into the benefit programs.



# Common Myths (slide 4 of 4)



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



Benefits counseling can help individuals achieve self-sufficiency with minimal risk.

# Myth: Hours vs. Earnings

Someone working

**20 hours/week at \$15/hour,  
multiply by 4.33 (average weeks in a month)  
earns \$1,299/month**

Someone working

**20 hours/week at \$25.00/hour, multiply by 4.33  
earns \$2,165/month**

**Based on earnings, not hours**

# Questions or Facilitator Input?



# SSI



# Day 1 – Learning Objectives

## Supplemental Security Income (SSI)

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Understand:

- Impact of work on cash benefits
- Benefits of work incentives for working beneficiaries
- Best practices of reporting and benefits counseling



# SSI Program

- **SSA pays monthly SSI cash benefits to qualifying:**
  - Children with disabilities (under 18)
  - Adults with disabilities
  - Adults who are statutorily blind
  - Aged individuals (65 or older)
- **SSI is a low-income program:**
  - Must meet income and resource limits
  - Asset limit: \$2,000 individual; \$3,000 couple
  - If under 18, parental income and resources count
  - If married, spouses' income and resources count
  - Resource limit: 1 car and 1 home
- **Automatic eligibility for Medicaid (MassHealth Standard)**

# SSI Monthly Payments

- **SSI payments are received on the 1st of the month**
- **SSI beneficiaries usually receive two payments:**
  - Federal Benefit Rate (FBR): paid by SSA
  - State Supplement Payment (SSP): paid by MA
- **Payment amounts are based on:**
  - Living situation
  - Marital status
  - Statutory blindness
  - Income (earned & unearned)

# 2026 SSI Maximum Monthly Payment Levels (Single Individual)

Full Cost  
of Living



**Only one who pays all household expenses**

**Total SSI Payment:**

\$1,108.39 (\$994 FBR + \$114.39 SSP-MA)

Shared  
Living



**Roommate(s) pay household expenses equally**

**Total SSI Payment:**

\$1,024.40 (\$994 FBR + \$30.40 SSP-MA)

Household  
of Another



**Lives in someone else's home and doesn't pay**

**Total SSI Payment:**

\$750.25 (\$662.67 FBR + \$87.58 SSP-MA)

# 2026 SSI Maximum Monthly Payment Levels (Single Statutorily Blind Individual)

<p><b>Full Cost of Living</b></p>  <p><b>Shared Living</b></p> 	<p><b>Total SSI Payment: \$1,143.74</b> (\$994 FBR + \$149.74 SSP-MA)</p>
<p><b>Household of Another</b></p> 	<p><b>Total SSI Payment: \$1,143.74</b> (\$662.67 FBR + \$481.07 SSP-MA)</p>

# 2026 SSI Maximum Monthly Payment Levels (Eligible Couples)

## Eligible Couple

Married couple, both receiving SSI

Full Cost  
of Living



Shared  
Living



**Total Monthly Payment Per Spouse:**  
\$835.53 (\$745.50 FBR + \$90.03 SSP-MA)

Household  
of Another



**Total Monthly Payment Per Spouse:**  
\$594.09 (\$497 FBR + \$97.09 SSP)

# SSI Questions or Facilitator Input?



# Break Time



# SSI & Work



# SSI & Countable Income

- **All income** (earned and unearned) will affect a beneficiary's SSI monthly cash benefit
- Income counts in the month it is paid
- **Earned income:**
  - Work pay
  - Sick pay
  - Personal pay
  - Holiday pay (not worked)
  - Vacation pay
  - Bonus pay
- **Unearned income:**
  - Cash gifts
  - Lottery winnings
  - Monthly cash benefits (SSDI, child support, alimony, etc.)
  - Inheritance



# SSI Payment Calculation

## Unearned Income Only

- Start with Gross Monthly **Unearned** Income
- Subtract \$20 General Income Exclusion (GIE)
- Balance is **Total Countable Unearned Income**
- Subtract Total Countable Income from SSI Maximum Payment Level to determine **New SSI** payment



**Important:** SSI is adjusted in relation to unearned income –  
SSI is calculated monthly

# SSI & Unearned Income Calculation

## (Single Individual Living Alone)

Item	Amount
Total Unearned Income, i.e.: child support	\$ 300.00
\$20 General Income Exclusion	(\$20.00)
Total Countable Unearned Income	\$ 280.00
SSI Max Payment Level	\$ 994.00
Total Countable Unearned Income	\$ 280.00
<b>New SSI Payment</b>	<b>\$ 714.00</b>
New SSI Payment	\$ 714.00
SSP MA (Full Cost of Living)	\$ 114.39
Total Countable Unearned Income	\$ 300.00
<b>Total Available Gross Monthly Income</b>	<b>\$ 1,128.39</b>



# SSI Payment Calculation

## Earned Income Only

- Start with Gross Monthly Earnings
- Then subtract:
  - \$20 GIE if no unearned income
  - \$65 Earned Income Exclusion (EIE)
- Then divide difference by 2 to get Total Countable Income
- Subtract Total Countable Income from SSI Maximum Payment Level to determine New SSI payment



**Important:** SSI is adjusted in relation to earnings – as income increases, SSI decreases

# SSI & Work Calculation Example

## (Single Individual Living Alone)

Item	Amount
Total Monthly Gross Earned Income*	\$ 1,299.00
\$20 & \$65 Income Exclusions	(85.00)
Difference	\$ 1,214.00
Divided by 2	/2
Total Countable Income	\$ 607.00
SSI Maximum Payment Level	\$ 994.00
Total Countable Income	(607.00)
<b>New SSI Payment</b>	<b>\$ 387.00</b>
Total Monthly Gross Earned Income	\$ 1,299.00
New SSI Payment	\$ 387.00
SSP MA (Full Cost of Living)	\$ 114.39
<b>Total Available Gross Monthly Income</b>	<b>\$ 1,800.39</b>



\*\$1,299 is based on 20 hours/week at \$15/hr.  
multiplied by 4.33 (average weeks per month)

# SSI Bottom Line

Someone on SSI will always  
be better off by working!



# SSI Calculation Tool



# Open Your SSI Calculation Tool

There are 6 Tabs included in your SSI Calculation Tool for different situations and work incentives:

- 1. Unearned Income**
- 2. Earned Income**
- 3. Earned Income with SEIE**
- 4. Earned Income with IRWE**
- 5. Earned Income with BWE**
- 6. Unearned & Earned Income**

# Day 1 – Activity 1:

## SSI & Work Calculation

### Scenario:

- Mary is single, lives alone, and collects SSI
- She gets a part-time job working 20 hours per week earning \$15 per hour
- How will her SSI cash benefits be affected?

**Use the SSI Calculation Tool**

# Day 1 – Activity 1: Polling Time!



# Day 1 – Activity 1:

## Answer

Item	Amount
Weekly Hours Worked:	20
Paid Hourly Wage:	\$ 15.00
Weekly Total	\$ 300.00
<b>Multiply by 4.33 (Average weeks in a month)</b>	
Gross Monthly Earned Income	\$ 1,299.00
General & Earned Income Exclusions	- 85.00
Difference	\$ 1,214.00
Divided by 2	/2
Total Countable Income	\$ 607.00
Current Year's SSI Maximum Payment Level	\$ 994.00
Total Countable Income	- 607.00
Adjusted SSI Payment	\$ 387.00
Gross Monthly Earned Income	\$ 1,299.00
Adjusted SSI Payment	+ 387.00
SSP Massachusetts	\$ 114.39
Total Gross Monthly Available Income*	\$ 1,800.39

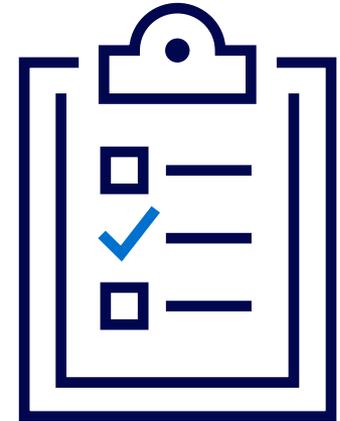
*\*Income taxes not deducted from figures above*

# SSI & Work Questions or Facilitator Input



# SSI Work Incentives

- **Allow employed SSI beneficiaries to:**
  - Keep more of their monthly cash benefit
  - Protect their Medicaid (MassHealth Standard)
- **SSI Work incentives :**
  - Student Earned Income Exclusion (SEIE)
  - Impairment Related Work Expense (IRWE)
  - Blind Work Expense (BWE)
  - Plan to Achieve Self-Support (PASS)
  - 1619 (b)



# Student Earned Income Exclusion (SEIE)

## For students under age 22, Social Security will exclude:

- Up to \$2,410 of monthly work income and
- Up to an annual maximum of \$9,730 of work income

## Must provide school documentation

### Attendance Requirement:

- Grades 7-12 or technical school for at least 12 hours/week
- College or university for at least 8 hours/week
- Vocational Training and Job Corps
- Exceptions are made, if due to disability (i.e., homeschooling)
- Can be used during summer if going to school in the fall

# SSI & SEIE Example

## Scenario:

- Jim, an 18-year-old full-time high school student, lives at home and collects SSI
- He is paying his fair share of the household expenses
- He starts a part-time job working 20 hours earning \$15 per hour
- How will his SSI payment be affected?

# SSI & SEIE Example (continued)

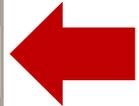
Item	Amount
Weekly Hours Worked:	20
Paid Hourly Wage:	\$ 15.00
<b>Multiply by 4.33</b>	
Gross Monthly Earned Income	\$ 1,299.00
SEIE (2026 Max monthly amount, \$2,410)	\$ 1,299.00
Countable Income	\$ 0.00
General & Earned Income Exclusions	- 85.00
Difference	\$ (85.00)
Divided by 2	/2
Total Countable Income	0.00
Current Year's SSI Maximum Payment Level*	\$ 994.00
Total Countable Income	- 0.00-
Adjusted SSI Payment	\$ 994.00-
Gross Monthly Earned Income	\$ 1,299.00
SSP Massachusetts	\$ 30.40
Adjusted SSI Payment	+ \$ 994.00
Total Gross Monthly Available Income*	\$ 2,323.40

*\*Income taxes not deducted from figures above*

**NOTE:** \$1,299 has been used towards the annual SEIE maximum of \$9,730  
(\$8,431 remaining)

# SSI & SEIE Comparison Example

SSI & SEIE Comparison Example		NO SEIE
Hourly Rate	\$ 15.00	\$ 15.00
Weekly Hours	X 20	X 20
Weekly Salary	\$ 300.00	\$ 300.00
Weeks Per Month	X 4.33	X 4.33
Total Monthly Gross Earned Income	\$ 1,299.00	\$ 1,299.00
Student Earned Income Exclusion	(1,299.00)	(00.00)
Total Countable Income	\$ 00.00	\$ 607.00
SSI Maximum Payment Level	\$ 994.00	\$ 994.00
Total Countable Income	(00.00)	(607.00)
<b>New SSI Payment</b>	<b>\$ 994.00</b>	<b>\$387.00</b>
Total Monthly Gross Earned Income	\$ 1,299.00	\$ 1,299.00
SSP	\$ 30.40	\$ 30.40
New SSI Payment	+ 994.00	+ 387.00
<b>Total Available Gross Monthly Income</b>	<b>\$ 2,323.40</b>	<b>\$ 1,716.40</b>



**NOTE:** \$1,299 has been used towards the annual SEIE maximum of \$9,730 (\$8,431 remaining)

# Day 1 – Activity 2:

## SSI & SEIE Calculation

### Scenario:

- Sofia, a 21-year-old full-time college student, lives on campus (shared living) and collects SSI
- She starts working a part-time paid internship at 25 hours a week earning \$15 per hour
- How will her SSI payment be affected?

**Have SSI Calculation Tool ready**

# Day 1 – Activity 2: Polling Time!



# Day 1 – Activity 2:

## SSI & SEIE Calculation (continued)

Item	Amount
Weekly Hours Worked:	25
Paid Hourly Wage:	\$ 15.00
<b>Multiply by 4.33</b>	
Gross Monthly Earned Income	\$ 1,623.75
SEIE (2026 Maximum \$2,350)	\$ 1,623.75
Countable Income	\$ 0.00
General & Earned Income Exclusions	-
Difference	\$ -
Divided by 2	/2
Total Countable Income	0
Current Year's SSI Maximum Payment Level*	994.00
Total Countable Income	- 0.00
Adjusted SSI Payment	\$ 994.00
Gross Monthly Earned Income	\$ 1,623.75
SSP	\$ 30.40
Adjusted SSI Payment	+ 994.00
Total Gross Monthly Available Income*	\$ 2,648.15

\*Income taxes not deducted from figures above

# Impairment Related Work Expense (IRWE)

**Expenses related to disability, needed for work,  
paid out of pocket, not reimbursed**

**MUST be SSA approved!**

## **Benefit of IRWE:**

- You get half of what you spend back!

## **Common IRWE Examples:**

- Specialized transportation
- Service animal expenses
- Medical co-pays
- Specialized equipment

**NOTE: Must provide receipts to SSA**

# SSI & IRWE Example

## Scenario:

- Pamela lives with a roommate (shared living) and receives SSI
- She recently began working part-time at 20 hours/week, earning \$15 per hour
- She has prescription co-pays and transportation that total \$100.00 a month
- How will her SSI payment be affected?

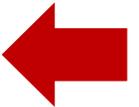
# SSI & IRWE Calculation Example

Item	Amount
Weekly Hours Worked:	20
Paid Hourly Wage:	\$ 15.00
<b>Multiply by 4.33</b>	
Gross Monthly Earned Income	\$ 1,299.00
General & Earned Income Exclusions	- 85.00
Difference	\$ 1,214.00
IRWE:	\$ 100.00
Difference	\$ 1,114.00
Divided by 2	/2
Total Countable Income	\$ 557.00
Current Year's SSI Maximum Payment Level*	\$ 994.00
Total Countable Income	- 557.00
Adjusted SSI Payment	\$ 437.00
Gross Monthly Earned Income	+ 1,299.00
SSP	30.40
Adjusted SSI Payment	+ 437.00
Total Gross Monthly Available Income*	\$ 1,766.40

*\*Income taxes not deducted from figures above*

# IRWE Comparison Example

IRWE Comparison Example	IRWE	NO IRWE
Total Monthly Gross Earned Income	\$ 1,299.00	\$ 1,299.00
\$20 & \$65 Income Exclusions	(85.00)	(85.00)
Difference	\$ 1,214.00	\$ 1,214.00
IRWE	(100.00)	(00.00)
Difference	\$ 1,114.00	\$ 1,214.00
Divided by 2	/2	/2
Total Countable Income	\$ 557.00	\$ 607.00
SSI Maximum Payment Level	\$ 994.00	\$ 994.00
Total Countable Income	(557.00)	(607.00)
<b>New SSI Payment</b>	<b>\$ 437.00</b>	<b>\$ 387.00</b>
Total Monthly Gross Earned Income	\$ 1,299.00	\$ 1,299.00
SSP	30.40	30.40
New SSI Payment	+ 437.00	+ 387.00
<b>Total Available Gross Monthly Income</b>	<b>\$ 1,766.40</b>	<b>\$ 1,716.40</b>



# Day 1 – Activity 3:

## SSI & IRWE Calculation

### Scenario:

- Mario lives with a roommate (shared living) and receives SSI
- He works part-time at 25 hours/week, earning \$15/hour
- He must purchase special boots needed for his disability, which cost \$100
- How will his SSI payment be affected?

**Let's try Day 1 - Activity 3 Together!**

# Day 1 – Activity 3: Group Discussion



# Day 1 – Activity 3:

## Calculation

Item	Amount
Weekly Hours Worked:	25
Paid Hourly Wage:	\$ 15.00
<b>Multiply by 4.33</b>	
Gross Monthly Earned Income	\$ 1,623.75
General & Earned Income Exclusions	- 85.00
Difference	\$ 1,538.75
IRWE:	- \$ 100.00
Difference	\$ 1,438.75
Divided by 2	/2
Total Countable Income	\$ 719.38
<hr/>	
Current Year's SSI Maximum Payment Level*	\$ 994.00
<hr/>	
Total Countable Income	- \$ 719.38
Adjusted SSI Payment	\$ 274.62
<hr/>	
Gross Monthly Earned Income	+ 1,623.75
SSP	30.40
Adjusted SSI Payment	+ 274.62
Total Gross Monthly Available Income*	\$ 1,928.77

*\*Income taxes not deducted from figures above*

# Day 1 – Activity 3 :

## Comparison

Day 1 - Activity 3 Comparison		IRWE	NO IRWE
Total Monthly Gross Earned Income		\$ 1,623.75	\$ 1,623.75
\$20 & \$65 Income Exclusions		(85.00)	(85.00)
Difference		\$ 1,538.75	\$ 1,538.75
IRWE		(100.00)	(00.00)
Difference		\$ 1,438.75	\$ 1,538.75
Divided by 2		/2	/2
Total Countable Income		\$ 719.38	\$ 769.38
SSI Maximum Payment Level		\$ 994.00	\$ 994.00
Total Countable Income		(719.38)	(769.38)
<b>New SSI Payment</b>		<b>\$ 274.62</b>	<b>\$ 224.62</b>
Total Monthly Gross Earned Income		\$ 1,623.75	\$ 1,623.75
		30.40	30.40
New SSI Payment		+ 274.62	+ 224.62
<b>Total Available Gross Monthly Income</b>		<b>\$ 1,928.77</b>	<b>\$ 1,878.77</b>



# Blind Work Expense (BWE)

**Work-related expenses incurred by individuals (statutorily blind) that are paid out-of-pocket & not reimbursed**

**MUST be SSA approved!**

## **Benefit of BWE:**

- **100%** is deducted from your countable income!

## **Common BWE Examples:**

- Service animal expenses
- Federal and state taxes
- Union or association dues
- Visual and sensory aids
- Meals eaten at work
- Transportation

# SSI & BWE Example

## Scenario:

- Ralph lives alone and receives SSI due to statutory blindness
- He works 10 hours/week at \$25/hour
- He has a Guide dog, costing \$500 a month to maintain
- How will his SSI payment be affected?

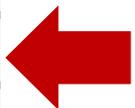
# SSI & BWE Calculation Example

Item	Amount
Weekly Hours Worked:	10
Paid Hourly Wage:	\$ 25.00
<b>Multiply by 4.33</b>	
Gross Monthly Earned Income	\$ 1,082.50
General & Earned Income Exclusions	- 85.00
Difference	\$ 997.50
Divided by 2	/2
Difference	498.75
BWE	\$500
Total Countable Income	0.00
Current Year's SSI Maximum Payment Level	\$ 994.00
Total Countable Income	- 0.00
Adjusted SSI Payment	\$ 994.00
Gross Monthly Earned Income	\$ 1,082.50
SSP	\$ 149.74
Adjusted SSI Payment	+ \$ 994.00
Total Gross Monthly Available Income*	\$ 2,226.24

*\*Income taxes not deducted from figures above*

# SSI & BWE Comparison

SSI & BWE Comparison	BWE	NO BWE
Total Monthly Gross Earned Income	\$ 1,082.50	\$ 1,082.50
\$20 & \$65 Income Exclusions	(85.00)	(85.00)
Difference	\$ 997.50	\$ 997.50
Divided by 2	/2	/2
Remainder	\$ 498.75	\$ 498.75
BWE	(500.00)	(00.00)
Total Countable Income	\$ 0.00	\$ 498.75
SSI Maximum Payment Level	\$ 994.00	\$994.00
Total Countable Income	(0.00)	(498.75)
<b>New SSI Payment</b>	<b>\$ 994.00</b>	<b>\$ 495.25</b>
Total Monthly Gross Earned Income	\$ 1,082.50	\$ 1,082.50
	\$ 149.74	\$ 149.74
New SSI Payment	+ 994.00	+ 495.25
<b>Total Available Gross Monthly Income</b>	<b>\$2,226.24</b>	<b>\$1,727.49</b>



# Day 1 – Activity 4:

## SSI & BWE Calculation

### Scenario:

- Maria lives with a roommate (shared living)
- She receives SSI due to statutory blindness
- She works part-time at 20 hours/week, earning \$15/hour
- She has a Guide dog, costing \$350 a month to maintain
- How will her SSI payment be affected?

**Now try Activity 4**

# Day 1 – Activity 4: Polling Time!



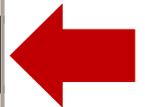
# Day 1 – Activity 4: Calculation

Item	Amount
Weekly Hours Worked:	20
Paid Hourly Wage:	\$ 15.00
<b>Multiply by 4.33</b>	
Gross Monthly Earned Income	\$ 1,299.00
General & Earned Income Exclusions	- 85.00
Difference	\$ 1,214.00
Divided by 2	/2
Difference	\$ 607.00
BWE	\$ 350.00
Total Countable Income	\$ 257.00
Current Year's SSI Maximum Payment Level	\$ 994.00
Total Countable Income	- \$257.00
Adjusted SSI Payment	\$ 737.00
Gross Monthly Earned Income	\$ 1,299.00
SSP	\$ 149.74
Adjusted SSI Payment	+ 737.00
Total Gross Monthly Available Income*	\$ 2,185.74

*\*Income taxes not deducted from figures above*

# Day 1 – Activity 4: Comparison

Day 1 - Activity 4 Comparison	BWE	NO BWE
Total Monthly Gross Earned Income	\$ 1,299.00	\$ 1,299.00
\$20 & \$65 Income Exclusions	(85.00)	(85.00)
Difference	\$ 1,214.00	\$ 1,214.00
Divided by 2	/2	/2
Remainder	\$ 607.00	\$ 607.00
BWE	(350.00)	(00.00)
Total Countable Income	\$ 257.00	\$ 607.00
SSI Maximum Payment Level	\$ 994.00	\$ 994.00
Total Countable Income	(257.00)	(607.00)
<b>New SSI Payment</b>	<b>\$ 737.00</b>	<b>\$ 387.00</b>
Total Monthly Gross Earned Income	\$ 1,299.00	\$ 1,299.00
SSP	\$ 149.74	\$ 149.74
New SSI Payment	+ 737.00	+ 387.00
<b>Total Available Gross Monthly Income</b>	<b>\$ 2,185.74</b>	<b>\$ 1,835.74</b>



# SSI Calculation Questions or Facilitator Input



# Break Time



# Concurrent Beneficiaries

## Individuals who receive both SSI and SSDI

- Occurs when the SSDI monthly cash benefit amount is less than the SSI Federal Benefit Rate (FBR)
- SSI and SSDI combined cash benefits will never exceed SSI FBR, plus \$20

**Note:** Must follow rules for both SSI and SSDI

# Concurrent Beneficiaries/ Non-Working Scenario

## Scenario:

- Marvin lives alone and receives SSI due to his disabling condition
- He also receives \$300 per month in SSDI
- He is not working
- How will his SSDI benefit payment affect his SSI cash benefit?

# Concurrent Beneficiary/ Non-Working Calculation

Item		Amount
Monthly Unearned Income (SSDI)		\$ 300.00
General Income Exclusion	-	20.00
Total Countable Income		\$ 280.00
Current Year's SSI Maximum Payment Level*		\$ 994.00
Total Countable Income	-	280.00
Adjusted SSI Payment		\$ 714.00
Monthly Unearned Income		\$ 300.00
SSP		\$ 114.39
Adjusted SSI Payment	+	714.00
Total Monthly Available Income		\$ 1,128.39

# Concurrent Beneficiaries: Working Scenario

## Scenario:

- Marvin lives alone and receives SSI
- He also receives \$300 per month in SSDI
- He starts working part-time earning \$15 per hour at 20 hours/week
- How will his earnings affect his Social Security disability benefits?

# Concurrent Beneficiary: Working Calculation

Item	Amount
Monthly Unearned Income (SSDI)	\$ 300.00
General Income Exclusion	- \$ 20.00
Total Countable Unearned Income	\$ 280.00
Weekly Hours Worked:	20
Paid Hourly Wage:	\$ 15
	<b>Multiply by 4.33</b>
Gross Monthly Earned Income	\$ 1,299.00
Earned Income Exclusion	- \$ 65.00
Difference	\$ 1,234.00
Divided by 2	/2
Total Countable Earned Income	\$ 617.00
Total Countable Unearned Income	\$ 280.00
Total Countable Earned Income	+ \$ 617.00
Total Countable Income	\$ 897.00
Current Year's SSI Maximum Payment Level*	\$ 994.00
Total Countable Income	- \$ 897.00
Adjusted SSI Payment	\$ 97.00
Monthly Unearned Income	\$ 300.00
Gross Monthly Earned Income	\$ 1,299.00
SSP	\$ 114.39
Adjusted SSI Payment	+ \$ 97.00
Total Gross Monthly Available Income*	\$ 1,810.39

*\*Income taxes not deducted from figures above*

## Let's use the calculation tool

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### Tell us about the client and their employment situation:

- Hours working?
- Rate of hourly pay?
- Living situation?
- Are they using any work incentives?

**...no pressure – let's have fun!**

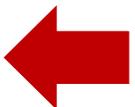
# Break Even Point

- When an individual's SSI & SSP payments reduce to \$0 due to work income
- Social Security calls this 'in suspense' and SSI case remains open
- Break Even Point = (Max. SSI x 2) + \$85 + SSP
- 2026, the Break Even Point for an individual living alone:
  - Non-blind is \$994(SSI) + \$85 (Income Disregards) + \$114.39 (SSP) = \$2,187.39
  - Stat blind is \$994(SSI) + \$85 (Income Disregards) + \$149.74 (SSP) = \$2,222.74

Non-blind	Blind
\$994.00	\$994.00
+ \$994.00	+ \$994.00
+ \$85.00	+ \$85.00
+ \$114.39	+ \$149.74
<b>= \$2,187.39</b>	<b>= \$2,222.74</b>

# Break Even Point with SSP (MA) Comparison

Break Even Point without SSP		Not Blind	Stat Blind
Federal Benefit Rate (FBR)		\$ 994.00	\$ 994.00
Multiply by 2		x 2	x 2
Difference		\$ 1,988.00	\$ 1,988.00
Add Income exclusions (\$20 general + \$65 earned)		+ \$85.00	+ \$85.00
<b>Break Even Point without SSP</b>		<b>\$ 2,073.00</b>	<b>\$ 2,073.00</b>
Break Even Point with SSP		Not Blind	Stat Blind
Break Even Point without SSP		\$ 2,073.00	\$ 2,073.00
Add SSP		+ \$ 114.39	+ \$ 149.74
<b>Break Even Point with SSP</b>		<b>\$ 2,187.39</b>	<b>\$ 2,222.74</b>



# SSI Case Closure Scenarios

## An individual's SSI case will close if:

- SSI benefits are in suspense for 12 consecutive months
- Income and/or assets exceed limits for over 30 days
  - Individual: \$2,000
  - Couple: \$3,000
- Found to be medically improved



**NOTE:** There is a work incentive to get SSI back!

# Continued Medicaid Eligibility 1619(b)

- SSI health insurance work incentive
- Retains Medicaid (MassHealth Standard) when SSI is reduced to \$0.00 due to work
- To qualify, working SSI beneficiaries must:
  - Remain disabled
  - Stay within SSI income/resource limits
  - Earn less than 2026 annual 1619(b) earnings limit:
    - \$52,015 not-blind disabled
    - \$52,864 statutorily blind



# Expedited Reinstatement (EXR)

## Restores Cash Benefits

### Requirements:

- Case must have closed due to work
- Must apply within 5 years of case closure
- Must have same disability as before
- Earnings must be below SGA due to disability



### NOTE:

- Up to 6 months of cash benefits while the EXR decision is made
- Available to both SSI and SSDI beneficiaries

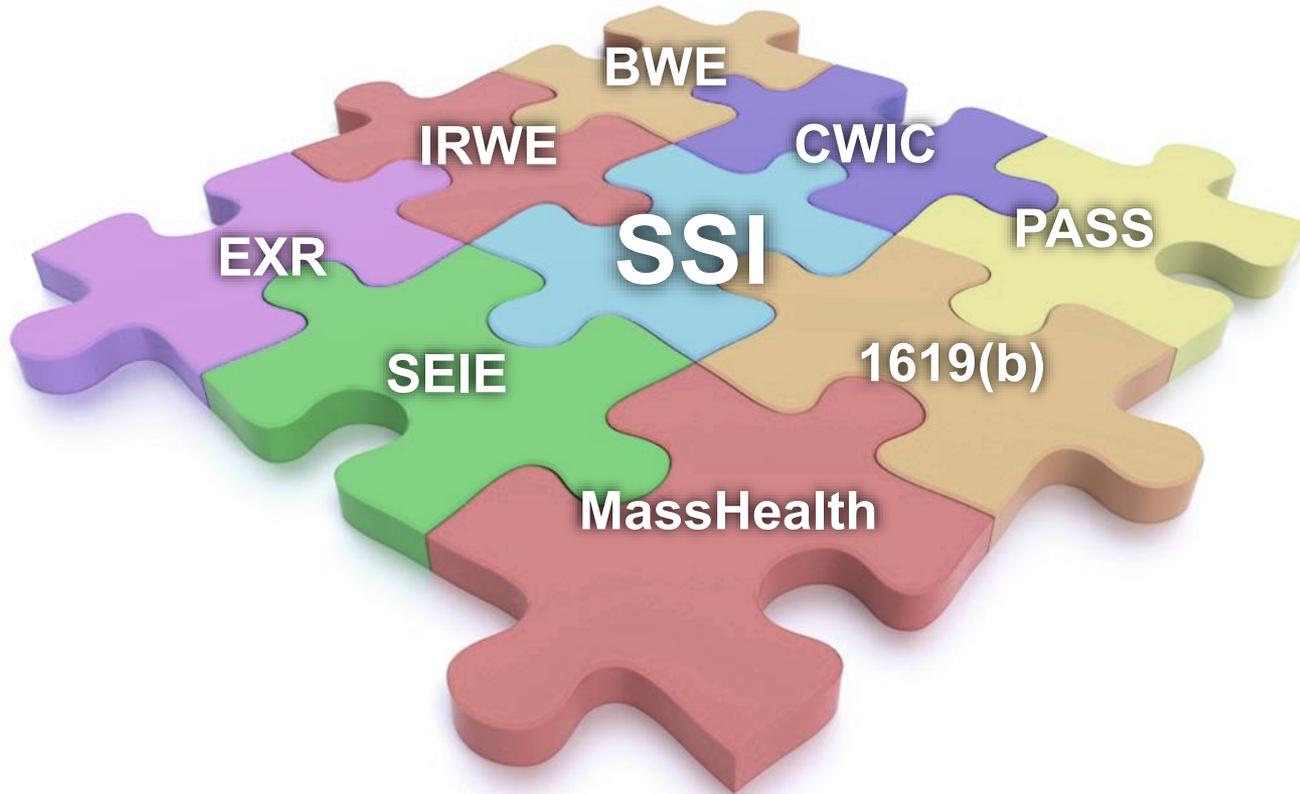
# SSI Closing Thoughts

## Working SSI beneficiaries:

- Will have more available income when you work
- May maximize SSI cash benefits by using work incentives
  - Depending on income and work incentives used
- Will see cash benefits fluctuate with changes in monthly income



# Questions on SSI?



# Have a Great Day



*for*Health<sup>®</sup>  
CONSULTING at UMass Chan  
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**WorkWithoutLimits™**  
— PUTTING ABILITIES TO WORK —

# Day Two



# Day 1 Questions?



# Day 1 – Recap: Polling Time!



# Day 2 – Learning Objectives

## Social Security Disability Insurance (SSDI)

---

Understand:

- Impact of work on cash benefits
- Benefits of SSA work incentives for working beneficiaries
- Best practices of reporting and benefits counseling



# SSDI



# SSDI Program

- SSA pays monthly SSDI cash benefits to qualifying:
  - Disabled adults with sufficient work credits
  - Minor dependents of qualifying adults
  - Disabled adult children whose parent is retired, deceased or disabled, called a Childhood Disability Benefit (CDB)
    - Formally known as Disabled Adult Child (DAC)
  - Disabled widow/er of qualifying spouse
- **No resource limit to qualify/remain eligible**
- SSDI may be taxed, contact SSA for more information
- Eligible for Medicare after 24 months of entitlement
  - May get sooner with certain types of disabilities

# SSA Work Credit Criteria

- The SSDI payment is based on earnings from FICA taxes
- To qualify for SSDI, an individual needs sufficient work credits
- Individuals can accumulate up to 4 credits per year
- 40 credits are required, possibly fewer depending on age
- 20 credits must be earned in the last 10 years, ending with the year the disability began
- In 2026: 1 credit is \$1,890 of gross work income (4 QC = \$7,560)

# SSDI & Work



# SSDI & Countable Work Earnings

- Unearned income does not impact SSDI cash benefits
  - Worker's compensation is the only exception
- Work earnings can impact SSDI cash benefits
  - Paid time off and reimbursements don't count
- Individual will either receive full SSDI or no SSDI
  - Impact depends on earnings and use of work incentives
- Earnings are counted in the month worked
  - Failure to report will cause earnings to be counted when paid

# SSDI Work Incentives

## Programmatic SSDI Work Incentives:

- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)

## Criteria-Based SSDI Work Incentives:

- Impairment-Related Work Expense (IRWE)
- Special Conditions
- Employer Subsidies
- Income Averaging
- Unsuccessful Work Attempt (UWA)



# Trial Work Period (TWP)

- First incentive available to all working SSDI beneficiaries
- Unlimited earnings for 9 months
- Monthly gross earnings of \$1,210 or more equals 1 TWP month in 2026
- Won't end until 9 TWP months occur in a 5-year window

## NOTE:

- TWP months don't have to be consecutive or from one job
- Cash benefits are safe during TWP – no matter what!
- Individuals are only entitled to one TWP per claim

# 9 Consecutive TWP Months

Year	Jan – Dec											
2021	Not Working											
2022	Not Working											
2023	Not Working											
2024	Not Working											
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	\$1200	\$1200	\$1200	\$1200	\$1200	\$1200	\$1200	\$1200	\$1200			
	1 TWP	2 TWP	3 TWP	4 TWP	5 TWP	6 TWP	7 TWP	8 TWP	9 TWP			

**TWP: \$940 (2021) | \$970 (2022) | \$1,050 (2023) | \$1,110 (2024) | \$1,160 (2025)**

# 9 Scattered TWP Months

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>2021</b>	\$950	\$950	\$950	\$500	\$500	\$500						
	<b>1 TWP</b>	<b>2 TWP</b>	<b>3 TWP</b>									
<b>2022</b>									\$1000	\$1000	\$1000	\$1000
									<b>4 TWP</b>	<b>5 TWP</b>	<b>6 TWP</b>	<b>7 TWP</b>
<b>2023</b>												
<b>2024</b>				\$1200								
				<b>8 TWP</b>								
<b>2025</b>	\$1200											
	<b>9 TWP</b>											

**TWP: \$940 (2021) | \$970 (2022) | \$1,050 (2023) | \$1,110 (2024) | \$1,160 (2025)**

# SSDI Questions or Facilitator Input



# Day 2 – Activity 1:

## SSDI & TWP

### Scenario:

- Juan receives \$1,500 a month in SSDI benefits
- On February 1, 2025, he begins working 20 hours a week at \$15 an hour, earning \$1,299 per month
- This is his first job since becoming entitled to SSDI
- In 2025, the TWP monthly threshold was \$1,160 per month
- If he consistently grosses the same every month, when will his TWP start and end?

**Now try Day 2 – Activity 1**

# Day 2 – Activity 1: SSDI & TWP (continued)

## What you will need:

- Day 2 – Activity 1 Worksheet



**You have 5 minutes to complete**

# Day 2 – Activity 1:

## Answer

- Juan receives \$1,500 a month in SSDI benefits
- He begins working February 1, 2025, earning \$1,299 per month
- When will his TWP begin and end?

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>2025</b>	\$0	\$1,299	\$1,299	\$1,299	\$1,299	\$1,299	\$1,299	\$1,299	\$1,299	\$1,299	\$1,299	\$1,299
<b>TWP used</b>	<b>NO</b>	<b>1 TWP</b>	<b>2 TWP</b>	<b>3 TWP</b>	<b>4 TWP</b>	<b>5 TWP</b>	<b>6 TWP</b>	<b>7 TWP</b>	<b>8 TWP</b>	<b>9 TWP</b>	<b>NO</b>	<b>NO</b>

**2025 TWP: \$1,160**

# TWP Five Year Lookback

- Some individuals start their TWP, but never finish
- For TWP to be completed, all 9 months must be used within 5 years
- Any months outside the 60-month period doesn't count as a TWP month
- Social Security will look back 5 years starting with the current month

## **Common Example:**

- An individual works only one month (December) a year as a Salvation Army Bell Ringer and grosses \$1,300
- The TWP will start, but never ends, because in 5 years Social Security will only count 5 months used towards the TWP

# TWP 5 Year Look Back Example

Year	Dec.	Feb. – Dec.
2021	\$950	Not Working
	2 TWP	
2022	\$1,000	Not Working
	3 TWP	
2023	\$1,100	Not Working
	4 TWP	
2024	\$1,200	Not Working
	5 TWP	
2025	\$1,300	Not Working
	5 TWP	

**TWP: \$940 (2021) | \$970 (2022) | \$1,050 (2023) | \$1,110 (2024) | \$1,160 (2025)**

# Substantial Gainful Activity (SGA)

- Monthly gross earnings threshold SSA uses to measure an individual's ability to work
- SGA is applied after completion of TWP
- 2026 SGA threshold:
  - \$1,690 disabled
  - \$2,830 statutorily blind
- If SGA is consistently earned, the SSDI payment will stop!



# Extended Period of Eligibility (EPE)

- Begins the month after TWP ends
- Continues for 36 consecutive months whether
  - working or not
  - receiving a payment or not
- Guarantees payment if countable earnings are below SGA
  - One exception: The Grace Period
- Any month SGA is achieved, payment is suspended

**Note: SSDI case remains open during EPE**

## Exception to SGA rule after TWP

---

### First time SGA is achieved:

- Begins a consecutive 3-month Grace Period
- 1<sup>st</sup> month is called “Cessation”
- Can occur during or after EPE
- SSDI payment guaranteed during Grace Period



# Group Discussion: SGA Rule After TWP

## Scenario:

- Maria's TWP ended January 2024
- EPE began February 2024
- She begins earning SGA September 2024



## Questions:

- When will her Grace Period begin and end?
- Will she get her SSDI payment during her Grace Period?
- What if she earns **under** SGA in month 2 of Grace Period?
- What if she earns **over** SGA after her Grace Period?

# Group Discussion Q&A

When will her Grace Period begin and end?

**Begins: September 2024      Ends: November 2024**

Will she get her SSDI payment during her Grace Period?

**YES, guaranteed payment during the Grace Period!**

What if she earns ***under*** SGA in month 2 of Grace Period?

**It doesn't matter! Grace Period months are consecutive.**

What if she earns ***over*** SGA after the Grace Period?

**Her SSDI payment will stop.**



**Correct**

# TWP Questions or Facilitator Input



# Break Time



# SSDI Case Closure

## Case closure can't occur until an individual's:

- EPE has ended
- Grace Period has been completed
- Gross monthly earnings are at or above SGA



**NOTE:** Case closure can occur anytime an individual is found to be medically improved.

# Day 2 – Activity 2: Breakout Rooms Prep

## Please have the following materials ready:

- Day 2 – Activity 2 Worksheet

## Breakout rooms:

- Choose a spokesperson
- A facilitator will be there to record answers
- Please do not leave breakout before being prompted

You have 15 minutes, then the host will call you back  
**...no pressure & have fun!**

# Day 2 – Activity 2:

## SSDI, TWP, EPE & SGA Rule

### Scenario:

- Jenn has been getting SSDI since 2014
- She began working part-time on February 1, 2021
- She consistently grossed \$1,100 monthly to February 2023
- In 2021, TWP was \$940, and SGA was \$1,310

### Questions:

- When will her TWP begin and end?
- Will she get her SSDI payment during TWP?
- When will her EPE begin and end?
- Will she get her SSDI payment during EPE?

# Day 2 – Activity 2: Breakout Rooms



# Day 2 – Activity 2:

## Answers

When will her TWP begin and end?

**Begins: February 2021**

**Ends: October 2021**

Will she get her SSDI payment during TWP?

**Yes, because cash benefits are protected throughout TWP**

When will her EPE begin and end?

**Begins: November 2021**

**Ends: October 2024**

Will she get her SSDI payment during EPE?

**Yes, as long as she grosses *below* SGA for 2021, 2022, 2023 and 2024**

# Day 2 – Activity 2: Answers (continued)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>2021</b>		\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100
		TWP 1	TWP 2	TWP 3	TWP 4	TWP 5	TWP 6	TWP 7	TWP 8	TWP 9	EPE	EPE
<b>2022</b>	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100
	EPE											
<b>2023</b>	\$1100	\$1100	N/A									
	EPE											
<b>2024</b>	N/A											
	EPE											
<b>2025</b>	N/A											

### Information for previous years

Year	TWP	SGA
<b>2021</b>	940	1310
<b>2022</b>	970	1350
<b>2023</b>	1050	1470
<b>2024</b>	1110	1550
<b>2025</b>	1160	1620

# Day 2 – Activity 3: Breakout Rooms Prep

## Please have the following materials ready:

- Day 2 – Activity 3 Worksheet

## Breakout rooms:

- Choose a spokesperson
- A facilitator will be there to record answers
- Please do not leave breakout before being prompted

You have 15 minutes, then the host will call you back  
**...no pressure & have fun!**

# Day 2 – Activity 3:

## Grace Period

### Scenario:

- Jenn begins working full-time on March 1, 2023
- She starts grossing \$2,500 a month
- In 2023 SGA was \$1,470

### Questions:

- What months will be her Grace Period?
- What will happen to her cash benefits:
  - During this Period?
  - After this Period?
  - If she quits in June 2023?
  - After EPE if she never quits?



# Day 2 – Activity 3: Breakout Rooms



# Day 2 – Activity 3:

## Answers

What months will be her Grace Period?

- **March 2023 through May 2023 is her Grace Period**
- **March 2023 would be considered her Cessation Month**

What will happen to her cash benefits during this Period?

**She will receive her cash benefits for all 3 months**

What will happen to her cash benefits after this Period?

**They will be suspended since the SGA rule will apply**

What will happen to her cash benefits if she quits June 2023?

**She will be entitled to her cash benefits again**

What will happen after her EPE if she never quits?

**Her case will close once she makes SGA after EPE**

# Day 2 – Activity 3:

## Answers

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>2021</b>		\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960
		TWP 1	TWP 2	TWP 3	TWP 4	TWP 5	TWP 6	TWP 7	TWP 8	TWP 9	EPE	EPE
<b>2022</b>	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960
	EPE											
<b>2023</b>	\$960	\$960	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500
	EPE	EPE	Grace	Grace	Grace	EPE						
<b>2024</b>	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500
	EPE											
<b>2025</b>	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500

Information for previous years

Year	TWP	SGA
<b>2021</b>	940	1310
<b>2022</b>	970	1350
<b>2023</b>	1050	1470
<b>2024</b>	1110	1550
<b>2025</b>	1160	1620

# TWP Chart Questions or Facilitator Input



# Criteria Based SSDI Work Incentives

- Impairment Related Work Expense (IRWE)
- Special Conditions
- Employer Subsidies
- Income Averaging
- Unsuccessful Work Attempts (UWA)

## **NOTE:**

- Available anytime after TWP
- Individual must meet eligibility criteria to utilize

# Impairment Related Work Expense (IRWE)

**Expenses related to disability, needed for work, paid out of pocket and not reimbursed**

## **Benefit to SSDI:**

- Full cost deducted from monthly gross earnings
- If gross earnings fall under SGA, then the beneficiary will be entitled to cash benefit

## **Common IRWE Examples :**

- Specialized transportation
- Service animal expenses
- Medical copays
- Specialized equipment

**NOTE: Must provide receipts to SSA**

# SSDI & IRWE Example

## Scenario:

- Karen receives \$1,300 in SSDI
- In January 2025, she begins earning \$1,800 a month
- She has \$200 in IRWEs for medication copays
- In 2026, SGA is \$1,690
- How will her IRWEs affect her SSDI benefits?

## Results:

SSDI & IRWE Answer	
Monthly Gross Earnings	\$ 1,800.00
IRWE	(200.00)
<b>New Countable Gross Earnings</b>	<b>\$ 1,600.00</b>
Monthly Gross Earnings	\$ 1,800.00
SSDI Monthly Payment	+ 1,300.00
<b>Total Available Gross Monthly Income</b>	<b>\$3,100.00</b>



# Subsidy & Special Conditions

## Subsidy:

- If an employee with a disability receives accommodations that help them perform their job, SSA may decide that a person's job duties or productivity do not match their wages.

## Special Conditions:

- These apply when the employee gets extra help to do their job, such as:
  - job coach
  - vocational rehab staff
  - assistive technology provider

**Note: These supports can lower countable income, helping maintain disability benefits**

# Employer Subsidy

- Reasonable accommodations that an employer provides
- Not provided to other employees in similar positions
- Subsidy value is based on % of actual work productivity
- Value is deducted from monthly gross earnings
  - If countable earnings are less than SGA, then beneficiary will be entitled to cash benefit
- Requires employer documentation and regular SSA reviews

## **Examples:**

- Extra supervision, assistance, and/or breaks
- Modified work routine or reduced tasks

# Employer Subsidy Example

## Scenario:

- Sandy receives \$1,200 in SSDI. She completed TWP and is in EPE.
- She's working, grossing \$1,905 monthly, which is above SGA (\$1,690 in 2026).
- Her employer provides extra supervision, flexible hours, longer breaks.
- She's performing 80% of her job compared to others in similar positions; Social Security approves a 20% subsidy for Sandy.

## Question:

- How will the Employer Subsidy affect her SSDI benefits?

# Employer Subsidy Answer

Monthly Gross Earnings	\$ 1,905.00
Employer Subsidy (%)	20%
Monthly Value of Employer Subsidy	\$ 381.00
Monthly Gross Earnings	\$ 1,905.00
Monthly Value of Employer Subsidy	(\$ 381.00)
<b>New Countable Gross Earnings</b>	<b>\$ 1,524.00</b>
Monthly Gross Earnings	\$ 1,905.00
SSDI Monthly Payment	+ \$ 1,200.00
<b>Total Available Gross Monthly Income</b>	<b>\$ 3,105.00</b>



**SGA in 2026 \$1,690**

# Special Conditions

- Type of subsidy where work-related items and/or services are paid by a third party
- Value is calculated by multiplying the individual's hourly rate and number of hours special condition is used
- Value is deducted from monthly gross earnings
  - If gross earnings fall under SGA, then beneficiary will be entitled to cash benefit

## Examples:

- Job Coach paid by MassAbility
- Reader paid by MCB

# Special Conditions Example

## Scenario:

- Max receives \$1,500 in SSDI. He completed TWP and is now in EPE.
- He's working 20 hours a week earning \$22 an hour, grossing \$1,905 monthly, which is above SGA (\$1,690 in 2026).
- He has a Job Coach paid by MassAbility for 16 hours a month.

## Question:

- How will Special Conditions affect his SSDI benefits?

**Remember: monthly gross = hourly wage x weekly hours x 4.33**

# Special Conditions Answer

Hourly Wages of beneficiary	\$ 22.00
Monthly Hours Job Coach Used	x 16
Monthly Value of Special Conditions	= \$ 352.00
Monthly Gross Earnings	\$ 1,905.00
Monthly Value of Special Conditions	- (\$ 352.00)
<b>New Countable Gross Earnings</b>	<b>\$ 1,553.00</b>
Monthly Gross Earnings	\$ 1,905.00
SSDI Monthly Payment	+ \$ 1,500.00
<b>Total Available Gross Monthly Income</b>	<b>\$ 3,405.00</b>



**SGA in 2026 \$1,690**

# Income Averaging

- Used when monthly earnings fluctuate above and below the SGA level
- SSA averages the person's gross monthly earnings evenly over the period reviewed
- Helps determine whether countable income meets or falls below SGA
- Can't be applied once the Grace Period has occurred

**Note: Subject to the discretion of SSA**

# Unsuccessful Work Attempt (UWA)

- A short period of work (six months or less) that ends or drops below SGA due to disability related limitations or the loss of work supports
- Social Security disregards these work attempts when determining eligibility
- UWA may be applied multiple times within a single claim

**Note:** Can't be used once the Grace Period has occurred

# Expedited Reinstatement (EXR)

## Restores Cash Benefits

### Requirements:

- Case must have closed due to work
- Must apply within 5 years of case closure
- Must have the same or related impairment
- Earnings must be below SGA due to disability



### Note:

- Up to 6 months of cash benefits while the EXR decision is made
- Available to both SSI and SSDI beneficiaries, **less common with SSI**

# Break Time



# Plan to Achieve Self-Support (PASS)

A Social Security work incentive that helps SSI recipients set aside income or resources:

- Pays for items/services needed to reach a specific vocational goal
- Must have a goal to achieve self-support through employment
- Must be approved by SSA and include a detailed plan with expenses and timeline

**Note:** Available to SSDI beneficiaries who can become SSI-eligible

# Plan to Achieve Self-Support (PASS) (continued)

- Must have income other than SSI to fund the PASS
  - SSDI, work income, cash gifts, etc.
- PASS savings are excluded from public benefits
  - SSI income/resource calculations
  - SNAP, Housing, Medicaid, etc.
- Expenses may include, but aren't limited to the following:
  - Education or vocational training
  - Start-up business costs
  - Car, laptop, internet, supplies, clothing, etc.

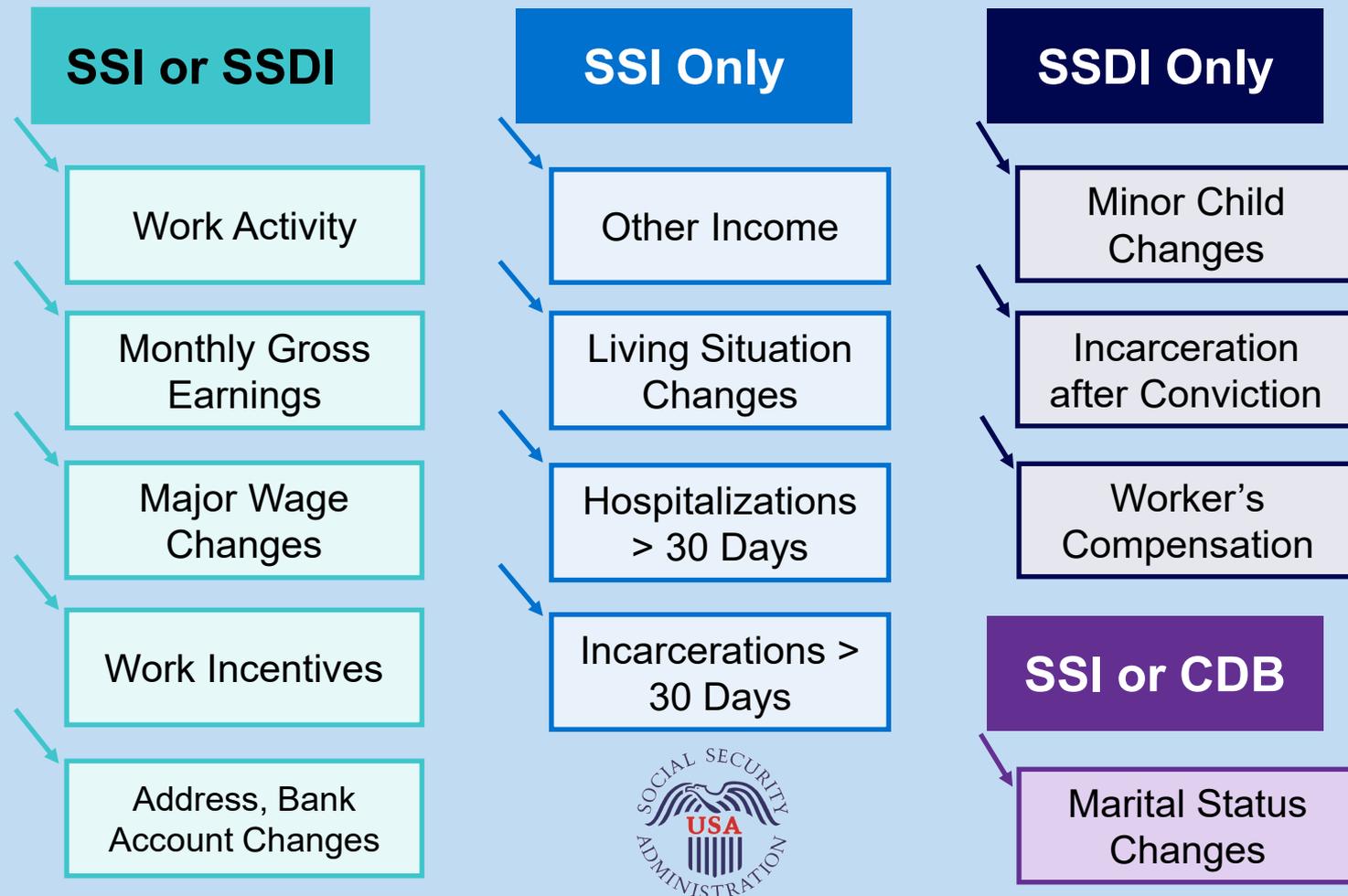
**Note:** Benefits Counselors can help with the application process

# What do you Report to Social Security?

# EVERYTHING!!



# Reporting Requirements: SSI & SSDI



# Reporting Best Practices

## Individuals must report to their local SSA offices:

SSI	SSDI
By the 6th of every month	Once paid for all days worked in previous month

## Methods of reporting:

SSI Only	SSI & SSDI
Mobile Wage Reporting app, or Phone-In Wage Reporting System	Postal mail, fax, or online using My Social Security Account (ssa.gov)

## Beneficiary Tips for Reporting:

- Report consistently
- Request SSA receipts
- Keep SSA documents
- Report to other public agencies

# Payroll Information Exchange (PIE)

## **PIE automatically collects wage and employment information from participating payroll data providers (PDPs)**

- Form SSA-8240 is your authorization for SSA to obtain wage/employment information via payroll data providers (PDP)
- SSA will use information from payroll services to directly secure earnings information for SSI/SSDI recipients
- SSA will get pay updates automatically, but you must still report other required information
- Participation in PIE may help you avoid overpayments

**Note: Beneficiaries can revoke consent at any time**

# Consequences of Not Reporting

## SSA can impose the following, if not reporting:

### Overpayments:

- Repayment of overpaid cash benefits
  - Most repaid through cash benefit withholdings
- Failure to repay may result in:
  - Tax return confiscation
  - Wage and/or bank account garnishments



### Additional sanctions:

Loss of benefit for 6, 12, or 24 months

# SSA Appeal Options

## SSA will notify the beneficiary of an overpayment reason and appeal options:

- Request for Reconsideration (Form SSA-561)
- Request for Waiver of Overpayment Recovery (Form SSA-632)
- Request for Change in Overpayment Recovery Rate (Form SSA-634)
- Request hearing with Administrative Law Judge (HA-501)

**Note: Must respond within a specified timeframe**

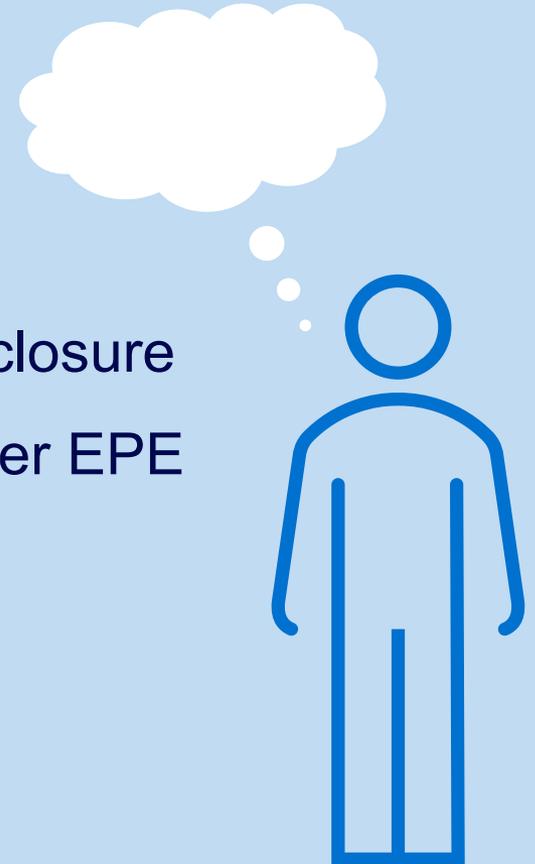
**Forms available at:**

- [www.ssa.gov/forms/](http://www.ssa.gov/forms/)
- Local SSA office

# SSDI Closing Thoughts

## Working SSDI beneficiaries:

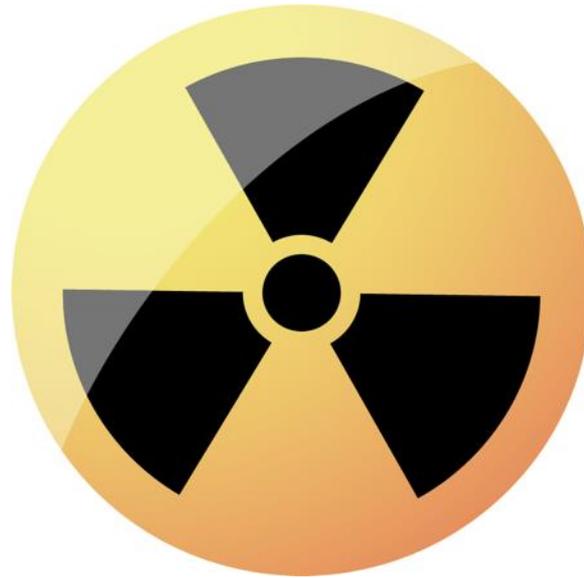
- Are entitled to a TWP and an EPE
- Are subject to the SGA rule after TWP
- Who earn SGA after EPE will trigger case closure
- Can access other incentives during and after EPE to keep:
  - Cash benefits longer
  - Case open



# Questions on SSDI?



# Time to Complete the Post-Assessment?



THIS IS NOT A TEST

# Have a Nice Day



*for*Health<sup>®</sup>  
CONSULTING at UMass Chan  
Medical School

**WorkWithoutLimits™**  
— PUTTING ABILITIES TO WORK —

# Day 3



# Day 2 Questions?



# Post-Assessment Review

## Did everyone do their Assessment?



# Assessment Answers



# Assessment Answers (continued)

1. SSI and SSDI count income in exactly the same way. **False**
2. SSI is for individuals who have limited income and resources. **True**
3. In order to be eligible for SSDI benefits, no work history is necessary. **False**
4. SSI recipients automatically receive Medicaid (MassHealth). **True**
5. SSDI recipients automatically receive MassHealth and Medicare. **False**
6. SSI is adjusted in relation to earnings. As earnings increase, SSI decreases. **True**
7. Impairment Related Expenses (IRWEs) are expenses paid for by the individual. **True**
8. There are no asset or resource limits for SSDI. **True**
9. For SSDI, work earnings are counted in the month they are earned, not when paid. **True**
10. Trial Work Period (TWP) months have to be consecutive. **False**
11. After an SSDI recipient has completed their Trial Work Period (TWP), Social Security will see if their earnings are at or above Substantial Gainful Activity (SGA). **True**
12. The Extended Period of Eligibility (EPE) starts the month after an individual's Trial Work Period (TWP) ends and lasts for a total of 60 months. **False**
13. A Special Condition is an expense paid for by the individual. **False**
14. Once an Employer Subsidy is in place, it is in place forever. **False**
15. Expedited Reinstatement (EXR) is only available to SSI recipients. **False**

# Day 3 – Learning Objectives

## Healthcare, Public Benefits & Resources

- Understand impact of work on healthcare benefits including:
  - Medicare
  - Medicaid (MassHealth)
- Identify other public benefits and resources:
  - Public Housing
  - Department of Transitional Assistance (DTA)
  - Achieving a Better Life Experience (ABLE)
  - Representative Payee
  - Ticket to Work



# Public Health Insurance (Medicare & Medicaid)



# SSA Beneficiaries & Public Health Insurance

## SSI beneficiaries:

- Automatically get Medicaid (MassHealth Standard)

## SSDI beneficiaries:

- Receive Medicare after 24 months of entitlement
  - Sooner if diagnosed with End Stage Renal Disease or ALS (Amyotrophic Lateral Sclerosis)
  - Eligible for Medicaid (need to apply)



# Medicaid (MassHealth)

- Provides in-state health insurance coverage
  - Exception: out-of-state emergency treatment
- Covers children & adults with low income and/or a disability
- For training purposes, we focus on:
  - MassHealth Standard
  - Continued Medicaid Eligibility 1619(b)
  - MassHealth CommonHealth



**Note: MassHealth is more comprehensive than other Medicaid programs**

# MassHealth Standard

## Eligible Individuals:

- SSI beneficiaries (automatically eligible)
- SSDI beneficiaries with income below 138% of the Federal Poverty Level (FPL)
  - Currently \$1,835 per month for a household of one
  - Must apply
- Children under 19 with no other means of insurance (with or without a disability)

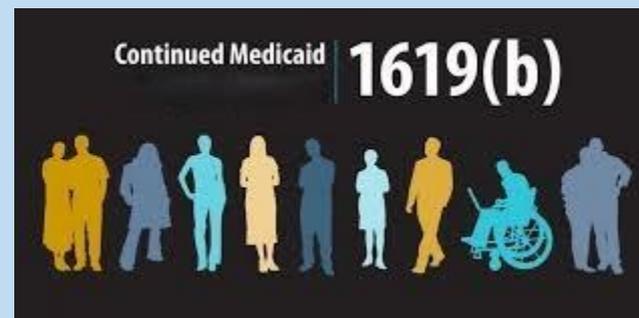


## Health Coverage:

- Inpatient services
- Outpatient services
- Prescriptions
- Dental

# Continued Medicaid Eligibility 1619(b)

- SSI health insurance work incentive
- Retains MassHealth Standard when SSI is reduced to \$0.00 due to work
- To qualify, working SSI beneficiaries must:
  - Remain disabled
  - Stay within SSI resource limit:
    - \$2,000 individual
    - \$3,000 couple
  - Annual income limit (2026):
    - \$52,015 non-blind disabled
    - \$52,864 statutorily blind



# MassHealth CommonHealth

- Medicaid Program for:
  - SSI beneficiaries who don't qualify for 1619(b)
  - SSDI beneficiaries with income above 138% FPL (\$1,835)
- Provides same coverage as MassHealth Standard
- Monthly premium based on total household income
  - Premiums start at 150% FPL (\$1,995)
- No income or asset limits for those under 65
- Do not need to be working to qualify



**Note: Spousal income counts toward household income; spouse not covered unless disabled**

# MassHealth Group Activity



**Zoe receives SSI.**  
What is her health insurance?



She begins working full-time and gets \$0.00 in SSI.  
**What happens to MassHealth?**

**She Keeps MassHealth!**

***WHY?***

**1619(b) allows Zoe to keep MassHealth for free!**

(If she is still disabled, uses her MassHealth once a year,  
has less than \$2,000 and earns less than \$52,015 annually)

***WOW!!***

# MassHealth Enrollment Centers



**Mailing Address**  
Health Insurance Processing  
Ctr.  
PO Box 4405  
Taunton, MA 02780

**Taunton\***  
21 Spring St., Suite 4  
Taunton, MA 02780  
(800) 242-1340  
(508) 828-4600

**Tewksbury**  
367 East Street  
Tewksbury, MA 01876  
(800) 408-1253  
(888) 665-9993

**\*Please Note:** All faxes go to Taunton, the central office, for processing.  
Fax: (617) 887-8777

# MassHealth Enrollment Centers (Continued)

## **Springfield**

88 Industrial Ave. Ste. D  
Springfield, MA 01104  
(800) 332-5545  
(413) 785-4100

## **Charlestown**

529 Main Street  
Charlestown, MA 02129

After Hours Drop Box Available

## **Chelsea**

45 Spruce Street  
Chelsea, MA 02150

Limited parking but accessible by  
MBTA Bus

## **Quincy**

100 Hancock Street  
1<sup>st</sup> Floor  
Quincy, MA 02171

## **Worcester**

50 SW Cutoff  
Suite 1A  
Worcester, MA 01604

**Unless otherwise noted all offices  
utilize the Main Customer Service  
Phone Number  
(800) 841-2900**

# MassHealth Questions or Facilitator Input



# Break Time



# Medicare

- Medicare is a federal health insurance for people age 65+ and certain people with disabilities
- People receiving SSDI qualify for Medicare after a 24-month waiting period
  - May get sooner if diagnosed with (Amyotrophic Lateral Sclerosis [ALS] or End-Stage Renal Disease (ESRD))
  - May be eligible as a Medicare Qualified Government Employment (MQGE)
- Coverage begins in the 25th month of SSDI entitlement
  - Part A (hospital)
  - Part B (outpatient)



# Medicare: Parts A-D

PART	COVERAGE	MONTHLY PREMIUM
A	Inpatient Services (Hospitalization)	<ul style="list-style-type: none"> <li>• \$0</li> </ul>
B	Outpatient Services (Routine visits)	<ul style="list-style-type: none"> <li>• \$202.90 for 2026</li> <li>• Some individuals will have a lower Medicare Part B premium.</li> <li>• \$0 with MassHealth “Buy In”</li> </ul>
C	Medicare Advantage Plans	<ul style="list-style-type: none"> <li>• Additional cost to beneficiary</li> <li>• Cost depends on plan</li> </ul>
D	Prescription Drug Plans	<ul style="list-style-type: none"> <li>• Cost depends on plan</li> <li>• Full or partial help with Benchmark plan &amp; MassHealth</li> </ul>

**NOTE:** Once the annual deductible is met, Medicare pays 80%; Medicare Part C or MassHealth coverage will pay the other 20%

# Enrollment Rules

## Part A

- Part A is premium free

## Part B

- Monthly premium deducted from SSDI cash benefits
  - MassHealth will pay Part B premium for those below a set percentage of FPL
- Can opt out of Part B if you have employer sponsored health insurance
  - Must complete a form at Social Security to opt-out



## Part D

- SSDI beneficiaries with or without MassHealth must enroll within 90 days of the start date or face a financial penalty
- SSDI beneficiaries with MassHealth: will likely be auto-enrolled by Medicare

# Part D: Extra Help

- **Program that helps pay for Part D:**

- Annual deductible
- Drug plan premium
- Standard copayments



- Beneficiaries with MassHealth are automatically eligible

- Beneficiaries without MassHealth can apply for Extra Help through SSA every year



- Current financial eligibility guidelines for 2026:

- Yearly income below                      \$20,385 for an individual and \$27,465 for a married couple
- Resources less than                      \$16,590 for an individual and \$33,100 for a married couple

# Are Parts B & D Optional?

**Can only opt out with health insurance through an employer or will face a financial penalty:**

## **Part B penalty:**

- 10% increase in monthly premium each year without Part B
- Stays in place until age 65

## **Part D penalty:**

- 1% of the National Base Premium (2026 = \$0.40) multiplied by number of months without coverage
- Stays in place until age 65 or individual gets Extra Help

# Medicare Savings Programs (MSP)

## MSPs:

- Have 3 coverage types:
  - Qualified Medicare Beneficiary (QMB)
  - Specified Low Income Medicare Beneficiary (SLMB)
  - Qualifying Individual (QI)
- Pay the Medicare Part B premium
- Enroll members in Medicare Part D Extra Help
- Are not Insurance plans
- Do not consider assets and resources for eligibility
- Have income requirements
  - For MSP, MassHealth disregards \$20 of unearned income, \$65 of earned income, and 50% of remaining earnings

# MSP With and Without MassHealth

If you have Medicare Only or Medicare and MassHealth	And your monthly Income is	You May be Able to Get	If you have Medicare Only or Medicare and MassHealth	And your monthly Income is	You May be Able to Get
<b>Single</b>	Below \$2,478 FPL 190%	QMB	<b>Married Couple</b>	Below \$3,349 FPL 190%	QMB
	Below \$2,738 and FPL 210%	SLMB		Below \$3,701 FPL 210%	SLMB
	Below \$2,934 FPL 225%	QI		Below and \$3,966 FPL 225%	SLMB/QI

# Extended Period of Medicare Coverage (EPMC)

- Beneficiaries not receiving SSDI cash benefits due to work
- Medicare continues for at least 93 months after TWP ends
- Beneficiaries will be billed quarterly by Medicare
  - Can request an automatic monthly withdrawal from a bank or credit card account through [www.medicare.gov](http://www.medicare.gov)
- Contact SSA to determine the actual length of EPMC

# Medicare Group Activity 1



Max receives \$1,000 in  
SSDI since May 2014.  
What could he have for  
health insurance?



## Medicare

Max gets Medicare  
2 years after  
receiving SSDI

**AND**

Max can apply for MassHealth  
while he is waiting for Medicare

MassHealth will pay for Max's Medicare Parts D premium.  
MassHealth will likely pay his Part B premium because his  
income is below 135% FPL.

**Awesome!!**

# Medicare Group Activity 2



Max begins working, earning \$1,200 gross per month, and still receives \$1,000 in SSDI.

What happens to his Medicare? MassHealth?

He will keep Medicare as he will continue to receive SSDI.

(This is because his gross income is below SGA)

Will Max lose MassHealth?

**NO!**

Max will not get MassHealth Standard (free), but he can apply for MassHealth CommonHealth and pay a premium. (His income is over \$1,799)



# Medicare Resources

## Issues with Parts A and B, contact:

- Medicare: 1-800-633-4227 or [www.medicare.gov](http://www.medicare.gov)
- SHINE (Serving the Health Insurance Needs of Everyone):
  - 1-800-243-4636
  - <https://www.mass.gov/info-details/serving-the-health-insurance-needs-of-everyone-shine-program>

## Issues with Parts C and D, contact provider

### For advocacy, contact:

- Health Care for All: 1-800-272-4232
- Health Law Advocates: 1-855-218-2519
- Medicare Advocacy Project: 1-800-323-3205



# One Care

- Single plan that manages MassHealth and Medicare plans
  - Dual Eligible Special Needs Plan
- Optional for those between the ages of 21 through 64
- Available in all Massachusetts counties as of January 1<sup>st</sup>, 2026
- Provides full set of services including dental and vision care
- **Those on the DDS Waiver are not eligible**

**One Care**  
MassHealth+Medicare  
Bringing your care together

**For more information, call MassHealth  
Customer Service at 1-800-841-2900**

# Medicare Questions or Facilitator Input



# Public Benefits



# Housing Programs

## Subsidized Housing Options:

Rent is typically 30% of your income and may increase as your income rises

- **The Housing Choice Voucher (HCV) Program** (formerly Section 8): Helps pay your rent and is administered locally by Public Housing Authorities (PHAs)
  - The voucher moves with the tenant if they relocate (portable, anywhere in the United States)
- **Public Housing:** Affordable rental units with income-based or flat rent options (Controlled or owned by PHAs)
- **Project-Based Section 8:** A Housing and Urban Development (HUD) program that pays part of the rent through an agreement with your landlord (private properties not owned by PHAs)

# Housing Resources

- Housing Choice Voucher Program: <https://www.hud.gov/helping-americans/housing-choice-vouchers-tenants>
- Housing Navigator MA: <https://housingnavigatorma.org/>
- Common Housing Application for Massachusetts Programs: <https://publichousingapplication.ocd.state.ma.us/>
- Apply for state-funded public housing: <https://www.mass.gov/how-to/apply-for-state-funded-public-housing>
- MA Community Action Programs: <https://www.masscap.org>



# Family Self-Sufficiency (FSS) Program

A voluntary five-year program that helps Section 8 families build savings and increase financial independence

- Any rent increase from higher earnings goes into an escrow savings account up to \$25,000
- Personalized plan to reach goals
  - One-on-one case management
  - Financial literacy, budgeting, education, job training, career development, paying off debt, starting a business, etc.



<https://www.mass.gov/info-details/section-8-family-self-sufficiency-program-fss>

# Department of Transitional Assistance (DTA)

## Administers the following income-based programs:

- Supplemental Nutrition Assistance Program (SNAP)
- Emergency Aid to Elderly, Disabled & Children (EAEDC)
- Transitional Aid to Families with Dependent Children (TAFDC)



**NOTE: When household income increases, it will most likely impact allotments, cash benefits, and/or eligibility**

# Supplemental Nutrition Assistance Program (SNAP)

- Available to individuals who meet financial eligibility requirements
- Benefits are intended for the SNAP household
  - Individuals who buy and prepare their meals separately from the household may qualify on their own
  - SNAP calculation based on disability, age, household income and composition, medical expenses, etc.

Household Size	Max SNAP Allotment
1	\$298
2	\$546
3	\$785



# Working and SNAP

## When working and earning income:

- 10 days to report work to DTA
- A household with a disabled person only needs to meet the **net income** test (amount after allowable deductions)

Household Size	Max Net Monthly Income Limit
1	\$1,501
2	\$ 2,041
3	\$ 2,581



**NOTE:** Medical expenses can be submitted to possibly get a higher SNAP allotment

# SNAP Rules Are Different for Households with a Disabled or Elderly Member

- Gross income can be over 200% FPL if the household meets the **net monthly income limit**
- If gross income exceeds 200% FPL, DTA may check assets.
  - The asset limit for elderly/disabled households is \$4,250
- Medical expenses over \$35.00 can be deducted from net income for elderly/disabled households.
- Shelter deduction is uncapped for elderly/disabled households

Household Size	200% FPL Gross Income Limit
1	\$2,608
2	\$3,525
3	\$ 4,442

**Note:** Deductions can reduce net income, allowing these households to qualify even if gross income is over 200% FPL

# Emergency Aid to Elderly, Disabled & Children (EAEDC)

- May provide small cash benefit to individuals who are waiting for an SSI/SSDI decision
- If applying for SSI, proof of application is required
- If approved for SSI, a portion of any retroactive SSI payment will be used to repay DTA
- If denied SSI, individuals may continue receiving EAEDC if they still meet financial eligibility requirements
- Maximum monthly payment for an individual is \$441.10



# Transitional Aid to Families with Dependent Children (TAFDC)

Provides temporary cash benefits to families and pregnant women who have little or no assets or income

- Benefits may include:
  - Cash benefits
  - Specialized counseling such as financial planning, budgeting, etc.
  - Money for transportation
  - Referrals for free childcare while working on education or employment goals
  - Employment Services Program provides work readiness support & skills training

**NOTE: Those with a disability are exempt from the work requirement**

# TAFDC and Children

## Common TAFDC situations seen by benefits counselors:

- Parent(s) on SSI/SSDI who don't qualify for TAFDC, but have a child on TAFDC
- Only those on TAFDC can access additional benefits (Parent would be excluded except for childcare)



## How a parent's income can affect a child's TAFDC:

- Child's TAFDC continues if the parent gets any **SSI** payment. If SSI drops to \$0, TAFDC ends.
- If income and **SSDI** are below the TAFDC income limits, TAFDC continues. If over the limit, TAFDC ends

# Contact DTA

## DTA Contact Info:

P.O. BOX 4406, Taunton, MA 02780

Phone: (877) 382-2363 (8:45 AM-4:45 PM)

Fax: (617) 887-8765

## DTA Connect:

Free mobile app that verifies DTA benefits

- **iPhone:** Available at the App Store
- **Android:** Available at Google Play



# DTA Program Questions or Facilitator Input



# Break Time



# Additional Information

- Achieving a Better Life Experience Act (ABLE)
- Representative Payee Responsibilities
- Ticket to Work
  - Work Incentives Planning and Assistance (WIPA)
  - Ticket to Work program including Employment Networks (EN)

# Achieving a Better Life Experience (ABLE)

## Tax-Advantaged disability savings

- Up to \$100,000 will not count toward benefits with resource limits
- Annual Maximum Contribution: \$20,000
  - Additional \$15,650 if working and not participating in employer retirement plan
- Maximum Balance: \$500,000 in MA (varies by state)
- Anyone can contribute
- Disability onset must be before age 46 (SSI or SSDI not required)
- Common disability-related expenses:
  - Education
  - Employment supports
  - Housing
  - Healthcare expenses
  - Transportation



# Rep Payee Responsibilities

## Relative, agency, or friend authorized by SSA to:

- Act on the beneficiary's behalf with SSA
- Manage benefit payments
- Receive SSA notices
- Report income and life changes
- File a yearly report explaining how benefits were used

**NOTE:** Rep Payees cannot sign any type of contract on behalf of the beneficiary

# Work Incentives Planning & Assistance (WIPA)

Provides information and guidance to individuals with disabilities, family members, and employment service providers, including:

- How income affects SSI and SSDI, Medicaid and Medicare and other public benefits (Housing, SNAP, TANF, etc.)
- One-on-one benefits and work incentives counseling for SSA disability recipients and family members
- Service provider is determined by the individual's physical address



**Find a WIPA in your area – <https://choosework.ssa.gov/findhelp>**

# Ticket to Work Program

- Helps SSI and SSDI beneficiaries work toward financial independence
- Beneficiaries choose an Employment Network (EN) or State Vocational Rehabilitation to support their employment goals
- A Ticket may be assigned to only one EN or State VR at a time
- Assigned Ticket + timely progress = protection from medical reviews
- Info: 1-866-968-7842 | [www.choosework.ssa.gov](http://www.choosework.ssa.gov)



# Work Without Limits Employment Network (EN)

- Our EN offers a wide range of services and supports, but our specialty is benefits and work incentives counseling. In other words, we assist Ticket Holders to understand how income from work impacts their:
  - SSI and SSDI payments,
  - Medicare and/or Medicaid
  - Other benefits they may be receiving such as SNAP and subsidized housing.



# EN Benefits Counseling Services

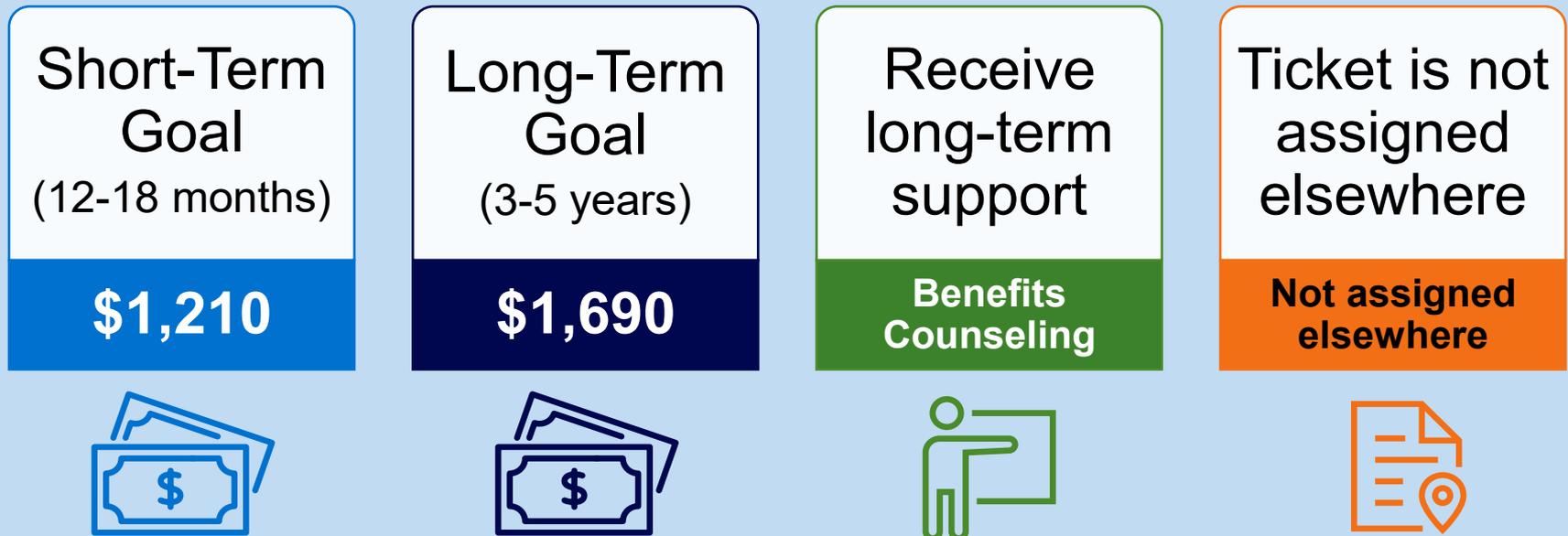
## Assistance with:

- Verifying benefits
- Education on impact of work on benefits
- Understanding letters and documents
- Accessing resources
- Understanding other public benefits
- Ongoing employment support
- Wage reporting
- Forms
- Appeals
- Medicare/Medicaid
- Overpayments
- Work incentives planning
- Monitoring income
- Identifying accommodations

**And MUCH More!**

**Make a referral: <https://workwithoutlimits.org/en/en-referrals/>**

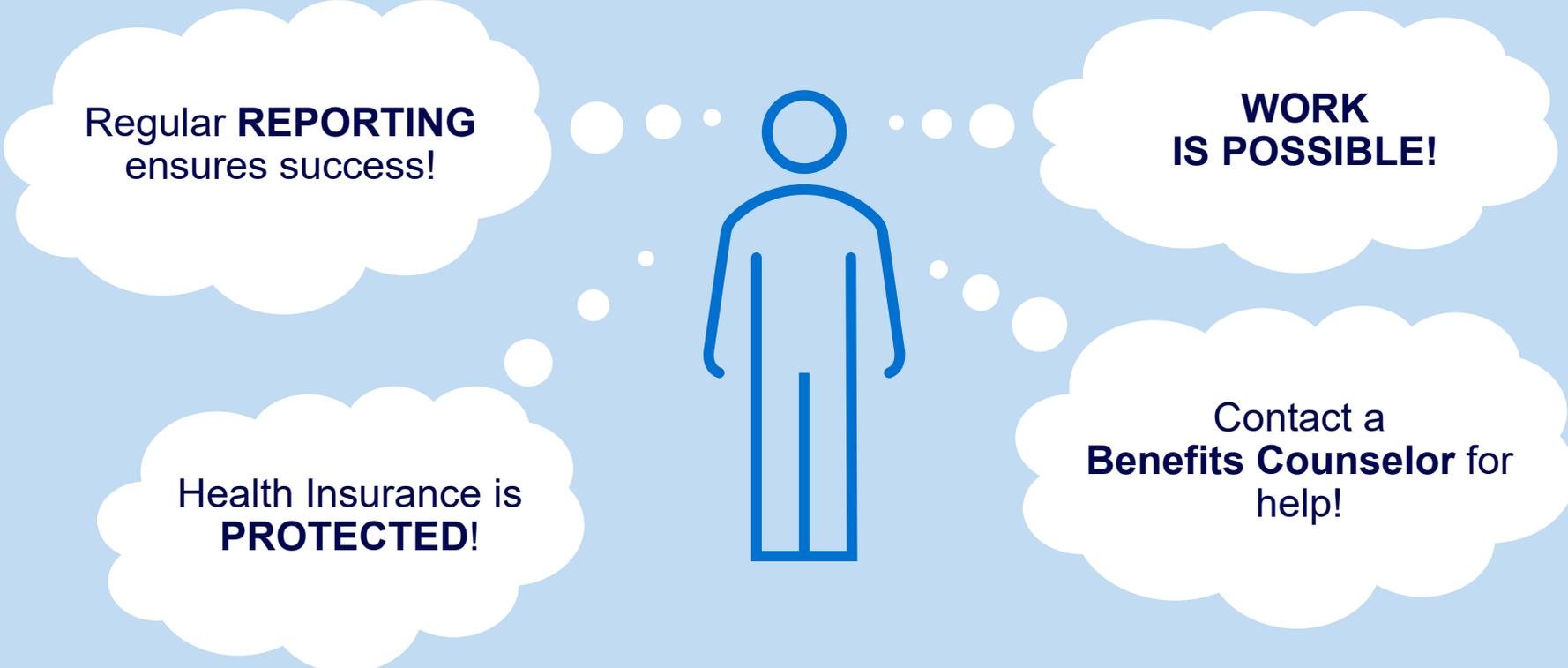
# Eligibility for TTW Assignment



# SSA Program Questions or Facilitator Input



# Nuts & Bolts Closing Thoughts



Regular **REPORTING**  
ensures success!

**WORK  
IS POSSIBLE!**

Health Insurance is  
**PROTECTED!**

Contact a  
**Benefits Counselor** for  
help!

# Questions



# Satisfaction Survey

- Please be sure to complete
- We value your comments
- It is anonymous and confidential
- You can use the QR code on this screen to access it or a link to the evaluation will be emailed to you



# Get Connected

**For updated information:**

**[www.workwithoutlimits.org](http://www.workwithoutlimits.org)**

**You can also find additional resources at:**

**[www.workwithoutlimits.org/resources](http://www.workwithoutlimits.org/resources)**

**Today's presentation and materials can be found at:**

**<https://www.workwithoutlimits.org/nuts-and-bolts-materials/>**

# Contact Us

## **Kathy Muhr, Director,**

Workforce Inclusion and Advancement, [kathy.muhr@umassmed.edu](mailto:kathy.muhr@umassmed.edu)

### **Employment Network (EN)**

#### **Marjorie Longo, Sr. CPWIC**

Program Manager

[Marjorie.Longo@umassmed.edu](mailto:Marjorie.Longo@umassmed.edu)

#### **Dennis DeYoung, Sr. CPWIC**

[Dennis.DeYoung@umassmed.edu](mailto:Dennis.DeYoung@umassmed.edu)

#### **Brian Forsythe, Sr. CPWIC**

[Brian.Forsythe@umassmed.edu](mailto:Brian.Forsythe@umassmed.edu)

#### **Angela Hurst, CPWIC**

[Angela.Hurst@umassmed.edu](mailto:Angela.Hurst@umassmed.edu)

#### **Peter Travisano, CPWIC**

[Peter.Travisano@umassmed.edu](mailto:Peter.Travisano@umassmed.edu)

### **Work Incentives Planning and Assistance (WIPA)**

#### **Ashleigh Hesler, CWIC**

Supervisor

[Ashleigh.Hesler@umassmed.edu](mailto:Ashleigh.Hesler@umassmed.edu)

#### **Diane Ricker, CWIC**

[Diane.Ricker@umassmed.edu](mailto:Diane.Ricker@umassmed.edu)

# Thank You!

<http://www.workwithoutlimits.org/benefits-counseling>

*for*Health<sup>®</sup> at UMass Chan  
CONSULTING Medical School

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**WorkWithoutLimits™**  
— PUTTING ABILITIES TO WORK —