

## THE CHANGING FACE OF BENEFITS

# Samuel's Journey

Do you receive Social Security Disability Insurance?

Do you want to find a job and go to work?

Meet Samuel. He has the same goal.

*Developed by*



National Disability Institute

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## How to Use this Workbook

**This guide will provide you with key information on what you need to know when you go to work.**

**Follow along as you meet Samuel as he goes to work.**

- ✓ This supplemental workbook should be used with the Changing Face of Benefits workbook that can be found at: [nationaldisabilityinstitute.org/classes/changing-face-of-benefits-florida](https://nationaldisabilityinstitute.org/classes/changing-face-of-benefits-florida)
- ✓ The Changing Face of Benefits workbook will provide you with more in-depth information and will also provide definitions to key words and examples of services Samuel accessed on his road to finding a job.

Samuel's Journey will highlight key terms (in bold print) and provide definitions of each in the back of the workbook. This workbook will also give you the chance to take notes and to include your journey as well.

Before we get started with Samuel's Journey, let's look at some key words that we need to know.

You may have heard people talk about *SSA*, *SSDI*, *SSI*, *SGA* or *Social Security work incentives* and wondered, "what do each of these mean?"

### **SSA (Social Security Administration)**

SSA is an abbreviation for Social Security Administration.

### **SSDI (Social Security Disability Insurance)**

SSDI is one of two Social Security programs that gives some people with disabilities a monthly payment and Medicare. The other program is SSI.

It's important to know whether you receive SSDI or SSI or both (SSDI and SSI). To find out, you can look at the letters you have received from SSA, establish an online account at <https://www.ssa.gov/myaccount/> or call your local SSA office or the Social Security National Call Center at 1-800-772-1213.

## **SSI (Supplemental Security Income)**

SSI is one of two Social Security programs that gives some people with disabilities a monthly payment and Medicaid. The other program is SSDI.

It's important for you to know whether you receive SSI or SSDI or both (SSI and SSDI). To find out, you can look at the letters you have received from SSA, establish an online account at <https://www.ssa.gov/myaccount/> or call your local SSA office or the Social Security hotline at 1-800- 772-1213.

## **SGA (Substantial Gainful Activity)**

SSA uses the term Substantial Gainful Activity (SGA) to describe a level of work activity and earnings. It is "substantial" if it involves doing physical or mental activities or both. It does not have to be done on a fulltime basis; part-time work may also be SGA. SSA considers work activity to be gainful if the work activity is:

- Work performed for pay or profit; or
- Work of a nature generally performed for pay or profit; or
- Work intended for profit, whether or not a profit is realized.

## **Social Security Administration**

The Social Security Administration is the U.S. federal agency that manages the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs.

## **Work Incentive**

Work incentives are also called employment support programs or work supports and are special rules to assist you in your efforts to become self-sufficient through work. They protect your monthly payment and medical benefits while you work. If benefits end because of work and you have to stop working later, these supports can make it easy to begin receiving benefits again.



## Meet Samuel

*Hi, I'm Samuel.*

I'm 32 years old.

I live with my mom in St. Petersburg, Florida.

I have cerebral palsy.

I also have goals for myself.

I want to find a job and I want to live in an apartment on my own or with a friend.

I wasn't sure where to start, so I talked to my mom. She helped me call the **Agency for Persons with Disabilities** to find out where to get help.



The woman I spoke to said there were two places that I could go to for help: CareerSource Florida and Vocational Rehabilitation.

I visited CareerSource Florida in St. Petersburg with my mom. We spoke to Mr. Pope, who showed me around the career center. There were computers and classrooms and lots of people who were also looking for jobs.

Mr. Pope asked me what kind of job I wanted, and we talked about some of the things I might do at work and whether I would need help to do those job duties.

Mr. Pope also talked to me about how earning money might change how much money I get as a monthly **SSDI benefit**. I'll tell you more about that soon.

Mr. Pope said that I could come to the career center to look for jobs and take classes, but that I should also meet with **Vocational Rehabilitation**.

A few days later, my mom and I went to **Vocational Rehabilitation (VR)** and met with Ms. Smith. We've been meeting with her for a while now. Ms. Smith had me do a test, and then I signed a work plan that shows what kind of job I want and what Ms. Smith will do to help me.

The first thing Ms. Smith did to help me was to have me meet with Mr. Gray at Goodwill. Mr. Gray is my Employment Consultant. He is going to help me find a job.



## Your Goals

Do you have a work goal? What is it?

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Who is helping you?

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## Samuel's Benefits

Every month I receive an SSDI payment from the **Social Security Administration**. The money I get is called **Social Security Disability Insurance** or **SSDI**. I get this money because my dad, who passed away a few years ago, worked for a long time and because I had a disability since before I turned 22 years old. That benefit is called Childhood Disability Benefit (CDB).

Each month, the **Social Security Administration (SSA)** deposits a check for \$1400 into my bank account. I use this money to pay rent to my mom, to help buy groceries for the house, to pay transportation costs, to buy myself clothes, to buy other things I need and to do fun stuff. For the past year, I have also been saving money every month to move into my own apartment.

I go to see the doctor almost every month. I use my **Medicare** card. I have a **Medicare** card because I have been getting **SSDI** for over 24 months. I also use my **Medicare** card to get my prescriptions. Seeing the doctor and using my **Medicare** card is important to me because it keeps me healthy.

When I first told my mom that I wanted to get a job, she got worried that if I earned money, I would lose **SSDI** and **Medicare**. This got me worried, too.

When I met with Mr. Pope at CareerSource Florida and Ms. Smith at **VR** and talked to Mr. Gray at Goodwill, I told them that I want to work but that I am worried about losing **SSDI** and **Medicare**. Mr. Pope explained some of the work rules to me. And when I signed my plan with **VR**, the plan said that I would meet with a benefits planner who would help me understand what will happen and what options I have now and in the future. Mr. Gray helped me make an appointment with a benefits planner. When I meet with her, I am going to ask her about working and what will happen to my **SSDI** and **Medicare**.

**Are you worried about losing your SSDI and Medicare? Why?**

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## Samuel Found a Job!

I have an interview next week. The job is for office assistant in a small office. I will work 25 hours a week answering phones, filing, typing and helping the marketing director get ready for events.

I met with a benefits planner a few days ago to learn what happens to my **SSDI** and **Medicare** when I work and earn money. The woman I met with, Ms. Andrews, gave me a lot of information. Ms. Andrews is a benefits planner. She helps people like me understand what will happen to their **SSDI** and other public benefits when they go to work.

Ms. Andrews said that working will be a good thing for me, but that I need to pay attention to how much I am earning, the things I have to pay for to go to work because of my disability, who is helping me get to work and who is helping me at work.

If I get the job next week, I will be earning \$15 an hour and work 25 hours a week. I will earn \$1500 each month.

Ms. Andrews explained that I have nine months where I can earn any amount of money and still get all of my **SSDI** money. This is called a **Trial Work Period**.

I get nine months because I get **SSDI** and because I have not used any before. Social Security will count any month that I earn more than \$940\* (2021) as one of my nine months. If I get the job, I will be earning more than \$940\* a month, so I will be using up my nine months.

Ms. Andrews told me that using my nine free months isn't a bad thing. She said it is a good time to really see how much I can work. She said that because I can earn any amount of money, if I am given a chance to stay late or get more hours, I should take them so that I can see how much work my body and mind can do.

After I use my nine months, my **Trial Work Period** is over.

Ms. Andrews said that after the **Trial Work Period**, Social Security needs to know how much I earn each month, how much I pay for things that I need to go to work because of my disability, how much help I get to go to work and how much help I get at work. **Social Security** will take my earnings and subtract the amount I paid for the things that I need to go to work because of my disability and the amount of support I got to go to work and at work.

If the total is less than \$1310\* (2021) per month, I will get my paychecks and my **SSDI**. If the total is more than \$1310\* per month, I will get my paychecks, but I won't get my **SSDI** after SSA pays me three more months of benefits.

Ms. Andrews said that I don't need to worry about my **Medicare**. She said that I will keep my **Medicare** for at least eight and a half years. My mom asked what happens after the eight and half years. Ms. Andrews said that I will be able to keep **Medicare**, but I will have to pay for it. She said it's called "Medicare for Persons with Disabilities Who Work" and it's in the Redbook.

Ms. Andrews asked me a lot of questions about the things I will pay for to go to work because of my disability.

She also asked me about the things I might need help with to go to work, things that I might need help with at work, including the help that Mr. Gray provides in finding a job and will give me when he is my job coach on the job.

We came up with this list:

### **1. Things Samuel will pay for to go to work because of his disability:**

- Transportation (Bus) Cost: \$35 a month for a reduced-fare, monthly pass
- Prescriptions Cost: \$50 a month
- Doctor Visits (Physical Therapist) Cost: \$50 a month

**Total:** \$135 per month

### **2. Things Samuel might need help with to go to work:**

- Help finding a job

**Value:** To Be Determined with Social Security

### **3. Things Samuel might need help with at work:**

- Learning my new job

**Who will help:** Job Coach

**For how many hours?** Five hours per week.

**Total:** \$400 per month



Ms. Andrews explained that SSA will deduct some or all of the things we listed from my earnings. She told me and my mom to make a list like the one above every time I get a paycheck. She said I should keep the list with the paycheck so I that will have a way of remembering what I paid for and the help I got.

Ms. Andrews also told me to keep receipts for the things I buy and put the receipts in with the paystub and the list. She said that Social Security will ask me about the things I bought and the help I got and I will need a way to remember.

Ms. Andrews said that usually when someone earns over \$1,310\* per month at work, they can keep their paychecks but not their **SSDI**.

But, because I need all of the things we listed, Social Security will deduct the totals from my gross monthly earnings—that's before they take out taxes.

Even though I will get \$1500 in my paychecks, Social Security will count my earnings as \$965 per month. \$965 is less than \$1310\*, so I will get my paychecks and my **SSDI**.



## Your Earnings Goals

### How much will you earn each month?

How many hours do you want to work each day? \_\_\_\_\_ Hours

How many days do you want to work each week? \_\_\_\_\_ Days

How much do you want to earn per hour? \_\_\_\_\_ Dollars

**Multiply hours x days x dollars x 4.2 = \_\_\_\_\_ Gross monthly earnings**

### What are things you will pay for to go to work because of your disability?

1. Item: \_\_\_\_\_

Cost: \$ \_\_\_\_\_

2. Item: \_\_\_\_\_

Cost: \$ \_\_\_\_\_

3. Item: \_\_\_\_\_

Cost: \$ \_\_\_\_\_

4. Item: \_\_\_\_\_

Cost: \$ \_\_\_\_\_

**Total: \$ \_\_\_\_\_ (To get the total add all costs together)**



## Identifying Your Supports and Needs

### What are things you might need help with to go to work?

1. I will need help with:

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Who will help you?

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What is the value of their help?

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(You, your parents or your supports can get more information on the value of this help by reading **Module 5** of The Changing Face of Benefits.)

2. I will need help with:

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Who will help you?

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What is the value of their help?

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3. I will need help with:

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Who will help you?

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What is the value of their help?

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## What are things you might need help with at work?

1. I will need help with:

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Who will help you?

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What is the value of their help?

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2. I will need help with:

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Who will help you?

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What is the value of their help?

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3. I will need help with:

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Who will help you?

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What is the value of their help?

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## Samuel Got the Job!

I am now an Office Assistant at Lewis and Clark Marketing. I love my job and feel proud that I am doing a good job at work.

I met with Ms. Andrews again when I got my first paycheck. She congratulated me on getting the job. I told her I am working 25 hours a week and staying late on the days that I am asked to stay to help prepare for events.

Ms. Andrews and I called SSA together to make a telephone appointment with an SSA Claims Representative so that I could report my earnings to SSA.

We brought the following things with us to the meeting at the local SSA office:

1. My paystubs
2. My receipts for the bus, my prescriptions and my doctor's visits
3. The list of the supports I received to go to work and at work; this includes information about job coaching
4. My Employment Plan with VR.

The Claims Representative, Mr. Jones, told me to send him copies of my paystubs and the list I make each month along with any receipts. Mr. Jones needs these copies by the 10<sup>th</sup>, so I will mail them on the third day of each month.

Ms. Andrews reminded me to keep a copy of everything I send SSA because things can get lost in the mail. She also told me to call her if I needed help with anything or if I had questions or if I had a chance to earn more money.



## Samuel Achieved One of His Goals!

I'm Samuel.

I am 32 years old.

I live with my mom in St. Petersburg, Florida. I have cerebral palsy.

I also have goals for myself.

When we first met, I wanted to find a job and to live in an apartment on my own or with a friend. I achieved one of my goals. I now have a job.

Thanks to help from Mr. Pope at **CareerSource Florida** for taking the lead and helping me to navigate the paths I needed to follow to meet my career goals.

And thanks to **Vocational Rehabilitation** and Mr. Gray at Goodwill, I have a job that I like and I do well. And thanks to Ms. Andrews, I got good information about what happens to my **SSDI** and **Medicare** when I work. That made my mom and I feel a lot better.

Now that I am working, I am able to save a lot more money each month to achieve my next goal, to live in an apartment on my own or with a friend. I opened a Florida United ABLE account and save my money there because it grows tax free.

I'm also working on a third goal, to buy my own home.

This is a big goal, but I enrolled to open an **ABLE United** account. I save money into my free account and I plan to use my ABLE savings to buy a house someday.

I have a lot of steps to finish before I can own a home. I have to take a **financial education** class, meet with a credit counselor to learn about my credit, meet with the first-time home buyer program and, of course, find a home or condo to buy.

Having a job makes me think I can do anything.

Good luck reaching your goal. I know you can do it, too!



## Key Words

### ABLE United

Florida's ABLE plan that allows some people with disabilities to save and invest their money without impacting means-tested benefits so that they can pay for qualified disability expenses. [www.ableunited.com/](http://www.ableunited.com/)

### APD (Agency for Persons with Disabilities)

Agency that helps people who have developmental disabilities get the services they need under the Developmental Disability Medicaid Waiver.

### Benefit

Monthly payments and/or health insurance (Medicare or Medicaid).

### CareerSource Florida

An agency that helps anyone train for a job, find a job and keep a job.

### CDB (Childhood Disability Benefit)

A person who gets SSDI because they became disabled before age 22, they are not legally married (being married to another CDB is allowed) and their parent is deceased (dead), disabled or retired and paid enough in FICA taxes.

### Financial Education

Classes people take to learn how to make good choices with their money, to save money and to know where to go for help with money questions.

### Gross Income

The amount of money you earn at work before you pay taxes.

## **IRWE (Impairment Related Work Expense)**

A work incentive that allows someone with a disability who gets SSDI and/or SSI to deduct the cost of items or services they pay for themselves, in order to go to work. *(SSDI work incentive) (SSI work incentive)*

## **Medicaid**

Health insurance for people who receive SSI and for a few other special groups of people with limited income and resources.

## **Medicare**

Health insurance for people who receive SSDI, for seniors and for a few other special groups of people.

## **SSA (Social Security Administration)**

SSA is an abbreviation for Social Security Administration. SSA administers the SSDI and SSI programs along with other non-disability programs