

# Module 6: Social Security Work Supports

May 2023



Welcome! Module 6, **Social Security Work Supports**, introduces people with disabilities to work supports provided by the Social Security Administration (SSA). Work supports are special rules or programs SSA has in place to help people move from being dependent on benefits to independence. They help people to enter, re-enter or stay in the workforce by protecting their eligibility for cash payments and/or health care until they achieve their goal.

## Objective

Provide information about the Social Security work supports that help people with disabilities to work, earn money, save and purchase things of value (assets).

## Value of This Module

**Myth:** People with disabilities are limited to how much money they can earn and how many hours they can work.

**Reality:** SSA has many work supports to help people increase their earnings while they continue to receive Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) payments each month. These work supports help individuals work towards a goal of increasing their income overall. Work supports allow people to earn, save and buy more. Sometimes, work supports can help a person earn enough money to no longer need SSI or SSDI monthly payments while still keeping their medical benefits.

# MODULE 6: SOCIAL SECURITY WORK SUPPORTS

## FACILITATOR PREPARATION



### Facilitator Preparation:

- Prior to this workshop, the facilitator should be aware of SSA's **Red Book** available in English and Spanish: [ssa.gov/redbook](https://ssa.gov/redbook).
- Review the following websites:
  - [ssa.gov/cola](https://ssa.gov/cola)
  - [healthcare.gov](https://healthcare.gov)
  - [choosework.ssa.gov](https://choosework.ssa.gov)
  - <https://www.ssa.gov/oact/cola/studentEIE.html>
  - <https://www.passonline.org/>
  - [ssa.gov/planners/disability/qualify.html](https://ssa.gov/planners/disability/qualify.html)
  - [www2.illinois.gov/sites/work/pages/disabpgm.aspx](http://www2.illinois.gov/sites/work/pages/disabpgm.aspx)
  - [ssa.gov/pubs/brailrequest.htm](https://ssa.gov/pubs/brailrequest.htm)
- Complete all activities to familiarize yourself with each task.
- Identify and invite a guest speaker for the Making Connections in Your Community segment.

### Gather

- Laptop and LCD projector
- Sign-in sheet
- Easel pad and easel
- Markers
- PowerPoint presentation (*Make copies\* if you would like to distribute to attendees.*)
- Agenda (*Make copies if you would like to distribute to attendees.*)
- Activities (*Make copies of activity handouts.*)
- Homework assignment (*Make copies.*)
- Evaluation (*Make copies.*)

*\*Don't forget large print copies, in size 20 font, if requested.*

# MODULE 6: SOCIAL SECURITY WORK SUPPORTS

## PRE- AND POST-TEST EVALUATION



Date of session: \_\_\_\_\_










Trainers: \_\_\_\_\_, \_\_\_\_\_

Participant type (please check one):  
 Person with a developmental disability  
 Parent  
 Other, please specify \_\_\_\_\_

Participant name (optional): \_\_\_\_\_

**Please complete this section BEFORE the beginning of this training session.**










### 1. How much do you know about the following topics?

	I don't know anything about this.	I know a little about this.	I know a lot about this.
a. Difference between SSI and SSDI			
b. How work supports can help me earn more money.			
c. Who I should contact to learn more about the impact of work on my benefits			












The remainder of the form will be completed at the end of this training.

**2. How much do you know about the following topics?**

	I don't know anything about this.	I know a little about this.	I know a lot about this.
a. Difference between SSI and SSDI			
b. How work supports can help me earn more money			
c. Who I should contact to learn more about the impact of work on my benefits			

**3. Please tell us how you felt about the following parts of the training.**

	It was OK.	It was really good.	It was great.
a. The information that I learned			
b. The way the training was organized			
c. The activities			

**What is one thing you learned today?**

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**Based on what you learned today, what is one thing that you are going to do to take more control of your money?** \_\_\_\_\_

**I would recommend this training to others.** \_\_\_ yes \_\_\_ no \_\_\_ maybe

**Thank you for your feedback!**

# MODULE 6: SOCIAL SECURITY WORK SUPPORTS AGENDA



Introduction .....	15 Minutes
Overview, Purpose and Expected Outcomes .....	10 Minutes
PowerPoint Presentation .....	30 Minutes
• What are work supports?	
• What is SSI and SSDI?	
• What is a Plan to Achieve Self-Support?	
• What other work supports help people have more income?	
BREAK .....	15 Minutes
Making Connections in Your Community .....	20 Minutes
Homework Assignment and Review .....	10 Minutes
Activity .....	10 Minutes
Evaluation and Closing .....	5 Minutes

**REMINDER:** Please distribute Part One of the Evaluation during the introduction. Be sure to have the participants complete the second half of the evaluation at the end of the session.

# MODULE 6: SOCIAL SECURITY WORK SUPPORTS

## SCRIPT FOR TRAINER



### Introduction (15 Minutes)

**Script for Trainer** (corresponding PowerPoint Presentation: Module 6)

My name is \_\_\_\_\_. Welcome to our sixth session of the **Financial Wellness Training**.

**Myth:** People who receive Social Security Administration (SSA) disability benefits like Supplemental Security Income (SSI) and Social Security Disability Income (SSDI) are limited to how much they can earn and how many hours they can work.

**Reality:** The SSA has many work supports that allow beneficiaries to increase their earnings and hours of work while continuing to receive SSI and/or SSDI benefits for a significant amount of time. Knowing about work supports can help people use these work supports in a planned way. A person who works can increase their income. People who receive SSI and SSDI can even work and earn so much that earnings exceed benefit payments and they no longer need their monthly checks. With more money, people can save regularly, buy things of value and build assets.

### Activity #1

*[Trainer asks the group]*

Can anyone explain what a work incentive or work support is? A work incentive or work support can help a person to work, earn and save more money and purchase what they need.

*[Trainer can create a chart to list the answers from the group]*

Work supports offer beneficiaries, people who receive SSI and/or SSDI, choices about working, earning money and whether to continue to receive their disability benefit payments.

## Overview, Purpose and Expected Outcomes (10 Minutes) PowerPoint Presentation (30 Minutes)

**Script for Trainer** (corresponding PowerPoint Presentation: Module 6)

Today, we will learn about SSA work supports for Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) beneficiaries.

Let us start with a review of how people become eligible for SSI and/or SSDI.

### Supplemental Security Income (SSI)

SSI stands for Supplemental Security Income. Social Security Administration (SSA) administers this program. SSA pays monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older on the 1<sup>st</sup> of each month. Blind or disabled children may also get SSI.

A person can apply directly on the phone with SSA for disability benefits or apply online. SSA will determine the type of benefits an individual is eligible to receive. SSA may decide that a person has a disability if the person is unable to work and earn more than \$1,470\* per month (\$2,460\* per month if an individual is blind) of countable earnings, for one year or more, due to a medical condition. SSA reviews medical records from doctors or counselors, along with lay evidence (non-medical evidence such as a journal and non-legal evidence - [Policy For Lay Evidence Of Capability](#)). If the evidence indicates that a medical condition prevents the person from working and earning [the substantial gainful activity \(SGA\) level of \\$1,470\\*](#) (\$2,460 if the individual is blind), SSA may decide that the person is eligible for disability benefits if they meet the technical factors by paying FICA (Federal Insurance Contributions Act) taxes long enough and recently enough.

If an adult (over age 18) has a limited work history, meets technical rules of eligibility (such as insured status), has a qualifying disability condition and limited income and resources, they will likely receive SSI. Children with disabilities under the age of 18 may also qualify if the parental household income and resources are limited. SSI benefits are paid the first day of the month following application, as long as the person continues to meet the definition of disability and SSI program rules. In order to continue to be eligible, a beneficiary must still have a disability, limited income and countable resources less than \$2,000\* for an adult (less than \$3,000\* for a couple). Resource limits for children include parental resources. Please refer to Module 9: Getting ABLE Ready. Visit [2023 Social Security Changes - COLA Fact Sheet \(ssa.gov\)](#) for more information.

A person who receives SSI may apply for Medicaid to pay for medical expenses. A single SSI beneficiary who works may keep their Medicaid insurance until their countable earnings are more than \$38,079\* through the Medicaid 1619(b) program. For more information, visit [SSA - POMS: SI 02302.200 - Charted Threshold Amounts - Effective Dates: 01/24/2023 - Present](#).

## Age 18 Redetermination

The definition of disability is different for a child under the age of 18 than for an adult age 18 and over. If a person had a disability as a child and received SSI benefits, when they turn age 18, SSA automatically conducts a redetermination for SSI benefits to see if they meet the definition of disability as an adult. SSA will send questionnaires to the person asking for information about their daily activities, school and medical treatment. The person will need to complete the packet of information to show that they still have a disability based upon the adult definition of a disability, outlined above. The State Disability Determination Office, who conducts the review, will request medical records because there is usually a charge if the individual requests them. SSA cannot pay the charge when requested directly. In addition to medical records, records from participating in vocational rehabilitation (VR) services and special education programs help demonstrate that the person has a disability that has lasted at least 12 consecutive months and limits their ability to work. If SSA denies the redetermination of benefits, a person can request an appeal and file a Section 301 for a continuation of benefits while the appeal is processed. For Section 301 continued benefits, they must have been participating in an approved vocational rehabilitation plan prior to the denial determination. Continuation of benefits may only be approved under the law through the hearing level that is conducted by an administrative law judge.

## Social Security Disability Insurance (SSDI)

To qualify for Social Security Disability Insurance (SSDI) benefits, a person must:

- Have worked in jobs covered by Social Security.
- Have a medical condition that meets Social Security Administration's (SSA) strict [definition of disability](#).

SSA will check to see if a person who applies for disability may be eligible for SSDI. In order for SSA to determine that someone is eligible for SSDI, the following conditions are considered:

- Has the applicant worked and earned enough money recently enough and for long enough to meet an "insured" requirement (a quarter for 2023 is earnings of at least \$1,640\* in a calendar year)? For more information, visit [Social Security Quarter Of Coverage](#).
- Does the person have one or more impairments that prevents them from earning more than \$1,470\* per month? For more information, visit [SSA COLA Fact Sheet](#).

If there is documentation SSA can review, SSA may determine that the person has met its definition of disability and the person and their dependents may be determined eligible for SSDI benefits and additional benefits.

There is a five-month waiting period before SSDI benefits are paid. Medicare eligibility is available for most individuals after waiting 24 months, from the first SSDI payment month. Individuals with end stage renal disease or Lou Gehrig's disease do not have a waiting period. While applying for benefits, or while in the 24-month waiting period, people can apply for medical insurance through [healthcare.gov](#) until they are eligible for Medicare.



If the person applying for disability has a parent who worked and earned enough work credits, the adult child may receive disability benefits based upon their parent's work history. This is possible if a parent receives SSDI due to their own disability, has retired and is drawing a benefit from SSA or has died. The adult child with a disability which began prior to age 22 may receive SSDI as a Disabled Adult Child (DAC) in addition to, or rather than SSI, based upon their parent's work record. For more information, visit [ssa.gov/planners/disability/qualify.html](https://ssa.gov/planners/disability/qualify.html).

### **Benefits Counseling: Work Supports for SSI and SSDI Beneficiaries**

Work supports help a person work, earn more money and remain eligible for disability benefits, sometimes as long as the working person with a disability continues to have a disability. Work supports are very helpful but are also difficult to understand. Eligibility for different work supports may change over time as the person works. There is free work support benefits counseling services for people who receive SSI and/or SSDI benefits this is usually provided remotely. The counseling lets people know about the different options available and how working can help them reach their goals towards financial wellness.

A benefits counselor is called a Community Partner Work Incentive Counselor (CPWIC), or a Community Work Incentives Coordinator (CWIC). CWICs fall under the Work Incentive Planning Assistant (WIPA) programs. To find a local benefits counselor, visit [choosework.ssa.gov/findhelp](https://choosework.ssa.gov/findhelp). Benefits counselors may work at an Employment Network (EN), Workforce Employment Networks (WEN), Vocational Rehabilitation (VR) or a Work Incentive Planning Associate (WIPA) agency.

The first step to prepare to meet with a benefits counselor is for the SSI and/or SSDI beneficiary to order a free Benefits Planning Query (BPQY) (SSA-2459) by calling 1.800.772.1213, or by calling your local SSA office. The BPQY will help the benefits counselor prepare a written Benefit Summary Analysis report. It posts the person's earnings, type of SSA disability benefits and lists what, if any, work supports the person may have used to date. Sometimes information on the BPQY is not correct or current. The benefits counselor can help the person contact SSA to bring the record up-to-date and to correct any inaccurate information. To learn more, see: [https://www.ssa.gov/disabilityresearch/documents/BPQY\\_Handbook\\_Version%205.2\\_7.19.2012.pdf](https://www.ssa.gov/disabilityresearch/documents/BPQY_Handbook_Version%205.2_7.19.2012.pdf)

### **SSA Work Supports**

To be eligible for SSI, a person over age 18, needs to limit savings to no more than \$2,000\* in countable resources; \$3,000\* for a couple ([SPOTLIGHT ON RESOURCES -- 2022 Edition](#)). A resource is money as well as something that you own and can turn into cash. Examples of resources are property, stocks, bonds, and bank accounts. SSI beneficiaries can own one home, one vehicle and a limited burial fund. Anything more may be a countable resource, which could stop the SSI monthly payment. If 12 months elapse when payments are suspended, the benefit would terminate and the person would need to reapply.

There are ways to plan to earn and save more while receiving SSI. Does anyone here want to have more income? Let's learn how to work and have more money.

SSA monitors income, savings and resources for SSI beneficiaries. It looks at resources on the first day each month and counts them on the first day of the following month.

SSA's decision regarding countable resources applies to the entire month. If the countable resources are too high, the person will not receive their SSI payment for that month. When resources are reduced, it does not matter until the first of the following month. It is important to report any income or earnings to SSA on a monthly basis. SSA calculates gifts and earnings differently when deciding a change in monthly SSI payments.

### SSI General Income Exclusion and Earned Income Exclusions

SSA, in an effort to encourage SSI beneficiaries to work, helps people have more money when they work by offering exclusions. These exclusions are for any SSI recipient and apply even when a person works above their full retirement age.

When a beneficiary works and earns \$100, they have more money. The \$20 is excluded as the General Income Exclusion and an additional \$65 of earned income is disregarded. Then, only half of the remainder is considered countable income as part of the 2 for 1 rule. The person has more money because of working and earning \$100, as shown below:

<b>SSI Full Benefit (single individual</b>	\$914* ( <a href="http://ssa.gov/cola">ssa.gov/cola</a> )
<b>Earnings \$100</b>	\$100
<b>General Income Exclusion</b>	\$100 - \$20 = \$80
<b>Earned Income Disregard</b>	\$80 - \$65 = \$15
<b>½ balance = countable income</b>	\$15 divided by 2 = \$7.50
<b>Adjusted SSI Payment</b>	\$914* - \$7.50 = \$906.50
<b>Total Income:</b>	SSI \$906.50 + earnings \$100 = \$1006.50

A person who receives SSI and works to earn \$100 has \$1,006.50 at the end of the month; that is \$72.50 more than the person given \$100.

## **SSI Student Earned Income Exclusion (SEIE)**

SSA recognizes that training and education can prepare people for better paying jobs. Therefore, SSA provides the SSI Student Earned Income Exclusion (SEIE) support to encourage youth to continue their education while working. Education helps a person reach their lifetime savings goals.

How many of you are under the age of 22? This support is for you. If you are receiving SSI and are under the age of 22, and you regularly attend school or a training program, a portion of your work earnings can be excluded (not counted) for SSI. Even home-schooled students or those attending an online school may qualify.

It is important that a person report their earnings to SSA. Let SSA know if you want to use the SEIE work support. Each month, a student can earn up to \$2,220\* ,or up to \$8,950\* per year, without it affecting their SSI benefit: Earned income may be saved in an ABLÉ account; up to \$100,000 in ABLÉ savings is not counted towards the SSI resource limit, for a person who receives SSI.

[A Fact Sheet on Reporting Earned Income to SSA is provided as a handout.](#)

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

When a person receives SSI and/or SSDI benefits and they are paying for something so they can work, such as counseling, prescription medicine, medical supplies, medical devices, service animals and disposable items such as bandages and syringes, SSA can deduct those costs when calculating the person's countable income. The items or services must be ...

- Related to a medical impairment;
- Necessary to enable the individual to work; and
- Paid for out of pocket with a receipt

SSA may also be able to deduct out-of-pocket expenses for medical services such as non-routine doctor visits and some attendant care services charged for preparing the person for work, attending to a person while they are at work or getting the person to and from work. SSA may also deduct certain out-of-pocket expenses for transportation and modifications to a home, car or van to allow a person to work. The approved expenses need to relate to the person's work and to a disability, but not necessarily to the disability for which they are receiving benefits. Receipts are required each month.

Tip: An ABLÉ account can be used to pay for impairment-related work expenses which can then be deducted from earnings. Learn more at [ablenrc.org](http://ablenrc.org).

## Blind Work Expense

In addition, if an SSI beneficiary is designated as “blind” in SSA records, they can deduct expenses that make it possible for them to work as a “blind work expense,” reducing their countable income. These can include a service animal, transportation to and from work, licenses, fees or taxes, attendant care services, meals eaten during work hours and medical and non-medical equipment supply costs. Again, this can greatly reduce the amount of countable earned income. SSI may not be reduced, helping the person to pay for these items.

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

A PASS allows a person to set aside income other than SSI or resources for a specific length of time so that a person may pursue a work goal. The work goal must reduce the SSI or eliminate SSDI benefits currently received. The income set aside is not counted when SSA figures the monthly payment. The resources set aside are also not counted when SSA determines eligibility for SSI. A specialized division of SSA called a “PASS Cadre” works with the PASS program.

The more education a person has, the more likely they are to have a job and earn more money. There are many training programs available. Some give a certification, some provide a degree and some are apprenticeships where a person is trained within a work setting for future hire. There is funding available to help people get needed training if they meet the qualifications.

## Funding Sources:

- Vocational Rehabilitation
- American Job Center Training Programs / Department of Labor
- Community or College programs / Meet with a Financial Aid Officer

If a person has a specific work goal and needs to pay for some of their training or transportation, or they have business start-up expenses, they may want to see if a PASS can help them pay for those expenses. If a person receives SSI, that is great, it is one of the requirements for PASS. If a person is an SSDI beneficiary and they can afford to live on SSI, they may want to check out the possibility of having a PASS account with an application for SSI. When they apply, they must meet all of the rules of the SSI program to qualify. A person could set aside earnings, including SSDI, to make their necessary purchases. Refer to your spending plan/budget to see if you could afford your monthly expenses with SSI income and the PASS for your education, employment services or business start-up expenses. For more information, visit [ssa.gov/disabilityresearch/wi/pass.htm](https://ssa.gov/disabilityresearch/wi/pass.htm).

## PASS Informational Tool: [passonline.org](https://passonline.org)

If you need help completing a PASS, a CPWIC, CWIC or a WIPA or employment counselor can help you: [choosework.ssa.gov/findhelp/](https://choosework.ssa.gov/findhelp/)

A student may qualify for financial aid and work to pay for their college/training and/or transportation costs. SSA supports this by allowing for a PASS plan. It is required that

the approved money in a PASS be saved in a separate checking or savings account with a bank or credit union. A PASS participant is required to provide monthly statements and receipts for items that are purchased as part of the plan. The PASS is intended to help a person position themselves to earn an income that would reduce their SSI or eliminate SSDI benefits in the future.

In some cases, a person may need more money to add to their PASS; ABLE savings may be added to the PASS plan to make the employment goal possible, if approved by SSA.

Another thing to remember: When a person has a checking and/or savings account and completes an education program, they are increasing their credit capability. Opening a PASS account offers another chance for a person to learn and practice managing their money. In addition, it is another way to practice how to regularly save for the future.

Are you interested in participating in a training, college or apprenticeship program and think that you may need a PASS to pay for costs? A Benefits Counselor can help you. Before your meeting, it will be helpful to order a BPQY (SSA-2459) from SSA.

#### **Quarter of Coverage for SSDI / Retirement Benefits:**

When a person works, and earns more than \$1,640\* in a calendar year, SSA counts the earnings towards a quarter needed to qualify for SSDI benefits and/or retirement benefits for the future. Based upon their earnings, a person can earn up to four quarters per year. That averages to only \$547\* per month. The younger a person, the fewer quarters needed to qualify for SSDI. For more information, visit [ssa.gov/OACT/COLA/QC.html](https://ssa.gov/OACT/COLA/QC.html).

Sometimes an SSI beneficiary has earned enough credits to qualify for SSDI benefits on their own record. If the person's earnings are low, the amount of SSDI would be low. So, an SSDI beneficiary may also be eligible for a reduced SSI payment because the SSDI payment would count as unearned income.

That is why some people get both SSI and SSDI; they are a concurrent beneficiary. We will cover the SSDI work supports next.

## **Social Security Disability Insurance (SSDI) Work Supports:**

SSA supports SSDI beneficiaries who work. When working, a person who receives SSDI payments can continue to receive their SSDI payments for a while. This is how it works:

### **Trial Work Period:**

During a trial work period, a beneficiary receiving Social Security Disability Insurance benefits may test his or her ability to work and still be considered disabled and continue to receive SSDI payments monthly.

When an SSDI beneficiary gets a job, they need to tell SSA where they work and when they began working, how many hours they work within a month and the amount earned per hour. The person also needs to tell SSA if they stop working and why. A benefits or employment counselor can help.

SSDI beneficiaries are entitled to nine Trial Work Period (TWP) months. During those months, a person can earn as much as they can and still receive SSDI. If the person is an employee and the earnings are equal or more than the Trial Work Level (\$1,050\* for 2023) in a month, that month qualifies as one of their nine TWP months. If the person is self-employed and works more than 80 hours in the month OR earns more than the trial work level in that month, that month qualifies as one of their nine TWP months.

However, that person is still eligible for SSDI monthly payments. Sometimes a person works a job, stops working and tries other jobs. TWP months that take place over five years are totaled up to nine TWP months. Note: If a person filed for SSDI under Expedited Reinstatement (EXR), they are not eligible for a new TWP until they have received 24 months of SSDI payments.

**Extended Period of Eligibility (EPE):** The EPE begins the month after the TWP ends, even if the person is not working that month. The first 36 months of the EPE are the re-entitlement period. Any month that the earnings are less than SGA, they receive an SSDI payment.

In the EPE, there are SSA work supports that an SSDI beneficiary may be eligible for that can reduce their countable earnings. This can allow the person to work and earn more than SGA and remain in-pay status for their SSDI.

When an SSDI beneficiary has countable earnings more than SGA, which is \$1,470\* for 2023 (\$2,460\* for a blind beneficiary), for the first time during their EPE, the person is eligible for three “grace period” months. During those three months, the person will still receive their SSDI payments. For more information, visit [ssa.gov/cola](https://ssa.gov/cola).

After the three grace period months are used, for any month that the person has countable earnings more than SGA in the EPE, they do not receive an SSDI check.

After an SSDI beneficiary has used their ninth TWP there are several ways to reduce countable earnings. The following may help a person stay in-pay until their income increases, allowing them to become financially self-sufficient.

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

When an SSDI beneficiary pays for an item related to any disability, and the item relates to the person working that month, the expense can be approved by SSA. The item is deducted from the gross wage if they are an employee (or from the net self-employment income if they are self-employed), reducing the countable earnings.

Can you think of something that you need in order to work? If you pay for that item, it may be enough for you to earn more money and stay in-pay for SSDI. For example, a person who has seizures and cannot drive, where public transit is not available, may need to pay a taxi \$24 each way, per day: \$1,040 per month. In this example, SSA may approve that employment earnings of \$2,500 per month minus the \$1,040 for transportation equals \$1,460 in countable income and the person continues to receive \$1,000 in SSDI benefits too.

**Subsidies:** Here is an example of a subsidy. Let us say someone is working, but they need the accommodation of an extra break so they can take their medications during their work day. The person also completes less than what an average worker is able to complete within a work day.

The beneficiary can ask SSA if those two things qualify as subsidies. If SSA determines that they are subsidies, the person can earn (2 items @ 10% each) 20% more than SGA and remain in pay status. That is up to \$1,764\* per month and they continue to qualify for SSDI! If the person is blind, the amount increases to \$2,952\*. For more information, visit [ssa.gov/cola](http://ssa.gov/cola).

## **Expedited Reinstatement (EXR):**

**Myth:** Once monthly payments are terminated; a person needs to re-apply for SSA disability benefits if they are unable to work.

**Reality:** SSA provides work supports for people who work and earn so much that monthly payments are terminated. EXR allows a person whose SSDI payments are terminated to request an expedited SSDI application process and payments if they cannot continue to work. If the condition that made them eligible for SSDI benefits or a related condition prevents them from working and earning more than SGA, they can ask to use this work support. This benefit is available if the person's condition prevents them from working anytime **within five years of when benefits ended**. That means that SSA provides SSDI work supports for at least six years, or longer, while SSDI beneficiaries try to work and earn as much as they can!

There are pros and cons to filing an expedited reinstatement claim vs. a "regular" application, and they should be discussed with a SSA representative prior to filing. For example, this decision could affect Medicare benefits.

Some individuals with disabilities and their family members are so afraid that the person with the disability will lose benefits they choose to limit the person's income. However, you can plan for a future of working to your fullest ability and save money for your goals!

## **Ticket to Work (TTW):**

The TTW program is great for people who want to work and participate in planning their employment. The “Ticket” increases the protections and help available when they work.

Most everyone who receives SSI and/or SSDI is eligible for the program. Everyone who receives SSI or SSDI is scheduled for regular medical continuing disability reviews.

During the review, SSA looks at the person’s medical records and makes a decision about the person’s disability status.

A person who wants to work and earn more than SGA can assign their Ticket to an EN or open a case with VR. As long as the person demonstrates timely progress, they are protected from continuing medical review. The protection can last up to seven years while the person takes steps towards participating in education and work. The goal is to help the person with a disability earn enough money that SSI and/or SSDI payments are not needed. VR and the EN can provide benefits counseling services to ensure that the person is successful. A person can be helped to find a good job, to use their work supports and to learn how to report their income to SSA. This is an important work support that can help a person access help, earn more money and increase their retirement benefits for the future.

## **Illinois Employment Initiatives for People with Disabilities:**

**Employment First:** Employment First is a national movement to promote competitive integrated employment for people with disabilities, particularly individuals with intellectual and developmental disabilities. The Workforce Innovation Opportunity Act (WIOA) defines “competitive integrated employment” as the key objective for people with disabilities.

There is a focus on ensuring that transitional youth try employment within their communities. Schools, parents, employment and VR programs are encouraged to coordinate their efforts to ensure that people with disabilities have the opportunity to participate in training that qualifies them for employment using each person’s strengths and abilities.

The [Alternative Employment Program \(AEP\)](#) and the [Successful Disability \(SD\) Opportunities Program](#) help people with disabilities who want to work for the state of Illinois. There is help when taking tests for state jobs through the [Accommodated Testing Program](#). To learn more, visit Disability Employment [work4.illinois.gov/employment-resources/disabpgm.html](http://work4.illinois.gov/employment-resources/disabpgm.html).

Chicago offers the After 22 Project. It is a comprehensive transition program aimed at connecting participants with postsecondary programs, including flexible learning opportunities, leadership development and job skills training. Students also can participate in special recreation, internship and job opportunities. [anixter.org](http://anixter.org).

The Office of Disability Employment Policy (ODEP), at the U.S. Department of Labor (DOL), and the LEAD Center have produced a Guided Group Discovery (GGD)



Facilitator Guide. The purpose of GGD is to lay the foundation for competitive integrated employment as a Universal Design that can benefit all job seekers. For some people, GGD leads to Customized Employment. For everyone, the process assists job seekers in identifying employment that would be a good fit both for them and their employer.

The LEAD Center website contains a GGD Facilitator Guide which is designed to train people to facilitate GGD sessions with youth and/or adults with disabilities and/or others who experience barriers to employment. By facilitating groups with partners, job seekers can get support from multiple systems and the agencies can leverage each other's resources. GGD materials include a Facilitator Manual, an accompanying PowerPoint slide deck and a Participant Manual which can be downloaded from LEAD Center's website at [leadcenter.org](http://leadcenter.org).

**Medical Coverage:**

**Myth:** If a person works they lose their medical insurance.

**Reality:** SSA also provides work supports related to making sure that you have medical coverage until you are eligible for medical insurance through an employer or through HealthCare.gov.

**Medicaid Co-Payments:**

Generic Prescriptions	\$2 per prescription
Brand Name Prescriptions	\$3.90 per prescription
Office Visits	\$3.90 per visit
Hospitalization	\$3.90 per day
Non-emergency Use of Emergency Room	\$3.90 per visit

**SSI Medical Benefits****SSDI Medical Benefits****Medicaid**

Medicaid

**Medicaid 1619(b) (up to \$38,079\* countable income)**

Medicare; extended 93 months following the ninth TWP\*

[\(Chartered Threshold Amounts\)](#)

\*\*“Medicare for the Working Disabled” may be purchased after the 93-month period ends

**Medicaid Waiver**

Medicare Savings Programs

**(up to \$51,024\* gross income)**

Medicaid Health Benefits for Workers with Disabilities

[\(Health Benefits for Workers with Disabilities \(HBWD\)\)](#)

The eligibility for some of these various medical insurance plans is determined based upon household composition, income, assets, the type of housing a person resides in and the individual needs of each person.

**Recap:**

With new knowledge about these SSA work supports and their possible combination with other asset building strategies, beneficiaries have new choices towards planning for their economic futures and greater community participation.

Benefits counselors, CPWICs and WIPAs who employ CWICs specialize in helping SSA disability beneficiaries to explore, plan and fully use all work supports, including public benefits to help people with disabilities to reach their goals, build assets, work and save money for their lifetime.

SSA provides a brochure that provides an overview of the SSI and SSDI work supports. The *Red Book* is available online and there is a version in English or Spanish, Braille or large print. There is also an audio version: [ssa.gov/redbook/newfor2023.htm](https://ssa.gov/redbook/newfor2023.htm).

Braille: [ssa.gov/pubs/brillerequest.htm](https://ssa.gov/pubs/brillerequest.htm).

Social Security Disability benefit updates are available at: [ssa.gov/cola](https://ssa.gov/cola).

**Conclusion:** Work supports are complicated and it is best for beneficiaries to contact a benefits counselor; CPWIC or CWIC through the WIPA programs. A benefits counselor can often be found at the Ticket to Work Employment or Workforce Network, VR or WIPA centers.

## **Activity # 2**

[Trainer can ask the group]:

1. Do you need money to reach an employment goal?
2. Do you need money to reach an education goal that could lead to a good job?
3. Do you need money to pay for a job coach or to pay someone to transport you to a job?
4. Do you need money to purchase tools or equipment for school or a job?
5. Have you explored the PASS online?
6. Have you reached out to a benefits counselor for help preparing a PASS?

## **Making Connections in Your Community: Guest Speaker (20 minutes)**

[Trainer should make contact with a benefits counselor to invite their CWIC, CPWIC or a WIPA to present to the group. The trainer may also want to invite an individual from the SSA field office to present on work supports and/or the Ticket to Work Program.]

[Trainer introductions]:

I am pleased to present\_\_\_\_\_, who is a Benefits Specialist and\_\_\_\_\_from the SSA field office. Together they will answer questions about social security work supports.

### **Presenter Outline**

- Role of a benefits counselor
- Services available
- Eligibility requirements
- Number of people served last year and outcomes achieved
- Example of a success story with use of PASS
- Resources to learn more about work supports

After the presentation, take questions.

## Homework Assignment Review (10 Minutes)

1. Order your BPQY (SSA-2459) from SSA.
2. What work supports would you like to use?
3. What kind of assistance do you need? Who will help you?

## Evaluation and Closing (5 minutes)

Trainer should thank the participants for participating in today's training and congratulate them on first steps toward improving their financial wellness.

**REMINDER:** Be sure to have the participants complete the second half of the evaluation and collect.

## RESOURCE: WAGE REPORTING FACT SHEET



### What You Should Know

If you are a Social Security disability beneficiary and receive Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI) benefits or both, and you have returned to work, you are required to report your wages to the Social Security Administration (SSA).

### Wage Reporting Basics

When you start a new job, you must notify SSA and provide them with the following information:

- Your name and Social Security number
- Name of your employer
- Number of hours you work each week
- Hourly rate
- Date you began working

You are also required to notify SSA when:

- Your pay and hours increase or decrease
- Your job ends or you get a new job

Timely reporting helps ensure that your benefits are paid correctly and reduces the chance of overpayment. If you need to find your nearest SSA Field Office, visit [secure.ssa.gov/ICON](https://secure.ssa.gov/ICON).

### Tips for Reporting Wages

The following tips may be helpful when reporting your wages to SSA:

- Be sure to report all monthly wages each month.
- If you have more than one job, include wages from all jobs. If you report wages online, be certain to report each job separately.
- If you are mailing, faxing or taking your paystubs to an SSA office, write your Social Security number on each of the paystubs, make copies and keep the copies in a safe place.

- SSA is required by law to provide you with a receipt regardless of how you report. If they do not send or give you one, request a receipt confirming you have provided proof of your wages. Keep the receipt in a safe place. If you are overpaid, the receipt may help you.
- If you are reporting self-employment, you will need to contact the SSA office at 1-800-772-1213 (TTY 800-325-0778).

## When and How to Report Earnings

Reporting methods may differ depending on the type of benefit you receive. It is important to report your earnings monthly, based upon the benefit you receive:

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

- The best way to report your earnings is by either using the SSI Telephone Wage Reporting (SSITWR) automated phone system at 866-772-0953, or by using the [SSI Mobile Wage Reporting \(SSIMWR\) app](#). Choose a day in the first six days of the month to report. Early reporting helps prevent incorrect SSI payments. If you miss reporting your earnings during the six-day period, you can still report at any time during the month. You can also sign-up for email or text reminders to report SSI monthly wages at [SSA.Gov/SSIWageReporting](https://www.ssa.gov/SSIWageReporting).
- If you do not use the SSITWR or SSIMWR, then fax, visit or mail paystubs to your local SSA office. If you have receipts for disability-related items or services needed to work, include these as well. Keep copies for your records. Report wages as soon as you receive your last paycheck each month; preferably, report wages no later than the sixth day of the following month.

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

- Report earnings each month to SSA through a *my* Social Security account. To create a new account, or to access a current account, visit [SSA.Gov/MyAccount](https://www.ssa.gov/MyAccount). When you first report using a *my* Social Security account, you must have the Employer's Identification Number (EIN). The EIN may appear on paystubs and W-2 forms, or you may need to ask your employer. If using this method, mail or visit your local SSA office and provide a copy of your first paystub requesting that the EIN be added to the SSAMYACCOUNT portal.
- If you are not able to use the *my* Social Security account, fax, mail or take paystubs to your local SSA office. Make an appointment in advance, if possible. If you have receipts for disability-related items or services needed to work, include these with the paystubs you send to SSA.

## ***If You Receive Both SSDI and SSI Benefits***

Always remember to report to both programs. Earnings affect each benefit differently. You can choose one of the following two options:

1. Use the *my* Social Security account to report your earnings to the SSDI program, and use either the automated phone system or free wage reporting mobile app to report your earnings to the SSI program.
2. Fax or make copies of all paystubs, and take or mail them to your local SSA office. Make one copy for the SSDI program and one copy for the SSI program. Keep a copy for your records.

## **If You Do Not Know Which Benefit You Receive**

Contact the Ticket to Work Helpline at 1-866-968-7842 or 1-866-833-2967 (TTY) to obtain information about what type of benefit you are currently receiving from SSA. You can also open a *my* Social Security account at [SSA.Gov/MyAccount](https://www.ssa.gov/MyAccount) to verify which benefit you receive.