

Social Security

How do you explain the difference between SSI and SSDI?



2 Programs:

SSI

Supplemental Security Income Program || Social Security Disability Insurance Program

SSDI



Supplemental Security Income (SSI)

It is a needs-based program.

- Based on income and assets (how much money you have in the bank)
- You could also get Medicaid, 3 Squares, and Fuel Assistance.
- Asset limit
- SSI Counts wages when you earn them not when you get paid



FALSE

TRUE

When you hear someone say, "If I work, I will get less money."

This is not true.

*Yes, your SSI check is smaller **BUT** you get so much more money from working*

Meet Ed.

NOT WORKING

He gets SSI. His SSI check is \$914.00

Last year he lost his job. His total money was from SSI. He only had \$914

WORKING

This year he got a new job.

He still gets SSI.

He gets money from his job AND he gets money from SSI. Each month he makes \$1,249.00. He gets more money when he works.





Here Is Why You Make More Money If You Work And Get SSI

A. Amount you earn from work a month		\$585
B. You keep the first \$85 of your pay The first \$85 you earn does not affect your SSI; the remainder does.	—	\$85
C. Amount of income that affects your SSI <i>(subtract row B from row A)</i>	=	\$500
D. Divide this amount in half	÷	2
E. Amount that will be taken from your SSI <i>(divide row C by 2)</i>	=	\$250

Here Is Why You Make More Money If You Work And Get SSI



Calculate your SSI amount if you work

F. Amount you now get from SSI every month

\$ 914.00

G. Subtract amount taken from your SSI
(amount from row E)

−

\$ 250.00

H. SSI amount if you work *(subtract row G from row F)*

=

\$ 664.00

Calculate your total income

I. Amount you earn from work a month

\$ 585.00

J. SSI amount if you work *(amount from row H)*

+

\$ 664.00

K. Total amount you will take home per month
(add row I to row J)

=

\$ 1,249.00

Stick to the Facts!

- Ed brings home **\$914** a month when he **does not work**.

- Ed brings home **\$1,249** a month when he **works**.

You tell me, which monthly income is better?

You always make out better by working!!!





SSI Marriage Penalty

- Cut in their benefits of 25%.
- Marry someone with/or without a disability!
- This has been challenged in court
- Causes a financial hardship on people who live in poverty.
- The asset limit for married people with disabilities is \$3000.
- Many advocacy groups and people have started petitions to work toward eliminating this work **DISINCENTIVE.**

Social Security Disability Insurance - (SSDI)

There are 2 ways to get SSDI

#1 From your parent's, based on their work history.

If you got your disability before age 22, you may be eligible.

You start receiving this benefit when your parents die or retire.

#2 From your work history. and having a medical condition that meets Social Security's strict [definition of disability](#).

Social Security looks at your work history. For example, you earn 1 credit for each \$1,640 in wages or self-employment income. When you've earned \$6,560 you've earned your 4 credits for the year.

Generally, you need 40 credits, 20 of which were earned in the last 10 years ending with the year your disability begins.

Social Security Disability Insurance - (SSDI)

- **No Asset Limit (could change) That means there is no saying you can only have \$2,000 in the bank**
- **Must be younger than 65**
- **If you are under 24 you must have worked a 1 ½ years to be eligible.**
- **You will get Medicare after you are on SSDI for 2 years**
- **NOW LET'S TAKE YOUR QUESTIONS FOR AWHILE BEFORE WE SHOW SLIDES ABOUT WORK INCENTIVES**



Trial Work Period (TWP)

- Let's you test your ability to work for 9 months
- You get your full SSDI benefit
- You need to report your earnings
- It begins when you start working
- It continues until you have worked 9 months in a 5-year period
- After the Trial Work Period, you begin an Extended Period of Eligibility (EPE)



Extended Period of Eligibility (EPE)

- Starts the month after your Trial Work Period ends
- 36 months (that is 3 years)
- You will be paid SSDI for any month your earnings are not over the Substantial Gainful Activity (SGA). \$1,470 a month if you're not blind and \$2,460 if you are.



Substantial Gainful Activity (SGA)

- Substantial means doing physical and/or mental activities
- Means you are working full-time or part-time
- The work you do is paid
- Your average monthly earnings are over \$1,470

Work Incentives for BOTH - SSI and SSDI





TICKET to Work

- The Ticket to Work program is another innovative program that helps people with disabilities join the workforce
- This Program to get services from VR or an approved provider
- One thing that is nice about Ticket to Work it allows you to use other employment networks other than just Vocational Rehabilitation. For instance, you could use the 1 Stop employment center as part of DOL-Dept. of Labor, or you can use a supported employer through a developmental disability provider agency.
- Available all over the U.S.

Impairment Related Work Expenses (IRWE)

- Things that you need to assist you in maintain a job because of your disability. For example:
- Transportation cost
- Attendant Services that are done to prepare for work. Like getting ready for work in the morning.
- Medical Devices like wheelchairs, braces, walker, respirator etc.
- Residential modifications for access
- Prescription Medications and Doctor Co-Pays like anti-seizure and office visit fees.

SSDI Subsidy & Special Conditions

- A subsidy is a support or service that can result in a person being paid more than the actual value of the services or work that you perform for an employer.
- Special Conditions refers to a type of support that your employer provides or is provided by someone other than your employer. For instance, Job Coaching is a special condition. **Many people get to keep all of their SSDI check because I have a job coach at work.**
- This does Not apply to people who work as a subcontractor or independent contractors.



Subsidy Application Process

There is a 7-page application that your employer will fill out.

The subsidy Application will ask various questions like

- Does this person receive more supervision than other co-workers doing the same job?
- Does this person receive fewer or simpler task to complete than other co-workers for the same job and pay rate?
- 3 Is this person given additional breaks or longer paid breaks than other co-workers doing the same job for same pay rate?
- Does this person work with the support of a Job Coach?

If all of the above questions are a Yes then you will be granted a subsidy and be allowed to keep your SSDI.

Welcome to
*PASS*plan.org

Plan to Achieve Self Support (PASS)

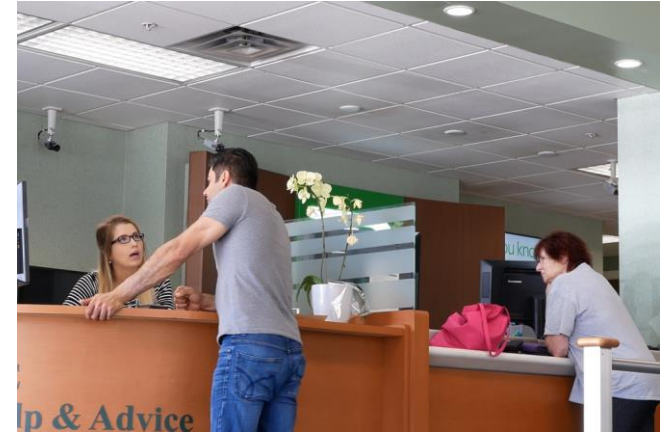
A PASS Plan allows people with disabilities to save money to achieve a work goal like going to college in order to get a job that will help them be self-sufficient.

You are required to have 2 incomes in order to qualify for a PASS Plan. For instance, If I have SSDI or SSI **and** work earnings they would be eligible to set up a PASS Plan.

Writing a PASS Plan is like filling out a long grant application for a large sum of money to achieve an outcome.

PASS PLAN APPROVED!

NOW WHAT DO I DO?



If your PASS Plan is approved, then open a separate checking or savings acct. where you deposit your SSDI and $\frac{1}{2}$ of your work earnings.

The money you are putting in the bank is NOT used when Social Security is figuring out your SSI or SSDI payment for the month

It's important to make sure you have enough money still coming in to pay your bills.

Individual Development Accounts Tangible Assets (IDA) this is a matched savings better than ABLe accounts which are not matched

An IDA account might work for you. It can help you pay for:

- **Higher Education** expenses like Tuition, Books, Assistive Technology, School Supplies, a tablet, a computer, Notebooks, a Backpack, and so forth.
- **Starting or expanding a business.** Many people with disabilities and women have started their own businesses through this program.
- or **Buying a Home.**

Individual Development Account - Tangible Assets (IDA)

An IDA account is a special joint savings account that is associated with a bank that your local Community Action Agency partners with. In order to set up one you must:

- Have income from a job
- Be low to moderate income.

The \$ for the program is funded by a state-federal match.

The way it works is you deposit a minimum of \$500 during your 1st year and \$500 the second. So, your \$1000 over 2 years becomes \$3,000.

You can put more than the minimum amount in. However, it won't get matched!

You are **required** to take 8 weeks of budgeting classes on money-related topics.

An IDA account does **Not** affect SSI, Food Stamps, Fuel Subsidy or Section 8 Eligibility!

Example:

You deposit \$500 a year for 2 years = \$1000

Tangible assets deposits \$1000 for 2 years = \$2000

\$1000 + \$2000 = \$3000

You now have \$3000

Where can I get help?

Social Security
Red Book

