

MD-WIN Maryland Work Incentives Network

A project of
Independence Now, Inc.



The Work Incentives Planning and Assistance project for Maryland

- Created and funded by Social Security
- Provides free services to SSI and SSDI beneficiaries across Maryland
- Helps you understand and use work incentives to become more independent financially through work
- An independent voice

Whom do we serve?

- Individuals who receive benefits from Social Security (SSI or SSDI) based on their own disability
- Between the ages of 14 and full retirement age, and
- Live in the State of Maryland

It's all about WORK

- Working can get you more income
- More income can help you become more self sufficient
- Being self sufficient can give you more confidence
- The decisions are always yours

Services we offer

- Information and Referral
- Ticket to Work Helpline: 1-866-968-7842
- Benefits Summary and Analysis
- Problem Solving and Advocacy
- Benefits Management

So, what are work incentives?

- Employment support programs funded by SSA
 - Employment Networks funded through Ticket to Work
 - Vocational Rehabilitation (DORS)
- Managing benefits
 - Help keep some or all of cash benefits while working in many cases
 - Keeping health benefits while working

Ticket to Work

- The TTW program is *completely free* to you
 - Your Ticket can pay for services that will help you find and retain work
- Using your Ticket is *completely optional*
 - Your Ticket belongs to you
 - You do with it what you want
 - You assign it to any Employment Network you choose
 - You do not have to use it at all, if you choose

Ticket to Work - eligibility

- You are eligible for a Ticket if you are currently receiving SSI and/or SSDI benefits
- Your Ticket is available when you turn 18
- You can use your Ticket until you reach 65 years of age
- You do not need to apply

Ticket to Work – Timely Progress

- SSA will put regularly scheduled medical reviews on hold for you when you assign your Ticket to an EN (or open a case with DORS).
- You must make Timely Progress towards the eventual goal of earning enough to replace your cash benefits
- Failure to meet Timely Progress does not cancel the Ticket, just ends medical review protections.

Ticket to Work

Employment Networks (ENs)

- Contracted with SSA to provide services to help you find and retain work
- Some operate locally, some regionally, some are nationwide
- Services can vary widely from one EN to the next

Ticket to Work

For more information about the Ticket program, or for general information about work incentives, you can call the Ticket to Work Helpline:

1-866-968-7842

SSI and SSDI

What is the Difference?

- SSA administers 2 types of disability benefits
- The rules and work incentives for each of them are very different
- It is important to know which one you have when you get benefits counseling or before you begin working
- Some people receive both types of benefits

Supplemental Security Income (SSI)

It is a needs-based program for people who:

- Are over 65, or are blind or otherwise disabled by Social Security's definition, and
- Have very limited income and resources (assets).

Social Security Disability Insurance (SSDI)

SSDI is a benefit for people who have worked and paid into the Social Security system and became disabled according to Social Security's definition. Also, in some circumstances an adult child or a widow or widower of someone who paid into Social Security may be entitled to a benefit based on his or her own disability.

How to tell them apart

Supplemental Security Income SSI

- Must be over 65, or blind, or meet SSA's definition of 'disabled'
- Must have limited income and resources
- Goes up and down each month based on your other income
- Highest check is \$771 per month (2019); \$1,157/mo. for eligible couple.
- Medicaid

Social Security Disability Insurance SSDI

- Must be blind, or meet SSA's definition of 'disabled'
- No resource test
- Same amount each month (all or nothing depending on "substantial gainful activity")
- Amount based on your, your spouse's or your parent's work history
- Eligible for Medicare parts A (hospitalization), B (outpatient care) and D (prescription drug coverage) after 24 months.

SSA's Definition of Disability for and Adult

The inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.

Work Incentives for

SSDI

Many work incentives for SSDI have a time element to them

- Trial Work Period
- Extended Period of Eligibility
- Extended Period of Medicare Coverage
- Expedited Reinstatement

Trial Work Period (TWP)

- A time for you to try working
- There is no upper limit on what you can earn during your TWP
- There are 9 months in a TWP, which do not have to be used all in a row.
- A Trial Work month is counted when you earn \$880 or more (in 2019) in a calendar month

Extended Period of Eligibility (EPE)

- Begins right after TWP ends
- Lasts 36 months (3 years)
- Payments will continue if your countable income is below a certain level (SGA)
- Payments are suspended if countable income is above SGA
- Payments can be reinstated anytime during the EPE if countable income goes below SGA.

Extended Period of Medicare Coverage (EPMC)

- If your cash benefits stop because you were working, your Medicare won't stop right away.
- Medicare part A (hospitalization) will continue to be free for at least 93 months after the end of your TWP.
- You can continue to use parts B (outpatient care) and D (prescription drug coverage) as long as he premiums are being paid

Expedited Reinstatement (EXR)

- If your cash payments are terminated, all is not lost
- If your income drops below SGA within 5 years, you can request that the benefits start back up again
- You must still have a disability
- You can receive up to 6 months of provisional payments while EXR is being processed.

Substantial Gainful Activity (SGA)

- SSA can look at more than just what your gross earnings are
- SGA is a decision based on several factors
- Certain work incentives can reduce how much of your income is counted
- The SGA guideline is currently (2019) set at \$1,220 a month (\$2,040 if you are blind)

Work incentives that can reduce your countable income

- Impairment Related Work Expenses
- Subsidies
- Special Conditions

Impairment Related Work Expenses (IRWEs)

- If you pay for something that is related to an impairment that you have and that you need to be able to work, it could be an IRWE
- If approved by SSA, the amount of the IRWE can be deducted from your countable income
- It must be a reasonable expense paid by you in a month that you are working
- And no one reimburses you for the cost

Impairment Related Work Expenses (IRWEs)

- Most out-of-pocket medical expenses
- Durable medical equipment
- Impairment-related transportation
- Attendant care services
- Adaptive equipment
- Service animals
- Anything else that meets SSA requirements

Subsidy

- If your employer makes reasonable accommodations for you to work, that could affect how much of your income is counted by SSA
- If you are paid the same as other employees who do similar work, but the quantity or quality is less or you get extra support from supervisors or coworkers, you could qualify for a Subsidy

Special Conditions

- Some people need extra support while they work. If support is provided by an outside source (i.e. DORS, an EN or a DDA supported agency), that could qualify as a Special Condition.
- The number of hours of intensive job coaching that you receive on the work site can be factored into how much of your income is counted.

Employed Individuals with Disabilities (EID)

- This is a way to buy into Medical Assistance (Medicaid)
- This will pay your Medicare premiums, saving you over \$1,600 a year
- It will cover some services that Medicare does not
- You can earn over \$74,000 a year
- You can have up to \$10,000 in assets

Work Incentives for

SSI

SSI

- The amount of SSI that you can receive is based on several factors, primarily other income that you receive
- Basically, when your income goes up, your SSI will go down
- However, not all earned income is counted
- You will always have more total income when you work than you would have from SSI alone

Ways to Reduce Countable Income

- General Income Exclusion
- Earned Income Exclusion
- Student Earned Income Exclusion
- Impairment Related Work Expenses
- Blind Work Expenses
- Plan for Achieving Self Support

General Income Exclusion

- Social Security deducts the first \$20 of any income you have other than SSI when they calculate your SSI eligibility and payment. You get one \$20.00 deduction in each month.
- If you have Unearned Income, the \$20 is deducted from it.
- If you do not have any Unearned Income, then the \$20 exclusion is applied to your Earned Income.

Earned Income Exclusion

- SSA automatically deducts \$65 from the gross income that you report to them each month
- What is left is divided by 2
- This means less than half of your income is counted against your SSI

Student Earned Income Exclusion

- If you are a student under the age of 22, you have a much larger exclusion for your earnings
- As much as **\$1,870** (in 2019) can be excluded each month!
- Annual maximum exclusion of **\$7,550**

Impairment Related Work Expenses (IRWEs)

- The same kinds of expenses that can be used to reduce countable income for SSDI can be used to do the same with SSI
 - Medical expenses, adaptive equipment, accessible transit costs, attendant care services, service animals, etc.
- They can be used in conjunction with any other work incentive for SSI as well

Blind Work Expenses (BWE)

- This work incentive is for people who meet SSAs definition of blindness
- Almost any work related expense can qualify as an BWE
- The list of possible BWEs includes transportation costs, meals eaten at work, clothing for work, tools, union dues, even income taxes
- The approved BWEs are deducted after the remaining countable income is divided by 2

Plan for Achieving Self Support (PASS)

- This is a targeted work incentive for people who have a work goal that will eventually allow them to work off cash benefits.
- Any income (or in some cases, assets) can be excluded with a PASS
- SSI will go up to replace what you pay for things that will help you to your goal

Protecting your Medical Assistance 1619(b)

- Even if you are earning so much that your SSI is \$0, you can keep your Medical Assistance in almost all circumstances
 - It must be earned income that caused your SSI to be \$0
 - You must meet all other SSI eligibility requirements
 - Including \$2,000 asset limit
 - Income no more than Maryland's 1619(b) limit (\$40,365 in 2018)

Employed Individuals with Disabilities (EID)

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Income “limits”

\$1,627 work off SSI

\$1,220 SGA

\$1,040 Federal Poverty Guideline

\$880 Trial Work Period amount

\$791 Concurrent amount

\$771 SSI base rate (2019)

For More Information

- If you have general questions about work incentives or the Ticket to Work program, you may contact the Help Line

1-866-968-7842

- Or to www.choosework.ssa.gov
- Or go online to www.socialsecurity.gov/work

Contact Us

www.md-win.org

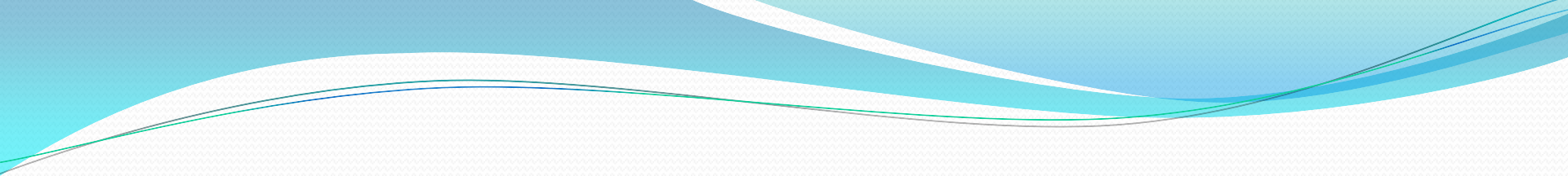
MD-WIN

12301 Old Columbia Pike, Suite 101

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Introduction to Social Security Disability Benefits web course

- VCU offers an in-depth training on benefits and work incentives.
- No cost except a time commitment.
- Self-paced.
- <https://vcu-ntdc.org/training/initial/introcal.cfm>



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