

Social Security Disability

vs

Supplemental Security Income

Insurance Program – no income or resource (asset) limits

Family benefits available

Benefit Rate as per SS tax paid

Associated Health Insurance

Medicare: Part A – D
Medicare Savings Program

Work Incentives

Trial Work Period (9 mths)
Extended Period of
Eligibility (36 mths)
Expedited Reinstatement
(60 mths)
Extended Medicare (93 mths)

Special Considerations

Impairment-Related Work Ex
Employer Subsidies
Job Coaching
Failed Work Attempts
Additional Considerations for
Self Employed

Ticket to Work? - Yes

Needs based program – income and resource limits are very important

Only individuals who have disabilities or are over age 65 are eligible. No family benefits.

Benefit Rate calculated using income and living arrangements

Associated Health Insurance

Medicaid

Work Incentives

Earned Income Disregards
1619b Extended Medicaid Coverage
PASS Plan
Reinstatement – 12 month rule
Expedited Reinstatement (EXR)

Special Considerations

Impairment-Related Work Expenses
Blind Work Expenses

Ticket to Work? - Yes

NYS Work Incentive for persons with disabilities:

Medicaid Buy In for Working Persons with Disabilities (MBI-WPD)

N O T E S

2018 Social Security and SSI Changes

SSI Payment Rates for New York		2017	2018
Living Alone		\$ 822.00	\$ 837.00
Living with others		\$ 758.00	\$773.00
Living in the household of another		\$ 513.67	\$ ____ .00
Couple		\$1,207.00	\$ ____ .00
Social Security Disability Thresholds		2017	2018
Substantial Gainful Activity (SGA)	Non-Blind	\$1,170/mo.	\$1,180/mo.
	Blind	\$1,950/mo.	\$1,970/mo.
Trial Work Period (TWP)		\$840/mo.	\$850/mo.
SSI Student Exclusion Limits		2017	2018
Monthly Limit		\$1,780	\$1,790
Annual Limit		\$7,200	\$7,350
Section 1619(b) Eligibility Threshold		2017	2017
Base Amount (NY State)		\$20,748	pending
Title 19 or Medicaid Amount (NY State)		\$24,704	pending
Threshold (NY State)		\$45,452	pending
Medicare Premium and Deductible Rates		2017	2018
Part B Premium		\$109-\$134	\$109-\$134
Part A Deductible		\$1,316.00	\$1,340.00

- *Part A deductible is only cost for up to 60 days of Medicare-covered inpatient hospital care. For extended hospital stays, beneficiaries must pay an additional \$335 per day for days 61 through 90 in 2018, and \$670 per day for hospital stays beyond the 90th day in a benefit period. For beneficiaries in skilled nursing facilities, the daily co-insurance for days 21 through 100 will be \$167.50 in 2018.*
- *Although most beneficiaries will pay \$134 for Part B, some premiums will be lower due to a "hold harmless" provision to prevent overall reduction of the Social Security benefit. A small number of beneficiaries — individuals with income exceeding \$85,000 and married couples exceeding \$170,000 — will pay a higher Part B premiums based on their income.*

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Myths and Truths about Working While Receiving SSI or SSD

1. What is SSA, SSDI, and SSI?

SSA – Social Security Administration. SSA administers several programs. Among them are Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). SSDI is an insurance program that a wage earner pays into through withholding tax that is taken out of their pay check. SSI is an entitlement program that is used to supplement income for wage earners with disabilities whose SSD check is less than the SSI rate or for individuals with disabilities who do not have sufficient earnings to be eligible for SSD or for those who are over 65 (even if they do not have a disability). SSI recipients must meet both income and resource limits to be eligible.

2. True or False? If you work, you will lose all of your SSD.

FALSE. SSD beneficiaries can work and earn as much as they want for 9 separate months before Social Security Administration (SSA) will reassess your eligibility. Even then, if you are earning less than substantial gainful activity (SGA) or \$1180/month in 2018, you will likely not lose your benefits due to work.

3. True or False? If you work, you will lose all of your SSI.

FALSE. SSI uses a budgeting calculation that favors earned income. SSI does not count the first \$85 (\$65 if you also have SSD) plus ½ of the remaining balance of earned income. That means you almost always have more money to use each month than if you did not work at all.

4. True or False? If you work, you will lose your medical coverage.

FALSE. SSD beneficiaries can keep their Medicare for at least 93 months (over 7 years) from the time they complete their trial work period. SSI recipients can maintain Medicaid eligibility if the reason they stop receiving cash SSI benefits is due to their own work earnings and their counted income is less than about \$45,000 for 2018.

5. How might an SSI recipient earn the right to receive SSD on their own record?

By working and paying into the SS system through payroll deductions.

6. True or False? If you receive SSD and your spouse starts working, you will lose your SSD benefits.

FALSE. Spouse earnings have no affect on SSD recipients. They do, however, affect SSI eligibility.

7. What are three (3) benefits to working?

Money, social connection, sense of accomplishment, improved emotional health, access to employer benefits such as discounts on events, life insurance, etc.

8. True or False? If you are eligible for Medicaid, there is no need to accept your employer's health insurance benefits.

FALSE. Depending upon whether there is a charge, Medicaid may require you to accept any coverage you are eligible to receive. If it is cost effective to do so, they may reimburse you for your out-of-pocket expense for this coverage. Remember, by accepting this coverage, you have access to more doctor choices (those who do not accept Medicaid). However, if you also have Medicare, Medicaid will likely be sufficient to meet Medicaid's requirements.

9. True or False? You are almost always better off if you are working while receiving SSI.

TRUE – Because the budgeting methodology disregards more than half of your earned income and you can keep Medicaid under special rules for working persons, it is rare for an individual to be in a worse situation while working. The two possible situations where there may be a negative net result are when either: other members of the household would lose coverage that can't be replaced or the stress of the actual job results in an exacerbation of symptoms.

10. True or False? You may be eligible for a tax refund when you work even if you do not owe any tax.

TRUE – The earned income tax credit is a refundable (you can get back more than you paid into the tax system) credit for individuals who are between 25 and 65 with no children or lower income households with children. For the 2010 tax year, an individual without children could get back as much as \$457 more than they paid for taxes. An individual with 3 children could get back as much as \$5,666 more than they paid for taxes. However, to receive this money, you MUST file a tax return.

11. True or False? A ticket-to-work is a little brown stub that you hand to your employer as you walk in the door?

FALSE – Ticket-to-Work is a program designed to help Social Security Disability beneficiaries and SSI recipients access services they need in order to return to work. The ticket holder (you) chooses an employment network or EN (a provider who has signed up to participate in the program) that they believe can

help them and the EN is reimbursed by Social Security for the services they provide ONLY if you go to work and gradually increase your earnings until you are earning substantial gainful activity (SGA) which is \$1180 per month in 2018.

12. What is a CDR?

A continuing disability review (CDR) is performed by SSA on a periodic basis for everyone who is receiving SSDI or SSI. It consists of a medical review and a work review. The purpose is to answer the question: Has your ability to perform substantial gainful activity improved since the last time we looked at your case to the degree that you are no longer disabled by SSA standards? If SSA determines the answer is yes, your benefits may be terminated. If SSA determines the answer is no, your benefits continue.

13. What added bonus do you get if you decide to use (or assign) your ticket to an employment network?

As long as you are making timely progress with your plan, Social Security Administration agrees not to perform a medical review (CDR). If you fail to meet make timely progress, your employment network may continue to work with you but SSA may begin a medical review as per their normal schedule for periodically reviewing your case.

14. True or False? Once on SSI or SSD you will always be poor because the system keeps you that way.

FALSE. There are numerous income and resource exemptions for SSI that will allow you to build your assets. This includes purchasing a home that you live in for any price as well as the full value of one car. For SSD beneficiaries, most unearned income does not affect your check and SSD does not have a resource limit. Therefore, even Bill Gates could be eligible for SSD, IF he became disabled. In addition, recent changes to the Medicaid Buy In for Working Persons with Disabilities (MBI-WPD) program allows you to work and keep Medicaid, even if you have up to \$20,000 in counted resources for an individual (\$30,000 for a disabled couple). Retirement accounts will also no longer be counted as a resource for the MBI-WPD program.

15. Where can you get help with these questions or if I want to go to work?

There are a number of places you can go. Here are a few suggestions:

Mental Health Association's Employment Program – 585-325-3145
ACCES-VR – NYS's vocational rehabilitation program – 585-238-2900
SSA's work related web page: <http://www.ssa.gov/work/>

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3 Common Misconceptions about Working While Receiving Social Security Benefits

1. If you work more than 20 hours/week, you will lose eligibility for SSDI.

FALSE: SSDI work incentives include a 3 phase process that allows a beneficiary to try working before their benefits are terminated. The amount you can earn and the rules associated with whether you receive your check varies with each phase. There is no limit on the number of hours one can work. However, after an initial trial period SSA does evaluate whether a beneficiary is able to sustain work at the Substantial Gainful Activity (SGA) level. In 2018, SGA equals \$1180/month.

2. Social Security will perform a medical review if they see I am working and then I will lose my benefits.

FALSE: SSA is prohibited from starting a medical review solely because a beneficiary starts working. However, SSA is required to perform a medical review for every beneficiary on a regularly assigned basis depending upon whether your condition is expected to improve or not. Even those whose condition is NOT expected to improve is required to be reviewed periodically. To avoid a medical review during your start back to work, you may want to consider assigning your Ticket to Work to an Employment Network.

3. I can't go to work because I will lose my medical coverage.

FALSE: SSDI beneficiaries continue to be eligible for Medicare coverage for at least 93 months from the end of their trial work period and, in many cases, eligibility continues even past this date. In addition, individuals who were previously eligible for Medicaid only through the spend down program, may become eligible for the Medicaid Buy In for Working Persons with Disabilities (MBI-WPD) program which will eliminate the need to pay a spend down to obtain Medicaid coverage. And, individuals who are enrolled in the MBI-WPD program can have their Medicare Part B premium paid or reimbursed by NYS.

3 Common Misconceptions about Working While Receiving Supplemental Security Income

1. It is not worth working because what I earn is only taken away from my SSI benefits.

FALSE: While it is true that your earnings affect the amount of SSI you are eligible to receive, the formula SSI uses to calculate how much your check should be highly favors EARNED INCOME. In fact, SSA disregards (or doesn't count) the first \$65-85 you earn plus another 50% of the rest of your earned income. If this amount is less than your SSI base check, then one may still receive a reduced SSI check. In nearly all situations, the spendable amount of your earnings and reduced SSI check together is more than the amount of your full SSI check before starting to work.

2. Even if I don't need mind losing my cash SSI benefits, I can't work because I will lose the medical coverage I need to stay healthy.

FALSE: Individuals who lose their SSI benefits specifically due to work earnings are eligible for special Medicaid coverage. The income allowed in this program is over \$45,000 annually.

3. If I lose SSI due to work earnings, and then I lose my job, I will have to reapply for benefits.

FALSE: If you lose SSI due to work earnings and remain eligible for the special SSI Medicaid benefits, you continue to be a non-cash SSI recipient and therefore, can return to cash status as long as you continue to use Medicaid and your resources (or assets) do not exceed the SSI limit (currently \$2000 for an individual and \$3000 for a couple). Even if you lose your connection to the special SSI Medicaid coverage, you may be able to restart your SSI benefits for 60 months from the time your SSI benefits are terminated through a process known as Expedited Reinstatement (EXR).

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Resources for Social Security Issues
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Help Applying:

MHA Peer Navigators – individuals with mental health conditions only 585-325-3145

Center for Disability Rights/RCIL – serve all disability groups 585-464-6470

Benefit Representatives of America – 585-663-6333

Help with Appeals:

Center for Disability Rights/RCIL – 585-464-6470

Benefit Representatives of America – 585-663-6333

Empire Justice Center – 585-464-4060

Private attorneys

Help with Work Incentives:

MHA – HARP referrals must be for ISE and Ongoing Employment only. Individuals with open ACCES VR cases should request a referral from their VR counselor to be sent to MHA. ACCES VR referrals are NOT limited to mental health and are accepted for Monroe, Ontario, Wayne, and Livingston counties.

Starbridge – Starbridge is an authorized subcontractor for Neighborhood Legal Services and provides free work incentives counseling for individuals who are current Social Security benefits. Preference given to individuals who are actively pursuing employment or are currently working. 585-546-1700

Help with Overpayments:

Overpayments related to work or for working individuals: MHA and Starbridge (limited to helping to pull together paperwork – cannot represent in appeals process). RCIL????

Other overpayment reasons: MHA can help as per time permits. Prefer to provide advice and coaching to care manager and then care manager assists consumer with paperwork.

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