You Can Make it Work!

Basic Overview of Social Security
Disability Benefits
Mission

• To increase understanding of how work can impact SSI & SSDI cash and healthcare benefits, as well as other public benefits

• To increase awareness of Social Security (SSA) works incentives and how they can be helpful when a beneficiary works

Services

• Team of certified benefits specialists that provide counseling and analysis to beneficiaries who are working or looking for employment
Today’s Overall Goals

You will leave learning:

• Work is not impossible when receiving public benefits
• Employment can be beneficial and rewarding on many levels
• Special supports & programs exist to help you along the way
Get Informed!

For starters, get the facts about:

• Your current public cash and healthcare benefits

• Your work history and related earnings

• How SSA work incentives can be helpful when you work
Don’t Believe Myths!

- If I work, I’ll lose my cash benefits!
- If I work, I’ll lose my health insurance!
- If I get off benefits, I can never get them again!
- I can’t work more than 20 hours or I’ll lose my benefits!
- If I work, I’ll be worse off financially
The Benefits of Work Incentives!

Social Security Work Incentives

- Preserve public health insurance
- Protect case status
- Reinstate past benefits
- Protect SSDI cash benefits
- Reduce SSI cash benefit impact
SSA Benefit Programs

SSI
Supplemental Security Income

SSDI
Social Security Disability Insurance

DUAL

WorkWithoutLimits
BENEFITS COUNSELING
4 Main Differences

SSI
- Financial-need: YES
- Medicaid/MassHealth
- 1st of the month

Eligibility Basis
- Resource Limits
- Health Insurance
- Payment Details

SSDI
- Work-history
- NO
- Medicare
- Any day but the 1st
IMPORTANT!

Work earnings impact SSI and SSDI cash benefits differently!
Cash Benefit Impact Factors

Changes to the following will impact your SSI:

• Living Situation
• Marital Status
• Monthly Income
SSI Max Payment Levels

Beneficiary is the only one who pays all household expenses

2019 SSI Max Payment Level: $ 885.39 ($771 + $114.39)

Roommate(s) and each pays household expenses equally

2019 SSI Max Payment: $ 801.40 ($771 + $30.40)

Person lives somewhere and doesn’t pay any expenses

2019 SSI Max Payment Level: $ 601.58 ($514.00 + $87.58)
Key Messages: SSI & Work

When you work, remember the following:

• You will have more money than when you only got SSI
• Using SSI work incentives can result in higher SSI payments
• Your SSI case won’t close unless you exceed SSI resource and income limits or if your medical condition improves
SSI Work Calculation

Cash benefits are reduced in proportion to work income

- First $85 of work income doesn’t impact SSI payments
- Less than half of what’s leftover of work income will impact SSI
- SSI payments reduce $1 for every $2 you earn after those $85

Reporting on time is key to correct payments!
### Beneficiary Profile:
- **Marital Status:** Single
- **Gross Earned Income:** $960
- **Living Situation:**

![Full Cost of Living](image)

### SSI & WORK CALCULATION EXAMPLE

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Monthly Earned Income</td>
<td>$960.00</td>
</tr>
<tr>
<td>Total Income Exclusions</td>
<td>$(85.00)</td>
</tr>
<tr>
<td>Difference</td>
<td>$875.00</td>
</tr>
<tr>
<td>Divided by 2</td>
<td>/2</td>
</tr>
<tr>
<td>Total Countable Income</td>
<td>$437.50</td>
</tr>
<tr>
<td>SSI Maximum Payment Level</td>
<td>$885.39</td>
</tr>
<tr>
<td>New SSI Payment</td>
<td>$447.89</td>
</tr>
<tr>
<td>Total Available Gross Monthly Income</td>
<td>$1,407.89</td>
</tr>
</tbody>
</table>

New SSI Payment = \( \frac{Total\ Countable\ Income - SSI\ Maximum\ Payment\ Level}{2} \)

\[
\text{Total Countable Income} = 437.50 - 885.39 = -447.89
\]

\[
\text{New SSI Payment} = \frac{-447.89}{2} = 447.89
\]

**Total Available Gross Monthly Income**

\[
\text{Total Available Gross Monthly Income} = 466.89 + 880 = 1,407.89
\]
Impairment-Related Work Expenses

Definition
• IRWEs are items or services you pay for out of pocket due to your disability and that you need to work

Benefit to SSI
• You get back half of what you spent for IRWEs in your SSI check

Examples
• Medication co-pays
• Specialized transportation to get to work
• Specialized equipment
### Beneficiary Profile:

- **Marital Status:** Single
- **Gross Earned Income:** $960
- **Work Incentives:** $50 IRWEs
- **Living Situation:**

<table>
<thead>
<tr>
<th><strong>IRWE &amp; WORK CALCULATION EXAMPLE</strong></th>
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SSI Health Insurance & Work

SSI beneficiaries are automatically entitled to free health insurance called MassHealth Standard.

1619(b)
SSI work incentive that preserves MassHealth Standard even when cash benefits are suspended.

In order to use 1619(b) your cash benefits must have been suspended due to your monthly work income.