

Dispelling Myths: SSI, SSDI, and Work



May 15, 2025

Presentation Objectives

At the conclusion of this presentation, participants will be able to:

- Dispel the benefits-related myths that surround work and people with disabilities
- Articulate that work is possible when receiving SSI and/or SSDI
- Describe SSI and SSDI eligibility requirements, major differences, and the effect of work on benefits



About Work Without Limits


- Initiative of ForHealth Consulting at UMass Chan Medical School
- Network of employers, educational institutions, employment service providers, and state and federal agencies
- **Goal:** increase the employment of people with disabilities until it is equal to those without disabilities
- Programs and services to meet the needs of:
 - Businesses that actively recruit people with disabilities
 - Individuals with disabilities who are seeking jobs
 - Employment providers

Work Without Limits Benefits Counseling

Community Work Incentives Coordinators (CWIC)

- Undergo background check and receive Level 5 security clearance from SSA
- Complete a rigorous initial training and two-part assessment process to achieve certification
- Complete ongoing training to maintain certification
- Access training and technical support provided by Virginia Commonwealth University's National Training & Data Center
- Over 50 years of combined experience as CWICs and CPWICs,

Don't Believe Myths!



I can't work more than 20 hours, or I'll lose my benefits!

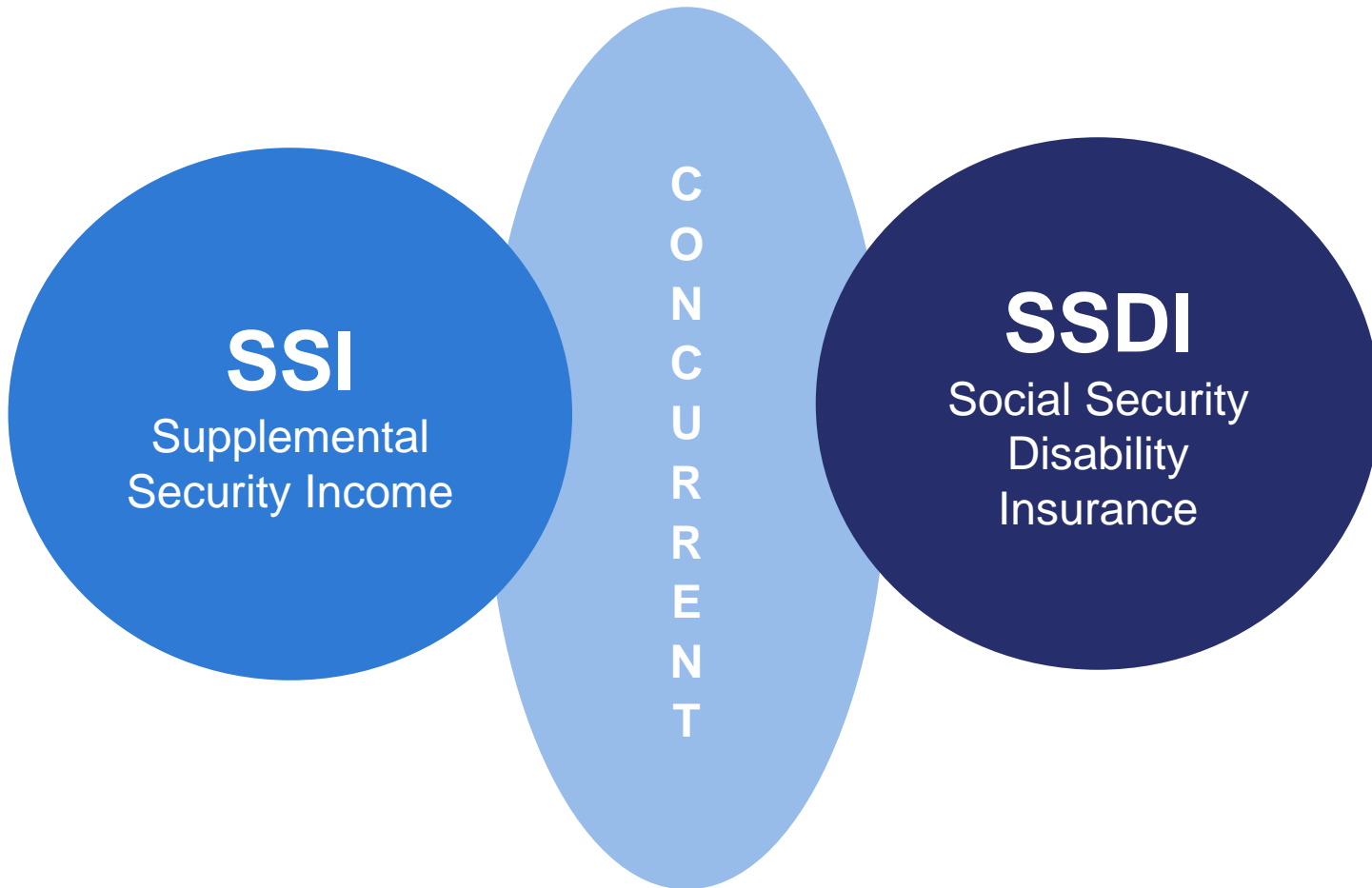
If I work, I will lose my health insurance!

If I work, I'll lose my cash benefits!

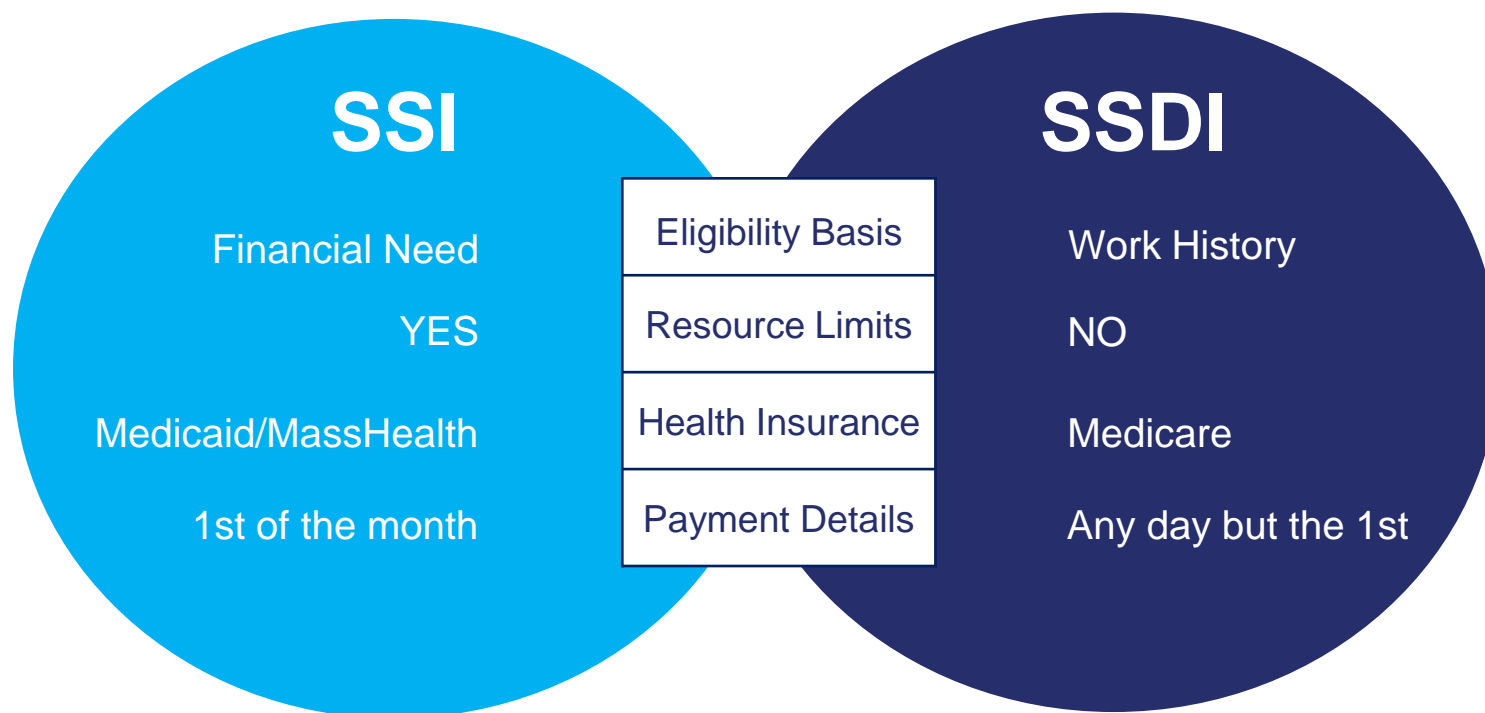
If I get off my benefits, I'll never get them back again!

If I work, I'll be worse off financially!

SSA Benefit Programs



Four Main Differences



Important!

Work earnings impact
SSI and SSDI cash benefits
differently



Myths #3 and #4

I can't work more than
20 hours, or I'll lose
my benefits!




If I work, I'll lose
my cash benefits!



Supplemental Security Income (SSI)

2025 SSI Maximum Monthly Payment Levels

(Single Individual)

Single Individual	SSI Monthly Payment Levels
Full Cost of Living 	Only one who pays all household expenses Total SSI Payment: \$1,081.39 (\$967 FBR + \$114.39 SSP)
Shared Living 	Roommate(s) pay household expenses equally Total SSI Payment: \$997.40 (\$967 FBR + \$30.40 SSP)
Household of Another 	Lives in someone else's home and doesn't pay Total SSI Payment: \$732.25 (\$644.67 FBR + \$87.58 SSP)

Blind Individual: \$1,116.74 (\$967. FBR + \$149.74 SSP) regardless of living situation

Couples Rate: \$805.03 (\$725.50 FBR + \$90.03 SSP) each for married & both collecting SSI

FBR = Federal Benefit Rate; SSP = State Supplemental Payment*

*SSP is paid separately from the SSI check but comes on the same day.

SSI and Work: The Facts

- SSI is a fluid system
- SSI is reduced \$1 for every \$2 earned over \$85 in a month
- The more you earn from working, the less you will receive in SSI
- But this calculation is made each month that you work, so if your income goes down your SSI will go up
- You will always have more money each month that you work than if you were only receiving SSI

SSI Payment Calculation

- Start with Gross Monthly Earnings
- Then subtract:
 - \$20 Unearned Income Exclusion
 - \$65 Earned Income Exclusion
- Then divide difference by 2 to get Total Countable Income
- Subtract Total Countable Income from SSI Maximum Payment Level to determine New SSI payment



Important: SSI is adjusted in relation to earnings – as income increases, SSI decreases

SSI & Work Calculation Example

(Single Individual)

Total Monthly Gross Earned Income	\$ 1,200.00
\$20 & \$65 Income Exclusions	(85.00)
Difference	\$ 1,115.00
Divided by 2	/2
Total Countable Income	\$ 557.50
SSI Maximum Payment Level	\$ 1,081.39
Total Countable Income	(557.50)
New SSI Payment	\$ 499.89
Total Monthly Gross Earned Income	\$ 1,200.00
New SSI Payment	+ 523.89
Total Available Gross Monthly Income	\$ 1,723.89

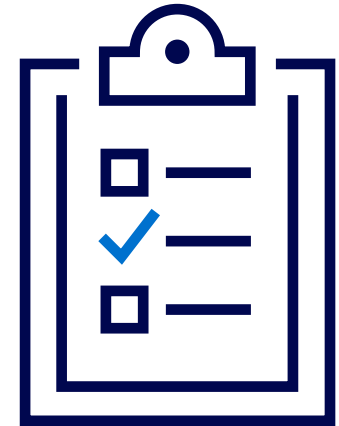


\$1,200 is based on 20 hours/week at \$15/hr. (minimum wage in MA)

Additional Protections in the SSI Program

The SSI program has several Work Incentives built into the program that can be used to help an individual who is working keep more of their income, including:

- Student Earned Income Exclusion – SEIE
- Impairment Related Work Expenses – IRWE



Myth #1



If I work, I will
lose my health
insurance!

Maintaining Health Insurance: The Facts

There are safeguards built into both SSI and SSDI to help preserve health insurance.



For SSI, there is 1619(b)



For SSDI, there is Extended Period of Medicare Coverage (EPMC)

Social Security Disability Insurance

(SSDI)

SSDI and Work: The Facts

SSDI is a series of steps

1. Trial Work Period (TWP) – You can earn as much as you want for nine months and retain your full SSDI amount. In 2023, any month you earn a minimum of \$1,110 gross or more will be a TWP month.
2. Extended Period of Eligibility (EPE) – For three years after TWP your claim remains open, even if you are earning too much to receive your cash benefit.
3. Substantial Gainful Activity (SGA) – Is the earnings limit after TWP ends, and it changes each year. In 2024, it is \$1,550 gross per month.

Myth #2



If I get off my
benefits, I'll never get
them back again!

Getting SSI and SSDI Back: The Facts



Even if someone is successful in working and eliminating their Social Security cash benefits, it does not mean they can never get them back if they need them.



There is a work incentive available to recipients of both SSI and SSDI that will allow their benefits to be restarted. It is called Expedited Reinstatement of Benefits or EXR.



If an individual does not meet the eligibility for EXR, they can always reapply for benefits.

Final Myth



If I work, I'll be worse off financially!

Social Security and Work

- Most individuals who return to work will be better off financially
- Remember:
 - It is **not** about how many hours someone is working
 - It is about how much money they are earning (monthly gross earnings)

Final Review of Myths



Work Incentive Planning Services

- Work Without Limits Work Incentives Planning and Assistance (WIPA)

Provides one-on-one counseling for SSI/SSDI beneficiaries age 14 to full retirement age for individuals living in Middlesex, Worcester, Franklin, Hampden, Hampshire and Berkshire counties in MA and Albany, Columbia, Greene, Rensselaer, Schenectady, Schoharie and Washington counties in NY

- Project IMPACT (WIPA)

MassAbility's Statewide Employment Services Provide one-on-one counseling for SSI/SSDI beneficiaries age 14 to full retirement age for individuals living in Essex, Suffolk, Norfolk, Bristol, Plymouth, Barnstable, Dukes and Nantucket counties

- Work Without Limits Employment Network

Part of the Social Security Ticket to Work program and offers on-going benefits counseling to individuals receiving SSI and or SSDI with a longterm goal of working and earning enough not to need benefits

Resources

- **Local Social Security Office** – you can contact your local Social Security office and set up a time to meet a claims representative, which can be in-person or by phone. They can help answer your questions. To find your local office by entering your zip code: <https://secure.ssa.gov/ICON/main.jsp>
- **Social Security Ticket to Work Help Line** - helps people who receive Social Security disability benefits return to work or work for the first time. Representatives are available Monday-Friday: 8:00 a.m. – 8:00 p.m. EST and can answer questions and provide guidance tailored to your situation. **Toll-Free 1-866-968-7842; For TTY Users: 1-866-833-2967**
- **Social Security Choose Work Website** - has a database of service providers including benefits counseling services. The database can be searched to find a provider that meets your needs. <https://choosework.ssa.gov/findhelp>
- **Social Security Red Book** - explains employment-related rules and programs associated with SSI and SSDI. <https://choosework.ssa.gov/library/the-red-book.html>

Learn more at WorkWithoutLimits.org

*for*Health[®] at UMass Chan
CONSULTING Medical School

WorkWithoutLimits™
— PUTTING ABILITIES TO WORK —

Benefits Counseling Services



Public Benefits Resources



Contact Us

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Project IMPACT

MassAbility Project IMPACT

Provides Benefits Counseling Services in the following counties:

- Essex
- Barnstable
- Bristol
- Dukes
- Nantucket
- Norfolk
- Suffolk

For more information contact Joseph Reale (617) 204-3854 or
Joseph.Reale@mass.gov

Questions & Discussion



Thank You!

<http://www.workwithoutlimits.org/benefits-counseling>

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