

Children Come First 2014

Social Security and SSI:
Entitlement, Transition and Work

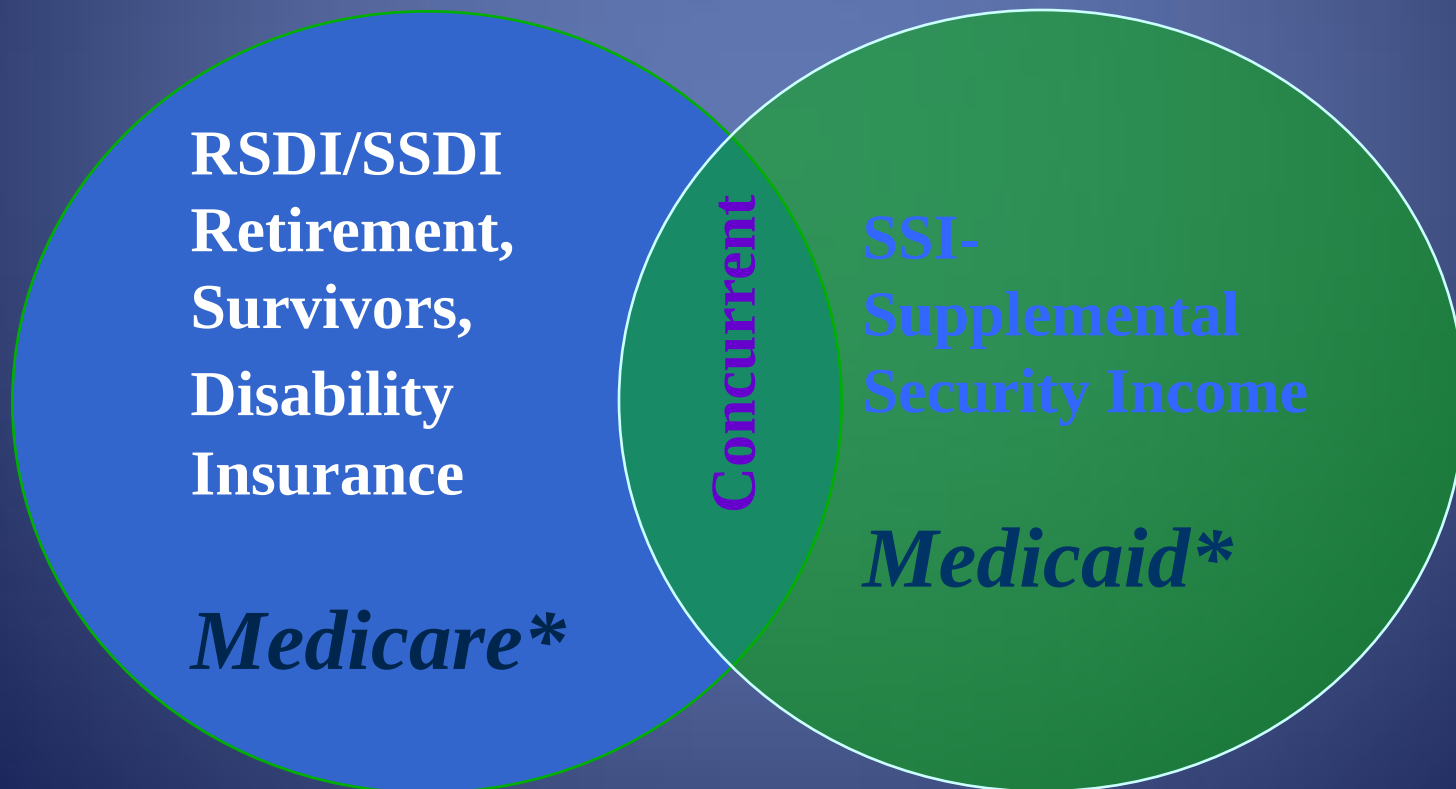
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Today's Topics

- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- The Disability Process
- Medical Reviews
- Work Incentives
- Representative Payees/Authorized Representatives
- Referrals

Social Security's Benefit Programs



WHAT ARE THE SSDI AND SSI PROGRAMS?

- **Social Security Disability Insurance (SSDI)** provides benefits to individuals who are disabled or blind and “insured” by *workers’ contributions* to the SSA trust fund.
- **Supplemental Security Income (SSI)** makes cash assistance payments to individuals who are aged, blind or disabled and who have *limited income and assets*.



SOCIAL SECURITY DISABILITY

Benefits paid to disabled workers,
their families and to the survivors of
deceased workers

Paid from the Disability Insurance(DI) Trust Fund

Work requirements vary depending on your age at the time your disability begins

- Before age 24

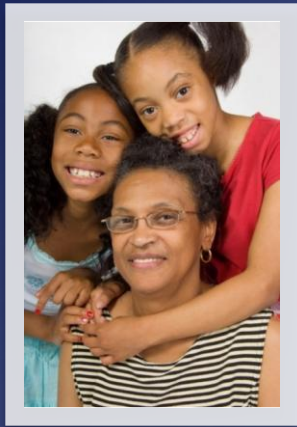
1 ½ years of work in a 3 year period prior to becoming disabled (4 quarters of coverage per year/\$1200 = 1 quarter)

- Age 24-31

Work during half the time between age 21 and the onset of disability

- Age 31 or older

Work during 5 out of the last 10 years before the disability began



SOCIAL SECURITY BENEFITS FOR YOUR FAMILY

- ❖ Benefits for your unmarried child under age 18 (19 if still in high school)
- ❖ Unmarried child with a disability - any age if disabled prior to age 22
- ❖ Your spouse at age 62 or any age if caring for a child under age 16 or caring for a child over age 16 who has a disability

How much is a SSDI benefit?



- SSDI benefits are based on your average lifetime earnings when those earnings are insured under Social Security
- Benefits payable to spouses and children of disabled workers are limited to the family maximum and distributed according to the number of individuals on the record

****Benefits paid to family members will not lower the wage earner's benefits**

SSDI



When do benefits begin?

- The disability board determines a date of onset when the condition begins
- 5 month waiting period during which no benefits are payable
- SSDI can be paid retroactively up to 12 months prior to the date the claim was taken
- Checks are paid the month after they are due (November check paid in December)
- **Medicare** begins after 24 months of SSDI payments

•Supplemental Security Income



Who Can Get SSI?

- Age 65 or older
- Blind - any age
- Disabled - any age
- Limited income
- Limited resources



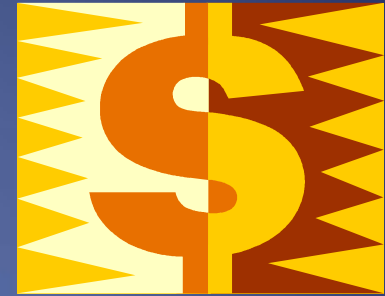
SSI

- Eligibility can begin the month after Social Security is contacted (but we still need to wait for a medical decision)
- Checks come on the 1st of the month for that month
- **Medicaid** (MA) begins with the first month of eligibility (sometimes earlier)



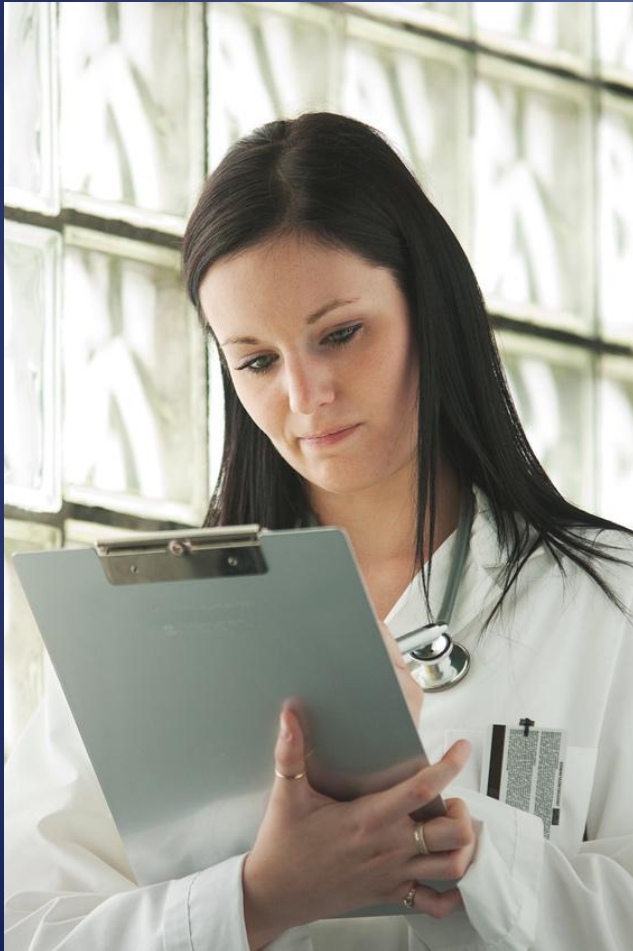
SSI Financial Eligibility

2014 Rates



- Have low income and savings
 - “Countable” income:
 - Less than \$721.00 per month
 - “Countable” assets:
 - \$2,000.00 for single person
 - \$3,000.00 for couple

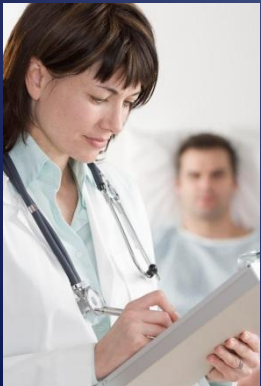
The Disability Process



Disability - Adult

Must have a condition or impairment which is expected to last more than a year or end in death which does not allow you to earn over the Substantial Gainful Activity (SGA) threshold

SGA limit for 2014 \$1070 mo



Disability - Child

Must have a physical or mental condition that very seriously limits his or her activities which is expected to last at least 1 year or result in death.



Disability Determination



- A determination of disability is made by the State Disability Determination Bureau. The DDB collects medical records from doctors, hospitals, schools and others who know about the disability.
- A disability determination may take 3-6 months

How to Contact SSA for a Disability Application

- Online

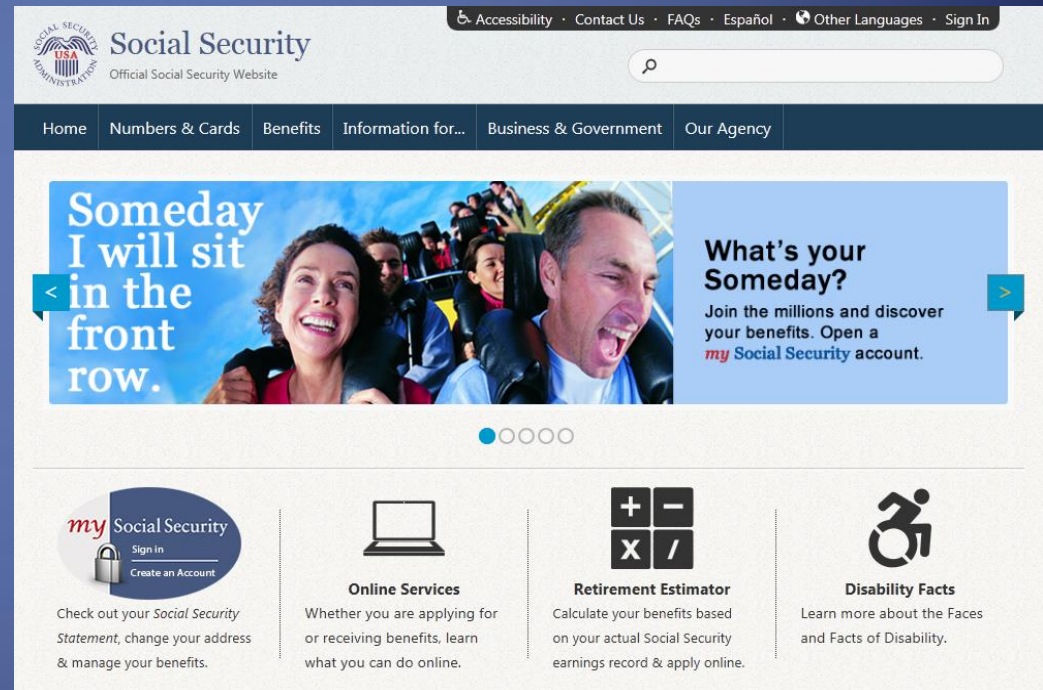
SSDI and medical portion

- Phone

1-800-772-1213

Set up SSI appointment

- In office interview
(with appointment)



How to file a Disability Application:

<http://www.socialsecurity.gov/pgm/disability.htm>



Social Security

Official Social Security Website

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Disability Benefits

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Disability

Social Security pays disability benefits to you and certain members of your family if you have worked long enough and have a medical condition that has prevented you from working. [More...](#)

Learn about how to [apply online for disability benefits](#).

To apply for disability benefits, please go to [Applying for Disability Benefits for Children](#).

[Apply for Disability](#)[Return to a Saved Application](#)[Check Application Status](#)[Appeal Our Recent Medical Decision](#)

Note

Select "Return to a Saved Application" if before January 25, 2014, you started but did not finish:

- An Application for Disability Benefits and have an "Application Number," or
- An "Adult Disability Report" and have a "Reentry Number."

Once you enter your "Application Number" or "Reentry Number" and your Social Security Number, you will return to your saved information.

Related Information

[Publications](#)[Research](#)[Adults disabled before age 22](#)[Disability Planner](#)[Information for Representatives](#)

Healthcare Information

[Health Information from Department of Health and Human Services](#)[Prescription Drug Assistance Programs](#)[Health Benefits Under COBRA](#)

What about SSI?

Supplemental Security Income (SSI) pays benefits to disabled adults and children with limited income and resources.

[Learn More...](#)

How to contact Social Security

www.socialsecurity.gov - “find an office”



Social Security
The Official Website of the U.S. Social Security Administration

Social Security Office Locator

Find the Office for this ZIP Code.

ZIP:

[Zip Code Look Up](#)
[Services Outside the United States](#)

Using our online services, you can:

- Apply for most types of benefits
- Estimate your future benefits
- Do so much more

To learn more, visit [What You Can Do Online](#).

Phone Number

Toll-Free: 1-800-772-1213

Provides address/phone number/hours for your local office as well as other agencies in your area that may provide services you need

When to file an age 18 SSI application

- If the individual will not be eligible for benefits until parental deeming no longer applies, you can begin the online application process during the month of the age 18 birthday.
- SSI payment is due for the second month of eligibility



Example: Month of birthday: May

Month online app can be started: May

Month appointment can be made: May

If found eligible, first SSI payment month: July

What about continuing eligibility at age 18?



- Deeming from parents ends the month after turning age 18
- Resource limit for an individual applies (\$2000)
- New living arrangement is determined
- Capability for handling own benefits is developed

and.....

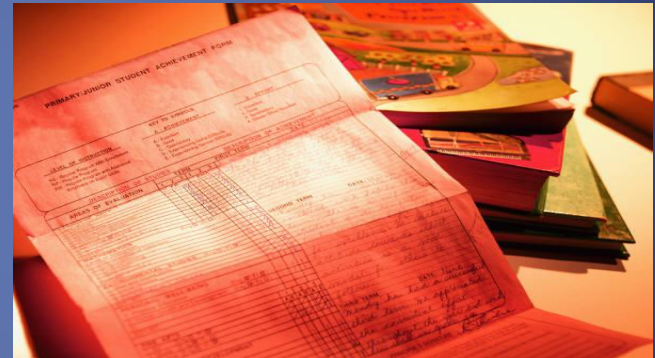
Age 18 Medical Redeterminations

Everyone that receives childhood disability benefits is required to have their eligibility re-determined under the adult disability criteria upon reaching their 18th birthday



Medical Redetermination

- Disability report mailed around age 18 birthday, requesting information about:
 - Medical sources
 - Medical tests
 - Medications
 - Participation in a vocational rehabilitation or similar program
 - School sources
 - Work activity



When Completing the Medical Review The Disability Board will:



- Contact medical and non-medical providers for evidence
- Document medical care for the 12 month period prior to the date the redetermination was initiated
- Evaluate information provided by the claimant, third parties, medical and school sources

Section 301 payments after a Medical Cessation

- Section 301 of the Social Security Disability Amendments allows continued payment of disability or blindness benefits to individuals whose disability ceases while they are participating in a Vocational Rehabilitation or similar program



To be eligible for Section 301 payments, an individual's disability or blindness must have medically ceased and the following requirements must be met:



- The individual is participating in an appropriate program of VR services, employment, or other support services; and
- The individual began participating before the month his/her disability or blindness ceased; and
- The individual's participation continues through the two month grace period after cessation; and
- It is determined that the individual's completion of the program, or continuation in the program, will increase the likelihood that the individual will not return to the benefit rolls.

Transitioning from Benefits to Work

- How work affects SSDI and SSI benefits
- Work Incentives and Employment Supports
- Benefits Planning

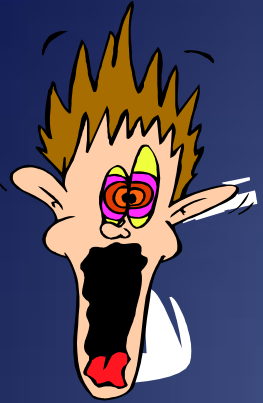


What are Work Incentives and Employment Supports?



- SSDI employment supports provide help over a long time to test the ability to work, continue working and gradually become self-supporting and independent
- SSI employment supports offer ways to continue receiving checks and/or MA while working and can increase the net income

What scares SSI and SSDI recipients who want to work?



Change scares people - like starting a new vocational program or a new job!

Benefit checks being reduced or stopped



Continuing health care coverage



Creating an overpayment that has to be paid back!

Sure these things are scary, but a lot less scary when you know some basic program rules and PLAN!

Let's look at some SSDI Work Incentives:



- 9 month Trial Work Period
- SGA - Impairment Related Expenses, Subsidy, Unsuccessful Work Attempts
- 36-Month Extended Period of Eligibility
- Extended Medicare
- Expedited Reinstatement of Benefits

Trial Work Period



9 month trial work period

- Time to test ability to work
- Months do not need to be consecutive
- Full benefit continues no matter how much is earned
- \$770 in monthly gross earnings in (2014)



Trial Work Period Example

Joe becomes disabled in 1/2011. In 3/12 he decides to return to work earning \$1200 mo

Joe's trial work period :

3/12	4/12	5/12	6/12	7/12	8/12	9/12
10/12	11/12					

Joe will receive his entire SSDI check during his trial work period

Substantial Gainful Activity

- The performance of significant & productive work for pay. Currently \$1070 per month
(Blind SGA \$1800 per month)
- If performing SGA work after the Trial Work Period
- may lose SSDI benefit
- The Cessation Month - First month after TWP with earnings over SGA
- Benefits paid for cessation month and two grace months

Joe's Example



Joe continues to work, earning \$1200 mo
12/12 cessation month

1/13 grace month

2/13 grace month

Joe received full SSDI benefits from 3/12-
2/13 while working



How SSA evaluates an employee's work and earnings and decides if they are at the SGA-level

1. Gross average earnings minus
 - Impairment-Related Work Expenses
 - Special Conditions
 - Subsidy
2. Consider the value of the work
3. Consider if work is an “unsuccessful work attempt” (lasted 6 mo or less)

Impairment Related Work Expenses (IRWE)

Three essentials of IRWE:

- Related to disability
- Necessary for work
- Paid out of consumer's pocket
 - And NOT reimbursed



Some of the items that can be deducted:

Items

Medication

Transportation

Medical Equipment

Prosthesis

Service Animal

Medical Supplies

Non Medical Appliances



SERVICES

Medical Services

Attendant Care

Diagnostic Procedures

Job Coach

Community Residence
Program



Subsidy and Special Conditions

- Support on the job that could result in more pay than the value of the services performed
- Hired through a special program, by a family member, continuing a long term employment situation
- Has a job coach
- Has a disability, which makes him/her significantly slower than other individuals performing the same job

Deducted from gross wages to determine countable income

Unsuccessful Work Attempt (UWA)

- Work attempt - discontinued or reduced :
- Below SGA within six months
- Due to individual's impairment
or
removal of special conditions

Extended Period of Eligibility (EPE)

- Consecutive 36 month period after TWP



- Cash benefits reinstated for any month earnings under SGA (\$1070) without a new application



Joe

Joe's extended period of eligibility runs from
12/12 – 11/15

During this time, if wages drop below the
SGA level, benefits resume



Expedited Reinstatement of Benefits (EXR)

When disability benefits have ended due to earnings from work, the beneficiary is able to request reinstatement without filing a new application

- Within 5 years of benefit termination
- Beneficiaries must be unable to work due to their medical condition
- They may receive temporary benefits (as well as Medicare/Medicaid) for up to 6 months while SSA evaluates their medical condition

Continuation of Medicare



- Individuals with disabilities who work will continue to receive at least 93 consecutive months of Medicare after the nine month trial work period
- Claimant can choose to purchase coverage (\$104.90 mo)

Work Incentives common to both SSDI and SSI

- IRWE
- Section 301
- Ticket to Work



Ticket to Work

The screenshot shows the 'The Work Site' page of the Social Security Administration. At the top, there's a navigation bar with links for Accessibility, Contact Us, FAQs, Español, Other Languages, and Sign In. Below this is the Social Security Administration logo and the text 'Official Social Security Website'. A search bar is located to the right of the logo. A dark blue navigation bar contains links for Home, Numbers & Cards, Benefits, Information for..., Business & Government, and Our Agency. Below this is a light brown banner that says 'Welcome To The Work Site'. The main content area features three promotional boxes on the left: 'Attend a Work Incentives Seminar Event Webinar REGISTER NOW!', 'Ticket Talk Podcast Series!', and 'Visit the Choose Work BLOG'. On the right, there's a large banner for 'Ticket to Work' with the text 'Good Jobs, Good Careers, and a Better Self-Supporting Future' and the Social Security Administration logo. Below this banner is a section titled 'Are You A Social Security Beneficiary? Learn about Ticket to Work!' with a paragraph explaining the program and a link to 'Learn more about how to get started making these choices.'

SSA The Work Site

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Social Security
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Welcome To The Work Site

Attend a Work Incentives Seminar Event Webinar
REGISTER NOW!

Ticket Talk
Podcast Series!

Visit the Choose Work BLOG

Ticket to Work
Good Jobs, Good Careers,
and a Better Self-Supporting Future

Are You A Social Security Beneficiary? Learn about Ticket to Work!

The Ticket To Work Program can help Social Security beneficiaries go to work, get a good job that may lead to a career, save more money, and become financially independent, all while they keep their health coverage. Ticket to Work is a free and voluntary program that gives beneficiaries real choices that can help them create and lead better lives. Individuals who receive Social Security benefits because of a disability probably already qualify for the program. [Learn more about how to get started making these choices.](#)

Ticket to work can be used to obtain free employment support services from an Employment Network or State Vocational Rehabilitation Agency

Ticket to Work

- SSDI/SSI beneficiaries receive a “ticket” to purchase employment services from an Employment Network (EN) of their choice
- Voluntary program
- An EN can be a state, local or private organization
- Beneficiaries “making progress” using their ticket will not be scheduled for a continuing disability medical review

www.yourtickettowork.com

Employment Networks

- EN's can provide:
 - counseling and guidance
 - job placement services
 - job coaching
 - other support services to help client enter and retain employment

Choose/Terminate services with an EN by contacting them directly

SSI



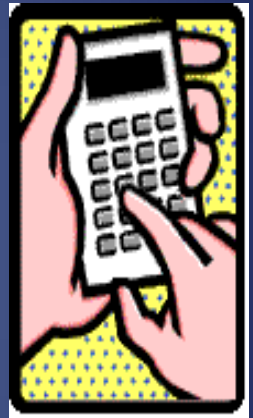
Work Incentives

Let's look at some SSI Work Incentives

- Earned Income Exclusion
- IRWE
- Blind Work Expenses
- Student Earned Income exclusion
- Continued Medical Assistance under 1619(b)
- PASS

SSA Doesn't Count All of Your Income...

- General Income Exclusion of \$20
Deducted first from unearned income
- Earned Income Exclusion
\$65 per month - plus 1/2 of the rest



It Pays to Work!

2014 SSI Federal Benefit Rate \$721



SSI Earned Income example

Dorothy receives SSI benefits of \$721 mo, she starts working and earns \$1285 mo

$\$1285 - 85 = 1200 / 2 = \600 countable income

SSI rate \$721 - \$600 = \$121 SSI payment

Dorothy's income : \$1285 wages + \$121 SSI =
\$1406

Blind Work Expenses

- Service animal expenses
- Transportation to/from work
- Federal, State and local income taxes
- Social Security taxes
- Attendant care services
- Visual and Sensory aids
- Translation of materials into Braille
- Professional association fees and union dues



SSI – Student Exclusion

- Under age 22
- “regularly attending school”
 - Could be high school or college
 - Could be home study or work study
- 2014 maximum exclusion of \$7060 per year or \$1750 per month



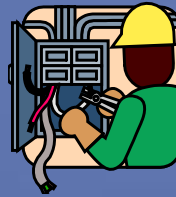
Continued Medical Assistance Section 1619 (b)



- When work earnings reduce SSI payments to zero, MA will continue if yearly wages below “Threshold”
2014 Wisconsin = \$33,361
- Individual Thresholds can be higher based on an individual’s actual MA use

PASS

Plan for Achieving Self-Support



An SSI Work Incentive

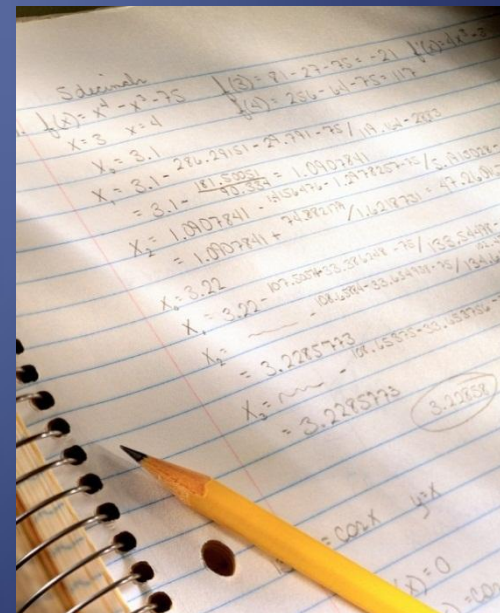
“What is PA\$\$?”

Plan for the future

An “agreement” which lets the recipient use their own income or resources to help reach their work goal

Self-financed employment plan

Specific job goal needed to begin



How does a PASS work?

Kelly receives SSDI of 520.00

Without PASS :

\$520.00 SSDI

- 20.00

exclusion

\$500.00

Countable
Income (CI)

\$721.00 SSI FBR

- 500.00 CI

221.00 SSI payment

**Total Income w/o PASS =
741.00/mo**



PASS Goal

Kelly has a goal of becoming a nursing assistant and has been accepted into nursing school. She would like to put all of her SSDI benefits aside to help pay for school.

Kelly, with PASS

\$520.00 SSDI
- 20.00 exclusion
\$500.00
- \$500.00 PASS
0.00
Countable Income
(CI)

721.00 SSI FBR
- 0.00 CI
721.00 SSI payment

**Total Income w/
PASS: \$1241**

**721.00 SSI, *plus*
500.00 to spend on
tuition, books, etc.**

Occupational Goals: where a PASS begins!



A job that will produce sufficient earnings to:

- reduce dependency on SSI (earn enough to **substantially** reduce SSI payments)
- **eliminate** dependency on SSDI (have SGA earnings – 2014 \$1070 mo)
- is feasible, considering one's disability and strengths and abilities

What Kinds of Expenses Can a Plan Help Pay For?

- School or training expenses
 - tuition, fees, books & supplies
- Supplies to start a business
- Employment services, such as job coach
- Attendant care or child care expenses
- Equipment & tools to do the job
- Transportation for work
- Uniforms, special clothing, safety equipment





PASS Expenses

- PASS expenses must be
 - Directly related to attaining the job goal
 - Necessary
 - Reasonable
 - Not incurred prior to start of the PASS
 - Cannot be reimbursed by third party

Elements of a PASS

- **A PASS must:**

-  Be designed specifically for the client
-  Be in writing (SSA-545)
-  Establish a specific JOB goal the client is capable of attaining (feasible)
-  Contain a reasonable time frame
-  List income/expenses that are necessary to achieve the work goal
-  Identify how the funds will be set aside
-  Show that living expenses can be met while PASS is in effect

Reporting SSI Work

- SSI Telephone Wage Reporting method:
toll free automated system that allows reporting of gross monthly wages over the phone



- SSI Mobile Wage Reporting Application:
wage reporters can download and install the free SSIMWR app on an Apple or Android mobile device



Representative Payee

Financial management for SSDI and SSI beneficiaries who are incapable of handling their Social Security payments.

Evidence of incapability:

Legal

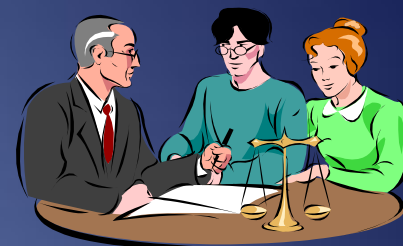
Medical

Lay



Payee preference: legal guardian, parent/child, relative, friend, agency

Authorized Representative



- A claimant may appoint a qualified individual to represent him or her in doing business with Social Security.
- www.socialsecurity.gov/thirdparties.htm
- Site includes special instruction on internet claims and representation
- Site includes link to SSA 1696, Appointment of Representative.

Who else can help?

Disability Benefit Specialists

DBSs are in every county in WI. They are available to help answer questions, file applications and solve problems related to Social Security, Medicare, health insurance and other benefits for people with disabilities between the ages of 18-59

www.dhs.wisconsin.gov/disabilities/benspecs/program.htm

Work Incentives Planning and Assistance (WIPA)

Community based organizations that work to enable beneficiaries to make informed choices about work and to support working beneficiaries to make a successful transition to financial independence

www.choosework.net



Questions???

