

A Desktop Guide To Social Security And SSI Work Incentives 2009

Special rules make it possible for people with disabilities receiving Social Security or Supplemental Security Income (SSI) to work and still receive monthly payments and Medicare or Medicaid. Social Security calls these employment supports “work incentives.” Following are the rules that apply under each program. For more copies or additional materials on work incentives, contact any Social Security office or contact Shepherd Center’s Benefits Navigator Program at 1-866-772-2726.

Social Security Disability Insurance (SSDI) TWP = \$700, SGA = \$980, Blind SGA = \$1,640	Supplemental Security Income (SSI) FBR=\$674 Single, \$1,011 Couple, Threshold \$26,816
<p>Trial Work Period—A period of nine months (not necessarily consecutive) during which the earnings of a Social Security beneficiary who is blind or disabled will not affect his or her benefit. (The nine months of work must occur within a 60-month period.)</p> <p>Extended Period of Eligibility—For at least three years after a successful trial work period, a Social Security beneficiary who is blind or disabled may receive a disability benefit for any month that his/her earnings are below the substantial gainful activity level (in 2009), \$980 for people who are disabled, \$1,640 for people who are blind).</p> <p>Quick Benefits Restart—If a beneficiary’s benefits have ended because of earnings from work and he/she becomes unable to work again because of his/her medical condition within 60 months, benefits may begin again without a new application.</p> <p>Continuation of Medicare—If Social Security disability payments stop because a person has earnings at or above the substantial gainful activity level, but the person is still disabled, Medicare can continue for at least 93 months after the trial work period. After that, the person can buy Medicare coverage by paying a monthly premium.</p> <p>Impairment-Related Work Expenses—Certain expenses for things a person with a disability needs because of his/her impairment in order to work may be deducted when counting earnings to determine if the person is performing substantial gainful activity.</p> <p>Subsidies and Special Conditions--- refer to support you receive on the job that could result in your receiving more pay than the actual value of the services you performed. We deduct the value of subsidies and special conditions from your earnings when we decide whether you are working at the SGA level.</p> <p>Section 301—If a person recovers while participating in a vocational rehabilitation or training program that is likely to lead to becoming self-supporting, benefits may continue until the program ends.</p>	<p>Continuation Of SSI—Working SSI recipients who are blind or disabled may continue to receive payments until countable income exceeds SSI limits.</p> <p>Continuation Of Medicaid Eligibility—Medicaid may continue for SSI recipients who are blind or disabled and earn over the SSI limits if they cannot afford similar medical care and depend on Medicaid in order to work.</p> <p>Plan For Achieving Self-Support—An SSI recipient who is blind or disabled may set aside income and resources toward an approved plan for achieving self-support (PASS).</p> <p>Impairment-Related Work Expenses—Certain expenses for things a person with a disability needs because of his/her impairment in order to work may be deducted when counting earnings to determine if a person is eligible and to figure the payment amount. For working persons who are blind, the work expenses need not be related to the impairment.</p> <p>Blind Work Expenses---- Earned income that a blind individual uses to meet the expenses of working does not count when we determine SSI eligibility and payment amount. The expenses do not need to be related to blindness and include earned income used to pay income taxes, meals consumed during work hours, transportation costs or guide dog expenses.</p> <p>Students With Disabilities—Tuition, books and other expenses related to getting an education may not be counted as income for recipients who go to school or are in a training program. Student may exclude up to \$1,640 of earnings a month (\$6,600 a year).</p> <p>Sheltered Workshop Payments—Pay received in a sheltered workshop is treated as earned income, regardless of whether it is considered wages for other purposes. This enables Social Security to exclude more of the sheltered workshop employee’s earnings when computing his/her SSI payment.</p> <p>Section 301—If a person recovers while participating in a vocational rehabilitation or training program that is likely to lead to becoming self-supporting, benefits may continue until the program ends.</p>

A Desktop Guide To The Ticket To Work And Work Incentives Improvement Act of 1999

The Ticket to Work and Work Incentives Improvement Act of 1999 substantially expands work opportunities for people with disabilities.

The provisions of the act become effective at different times in different parts of the country. Following are the provisions of the law and the status of the various programs.

The Ticket To Work And Self-Sufficiency Program—Established by new law, the Ticket Program provides a ticket to disabled beneficiaries to take to a certified provider of their choice for rehabilitation and employment services. For more information, call the ticket Program Manager, Maximus, Inc., at its toll-free number, 1-866-968-7842 (TTY 1-866-833-2967), visit our website www.ssa.gov/work or call our toll free number, 1-800-772-1213.

Expedited Benefits—As of January 1, 2001, if a beneficiary's benefits have ended because of earnings from work and he/she becomes unable to work again because of his/her medical condition within 60 months, benefits may begin again without a new application.

Expansion Of Medicare—The law expands Medicare hospital insurance coverage to at least 93 months after the trial work period for most disability beneficiaries who work.

Expansion Of Medicaid—States now have the option to expand Medicaid coverage to working individuals with disabilities using income and resource limits set by the states.

Disability Reviews Postponed—Effective January 1, 2001, an individual using a "ticket" will not need to undergo the regularly scheduled disability reviews. A review may be triggered by earnings, however. The following year, January 1, 2002, Social Security disability beneficiaries who have been receiving benefits for at least 24 months will not be asked to go through a disability review because of the work they are doing. However, regularly scheduled medical reviews could still be performed and benefits could be terminated if earnings were above the limits.

Benefit Planning And Assistance—The law directs Social Security to establish a community based work incentives planning and assistance program to disseminate accurate information about work incentives. **These programs are now called Work Incentive Planning and Assistance (WIPA) programs.**

Protection And Advocacy—The law authorizes Social Security to make payments to protection and advocacy systems in each state to provide legal advice and services to disability beneficiaries.