



# **Social Security Disability Programs and Work**

# AGENDA



- Overview of Social Security Disability Programs (SSDI & SSI)
- Work considerations
- Importance of Benefits Planning Services
- Introduction to Social Security Work Incentives

# SOCIAL SECURITY DISABILITY PROGRAMS



## TITLE II SOCIAL SECURITY DISABILITY INSURANCE (SSDI/CDB)

- Funded by the Social Security trust fund
- Entitlement program based on insured status (work history)
- Insures the worker, the worker's widow/widower, and worker's disabled adult child
- Medicare Part A, B, and D eligibility after 24 months

## TITLE XVI SUPPLEMENTAL SECURITY INCOME (SSI)

- Funded by federal tax dollars, not the SS trust fund
- Needs based program for the aged, blind, and disabled who have limited income and resources
- Comes with eligibility for Medicaid
- "Payer of last resort"

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# WORK IS POSSIBLE



- Medical considerations
  - Medical provider recommendations
- Skills and interests
  - Prior work, transferable skills
- Needed supports or accommodations
  - Extra training, job coaching, etc
- Financial considerations
  - Disability benefits, health insurance

# COMMON MISCONCEPTIONS ABOUT WORK AND BENEFITS



- I will lose my SSI/SSDI check when I start work.
- If I work, I will lose my Medicare and/or Medicaid.
- If I don't get an SSI check, I will lose Medicaid.
- If I lose my benefits, I cannot get them back.
- If I work, Social Security will decide I am not disabled anymore.

**INTRODUCTION TO BENEFITS  
PLANNING & SOCIAL SECURITY  
WORK INCENTIVES**

# BENEFITS PLANNING



- Benefits planning services are individualized and address the effects that work and other life situations will have on disability benefit programs.
- Benefits planning also addresses any other federal, state or local benefits received.

# WHY IS BENEFITS PLANNING IMPORTANT?



- Cash and associated medical insurance are valuable resources as individuals transition to work
- Early intervention and education about benefits and work incentives helps prevent future problems
  - i.e. overpayments, underpayments, crisis decisions, incorrect eligibility determinations



# INTRO TO SOCIAL SECURITY WORK INCENTIVES



- Title II and SSI programs each have their own set of work incentives.
- Purpose of work incentives are to allow a person to attempt work, see how much they can work, see if they can maintain employment, etc...
- Eligibility for disability benefits can be protected by the use of work incentives.
- Allows a person to work substantially and keep medical insurance.

# **SOCIAL SECURITY WORK INCENTIVES – SSI**

# FEDERAL BENEFIT RATE



- Each year the federal government determines how much a person needs monthly to meet basic needs (food and shelter)
- 2020: \$783 – single individual  
\$1,175 – eligible couple
- Resource Limit: \$2000 – single individual  
\$3000 – eligible couple

# SSI WORK INCENTIVES



- Earned Income Exclusion
- Impairment Related Work Expenses (IRWE)
- Plan to Achieve Self-Support (PASS)
- Student Earned Income Exclusion (SEIE)
- Blind Work Expenses (BWE)
- 1619(b) Medicaid Continuation
- Expedited Reinstatement

# SSI AND MEDICAID



Eligibility for SSI makes a person categorically eligible for Medicaid. However, a separate application must be filed with Nebraska Health and Human Services.

# 1619(B) MEDICAID



- Provides continued Medicaid eligibility when earnings result in \$0 cash payment
- Earnings below State Threshold Amount of \$40,298 (2020)
- Applicable resource limits
- In some cases, individuals can earn more than the State Threshold

# **SOCIAL SECURITY DISABILITY WORK INCENTIVES – SSDI / CDB**

# THREE PHASES FOR TITLE II



Trial Work Period

Extended Period of Eligibility

Expedited Reinstatement



# 2020 SGA AMOUNTS



- Wage Employment:
  - Countable earnings over \$1,260 per month
- Self-Employment:
  - Net earnings over \$1,260 per month AND significant services
- Individuals who are blind:
  - Countable earnings over \$2,110 per month

# SGA WORK INCENTIVES



These work incentives can be applied to determine the accurate value of a person's work → is it SGA?

- Subsidy
- Unsuccessful Work Attempt
- Income Averaging
- Impairment Related Work Expenses

# TITLE II – SSDI AND MEDICARE



A person receiving Title II disability benefits (SSDI, CDB, DWB) is entitled to Medicare after a 24-month waiting period.

# TITLE II – SSDI AND MEDICAID



Some Title II beneficiaries will also qualify for Medicaid in Nebraska under certain programs in addition to their Medicare. This is a determination made by Nebraska DHHS and an application must be filed with them. Eligibility, income and resource requirements usually apply.

**\*\*100% Federal Poverty Level (sometimes with a Spend Down or Share of Cost) or Medicaid Insurance for Worker's with Disabilities.**

# AVAILABILITY OF BENEFITS PLANNING SERVICES



- Collaborative efforts with Nebraska VR
  - Check with VR Counselor for referral
- Work Incentives Planning & Assistance (WIPA)
- Ticket to Work Program

Easterseals Nebraska: 800-471-6425

# RESOURCES



Easterseals Nebraska:

[www.easterseals.com/ne/](http://www.easterseals.com/ne/)

Easterseals Nebraska, Nebraska Ticket to Work Program:

<https://nebraskatickettowork.org>

Social Security Website:

<https://www.socialsecurity.gov/disability/>

Social Security Red Book:

<https://www.ssa.gov/redbook/>

# QUESTIONS?



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