



Linking Employment, Abilities and Potential

SSI/SSDI and Work Incentives

Barb Judah

Manager of Benefit Services/
Certified Work Incentive Practitioner



Linking Employment, Abilities and Potential

Supplemental Security Income

The Supplemental Security Income (SSI) program provides monthly payments to adults and children with a disability or blindness who have [income](#) and [resources](#) below specific financial limits. SSI payments are also made to people aged 65 and older without disabilities who meet the financial qualifications.

Supplemental Security Income/SSI



Redefining disability.
At work. At home. At play.

Who's Eligible?

Two Kinds of Eligibility Criteria:

1. Non-Financial and
2. Financial



Supplemental Security Income/SSI

Non-Financial



Redefining disability.
At work. At home. At play.

Non-Financial Criteria

To be eligible an individual would have to be in one of the following categories:

- Aged - 65 and over
- Blind (meaning statutory blindness)
- Disabled - have a physical or mental impairment that:
 - Results in the inability to **do any substantial gainful activity**; and
 - Can be expected to result in death; or
 - Has lasted or can be expected to last for a continuous period of not less than 12 months.

Supplemental Security Income/SSI

Non-Financial... cont'd



Redefining disability.
At work. At home. At play.

Non-Financial Criteria

- Must be a US citizen or a non-citizen lawfully and permanently residing in the U.S.

Supplemental Security Income/SSI

Financial... cont'd



Redefining disability.
At work. At home. At play.

Financial Criteria

- Income is money, goods and services that are generally received.

Types of Income are:

- Earned Income
- Unearned Income
- In - Kind Income
- Deemed Income



Supplemental Security Income/SSI

Financial... cont'd



Redefining disability.
At work. At home. At play.

Financial Criteria

- Earned Income
 - Wages received from a job Net wages received from self-employment
 - Tips, bonuses and commissions received
 - Sheltered workshop payments

Supplemental Security Income/SSI

Financial... cont'd



Redefining disability.
At work. At home. At play.

Financial Criteria

- Unearned Income
 - Social Security benefits
 - Pensions
 - Disability payments
 - Unemployment benefits
 - Cash from friends and relatives

Supplemental Security Income/SSI

Financial... cont'd



Redefining disability.
At work. At home. At play.

Financial Criteria

- In - Kind Income
 - Food
 - Shelter
 - Or both, that an individual would receive for free



Supplemental Security Income/SSI

Financial... cont'd



Redefining disability.
At work. At home. At play.

Financial Criteria

- Deemed or Deeming Income
 - For Social Security purposes, deeming income is the process of considering another person's income and resources to be available for meeting an SSI claimant's or recipient's basic needs of food and shelter.
 - Income can be deemed from parent to child or spouse to spouse.

Financial... cont'd

Financial Criteria: Income Exclusions

- Some income is excluded - meaning not counted, or disregarded
 - First \$20 of unearned income is disregarded

Example: Individual receives \$200 monthly Social Security Disability benefit.
 $\$200 - \$20 = \$180.00$
The “countable” unearned income would be \$180.00
 - First \$65 of earned income is disregarded

Example: Individual earns \$150 a week from a part-time job, which amounts to \$615 each month. $\$615 - \$65 = \$550$.
“The countable” earned income amount before any other disregards is \$550.

Supplemental Security Income/SSI

Financial... cont'd



Redefining disability.
At work. At home. At play.

Financial Criteria: Resources/Assets

- Individual must have assets or resources below \$2,000.
- Couples must have assets or resources below \$3,000.
- Resource or Assets **Examples:**
 - Checking accounts
 - Savings accounts
 - IRA
 - Cash on hand
 - Burial plots

Supplemental Security Income/SSI



Redefining disability.
At work. At home. At play.

Maximum benefit amount

- The maximum amount an individual can receive on SSI is \$841 per month (for the year 2022). This amount usually increase with the COLA every year in January.
- This amount can decrease, this is based upon the individual's living arrangements.



Linking Employment, Abilities and Potential

Social Security Disability Insurance/SSDI

The Social Security Disability Insurance program provides monthly payments to adults (and certain family members) that have worked and paid Social Security taxes on their earnings into the system.

Social Security Disability Insurance/SSDI



Redefining disability.
At work. At home. At play.

Who's Eligible?

Two Kinds of Eligibility Criteria:

1. Non-Financial and
2. Financial



Non-Financial

Non-Financial Criteria

To be eligible an individual would have to be in one of the following categories:

- Aged - 65 and over
- Blind (meaning statutory blindness)
- Disabled - have a physical or mental impairment that:
 - Results in the inability to do any substantial gainful activity; and
 - Can be expected to result in death; or
 - Has lasted or can be expected to last for a continuous period of not less than 12 months.

Non-Financial... cont'd

Non-Financial Criteria

- Must be a US citizen or a non-citizen lawfully & permanently residing in U.S.
- An Individual must have worked long enough and recent enough under the Social Security system to qualify. This mean that the individual must have earned the required number of work credits to be eligible.
- Work credits are based on total yearly wages from employment or self-employment.
- An individual can earn a maximum of 4 credits each year.
- The amount needed for a work credit changes each year.
 - In 2022, a work credit is equal to \$1,510 in wages or self employment income.
 - When a person has earned \$6,040 in 2022, they have earned their 4 credits for the year.

Non-Financial... cont'd

Non-Financial Criteria

The number of credits overall that are need to be eligible for SSDI depends on a person's age. For **example**:

- An individual that is 23 years old or younger, can qualify if they have earned 6 credits in the 3-year period after the onset date of their disability.
- An individual that is between 24 and 31, may qualify if they have 3 years of work (12 credits) that they have earned out of the past 6 years (between 21 and 27 years old).
- An individual that is over the age of 31 must have 2 credits earned in the 10-year period immediately before the onset date of their disability.

Financial

Financial Criteria

The only income that is considered to determine eligibility for SSDI is earned income from working or self-employment. That income must pass the Substantial Gainful Activity test before an individual can be considered eligible.

- Substantial Gainful Activity or SGA limit cannot be exceeded to qualify for SSDI. The SGA amount is based upon the nature of the disability. The SGA amount increases each year with the COLA. For 2022:
 - For an individual who is not blind, the SGA amount is \$1,350 per month gross before taxes.
 - For an individual who is blind, the SGA amount is \$2,260 per month.

Financial... cont'd

Financial Criteria: Resources/Assets

- There is no asset or resource limit for SSDI.
- A person can have as many resources as they like.
- SSDI is an insurance program and is not a needs-based program.



Linking Employment, Abilities and Potential

Working and Receiving SSI Benefits

An individual can work & receive SSI benefits to supplement their wages or self-employment earnings. It is very important that a person receiving any Social Security Benefit receives a Benefits Analysis or Work Incentive Planning services before they return to work. This tool can aid a person in making decisions around the best employment situation for them.



Redefining disability.
At work. At home. At play.

Working & Receiving SSI Benefits

Short Answer: Income from working reduces amount of SSI check.

Long Answer: Social Security uses a calculation that determines the amount of the SSI cash benefit a person is eligible for when they begin working or return to work.

An individual's SSI cash benefit amount can change from month to month based on the amount of income a person earns from working.

SSI Ben. Ana.	Scenarios 1	Scenario 2	Scenario 3
	Not Working	Working 20 hrs. per week @\$10.00 per hr. (4.33 weeks)	Working 40 hrs. per week @\$10.00 per hr. (4.33 weeks)
Earned Income(from work)	\$0.00	\$866.00	\$1732.00
Earned Income Exclusion	-\$20.00	-\$20.00	-\$20.00
Remainder	\$0.00	\$846.00	\$1712.00
General Income Exclusion	\$65.00	-\$65.00	-\$65.00
Remainder	0.00	\$781.00	\$1647.00
Remainder divided by 2 (countable income)	\$0.00	\$390.50	\$823.50
Base SSI Amount	\$841.00	\$841.00	\$841.00
Minus countable income	0.00	\$390.50	\$823.50
Adjusted SSI Payment	\$841.00	\$450.50	\$17.50
Gross Earnings		\$866.00	\$1732.00
Available Monthly Income	\$841.00	\$1316.50	\$1732.00

Working & Receiving SSI Benefits... cont'd



Redefining disability.
At work. At home. At play.

Work Incentives / Employment Supports

- Student Earned Income Exclusion - SEIE
- Impairment Related Work Expense - IRWE



Working & Receiving SSI Benefits... cont'd



Redefining disability.
At work. At home. At play.

Student Earned Income Exclusion

- For students “regularly attending school” in an approved program, who are under age 22, unmarried, and are not considered head of household.
- The maximum amount of the income exclusion that can be applied in the year 2022 is \$2,040 per month but no more than \$8,230 for the year. This amount usually increase with the COLA.

Working & Receiving SSI Benefits... cont'd



Redefining disability.
At work. At home. At play.

Impairment Related Work Expense

- The cost of an item or service that is related to the individual's impairment and allows them to work can be subtracted from their countable earnings.
- The cost must be paid by the individual and cannot be reimbursed by a third party.



Linking Employment, Abilities and Potential

Working and Receiving SSDI Benefits

An individual can work and receive SSDI benefits. It is very important that a person receiving any Social Security Benefit receive a Benefits Analysis or Work Incentive Planning before they return to work. This tool can aid a person in making decisions around the best employment situation for them.

Working & Receiving SSDI Benefits



Redefining disability.
At work. At home. At play.

Short Answer: Earnings stay under SGA (currently \$1,350 for a Non-Blind Person) no impact to SSDI benefit

Long Answer: Social Security allows an individual to utilize several work incentive stages.

1. Trial Work Period - TWP
2. Extended Period of Eligibility - EPE
3. After the above two stages, if the individual earnings are above SGA, then benefit will terminate.

Working & Receiving SSDI Benefits



Redefining disability.
At work. At home. At play.

Trial Work Period

Trial Work Period (TWP)

TWP helps an individual enrolled in the SSDI benefit program test whether she/he can go to work. During the TWP, an individual can earn any amount of money and still receive benefits for the month.

The TWP consist of 9 non-consecutive months. Those nine months have a dollar amount attached to them. This dollar amount also increases each year with the cost of living. For 2022 a TWP month is valued at \$970.

Working & Receiving SSDI Benefits



Redefining disability.
At work. At home. At play.

Trial Work Period... cont'd

Trial Work Period (TWP)

Any month where the individual's gross earnings are above \$970 or that an individual works more than 80 self-employed hours is considered a TWP month.

Working & Receiving SSDI Benefits

Extended Period of Eligibility



Redefining disability.
At work. At home. At play.

Extended Period of Eligibility - EPE

The EPE begins in the month immediately after the TWP ends. The EPE is considered a safety net and lasts for 36-consecutive months. During the EPE, an individual will receive their benefit for any month she/he has gross earnings that are under the Substantial Gainful Activity (SGA) limit.

This means during the EPE a person can go in and out of pay status depending upon how much they earn from working. During any month the gross earning for the month are below SGA, the person is eligible for the SSDI cash benefit, in any month the earnings are above, the individual is not eligible for the cash benefit.

Extended Period of Eligibility... cont'd

Extended Period of Eligibility - EPE

The first month an individual has gross earnings over the SGA limit, that individual has entered the cessation period. The cessation period consists of 1 month (cessation month) and 2 grace periods before that individual's benefits will cease.

If the individual earnings fall below SGA after cessation during the EPE (36 months period), the SSDI check can be reinstated without a new application.

Medicaid Buy In For Workers With Disabilities



Redefining disability.
At work. At home. At play.

Medicaid Buy-In for Workers with Disabilities (MBIWD)

This category of Medicaid allows an individual to retain his Medicaid benefits and obtain up to **\$13,233** in assets.

This category of Medicaid works the same way that traditional Medicaid works and has the same benefits. The only difference is that people with an income limit beyond **\$32,208** annually would have to pay a small premium for the coverage.

Medicaid Buy In For Workers With Disabilities... cont'd



Redefining disability.
At work. At home. At play.

To be eligible an individual must:

- Be 16 to 64 years old,
- Be disabled as per the Social Security Administration or as determined by Ohio Medicaid or eligible under the MBIWD medically improved category,
- Be employed in paid work (includes part-time and full-time work), and
- Meet certain financial requirements including a monthly income less than or equal to 250% of the federal poverty level).



Linking Employment, Abilities and Potential

About LEAP

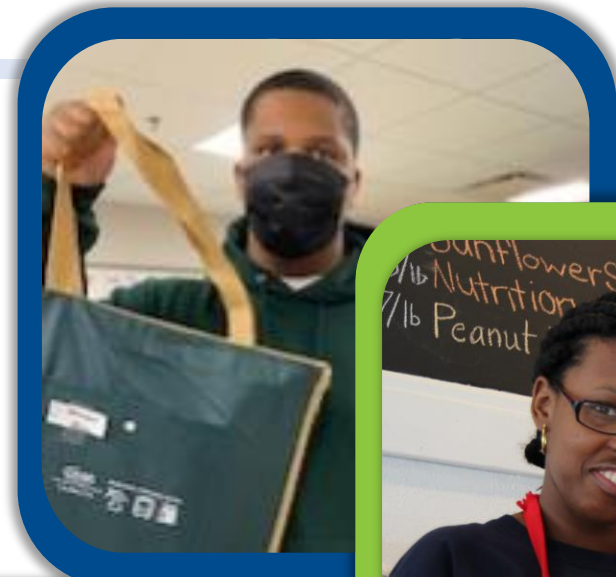


LEAP Services & Programs



Redefining disability.
At work. At home. At play.

- [Independent Living \(IL\)](#)
- [Benefits Assistance](#)
- Employment Services
 - [Consumers](#) & [Employers](#)
- [Adult Adaptive Recreation](#)
- [Community Education](#)
- [Advocacy](#)



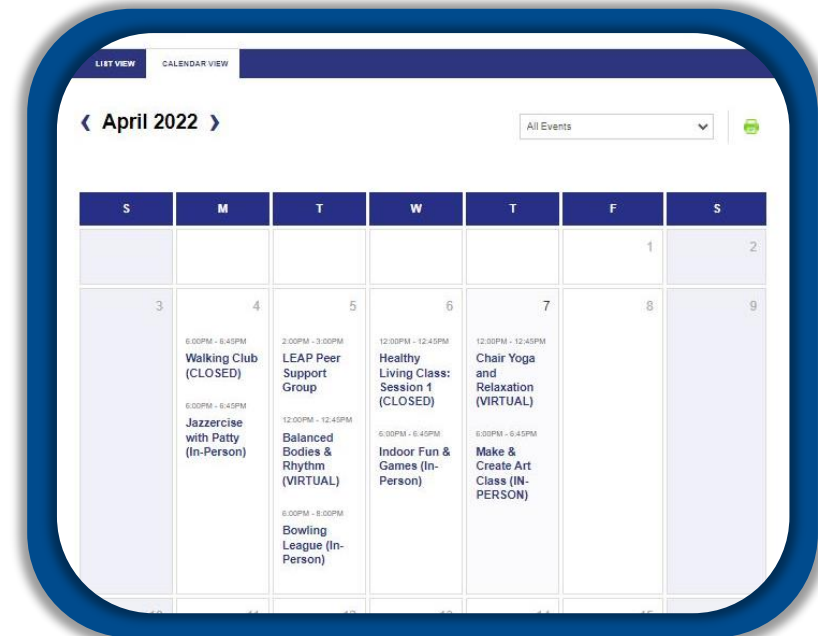
Upcoming Events



Redefining disability.
At work. At home. At play.

- April 12 [Youth Leadership Forum Informational Meeting](#)
 - Downloadable [Application](#)
- April 24 [Wanted: Guaranteed Community-based, Accessible, and Affordable Housing](#)
- Youth Summer Work Experience Program
 - For more information, email Kelly Camlin at KCamlin@Leapinfo.org.

For all events & activities, including our adult adaptive recreation program, visit our main [Event Calendar](#) on our website.





Linking Employment, Abilities and Potential

Our Mission

is to advance a society of equal opportunity for all persons, regardless of disability

Q & A

Thank you for joining us today

#WeAreTrending

Facebook: [@LEAP.org](https://www.facebook.com/LEAP.org)

Twitter: [@LEAPOhio](https://twitter.com/LEAPOhio)



Linking Employment, Abilities and Potential

Our Mission

is to advance a society of equal opportunity for all persons, regardless of disability

Our Values

choice
self-direction
independence
empowerment
inclusion
integration
dignity
respect

Contact Us

216-696-2716

LeapInfo@leapinfo.org

2545 Lorain Ave., Cleveland, OH 44113

Facebook: [@LEAP.org](https://www.facebook.com/LEAP.org)

Twitter: [@LEAPOhio](https://twitter.com/LEAPOhio)