FDDC and National Disability Institute Present

The Changing Face of Benefits
Knowledge for Successful Employment
and Asset Development

Developed by
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The Changing Face of Benefits
Knowledge for Successful Employment and Asset Development

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National Disability Institute, 2012

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“The Nation’s proper goals regarding individuals with disabilities are to assure equality of opportunity, full participation, independent living, and economic self-sufficiency for such individuals;”


In Florida, 9.5% of individuals of working age (ages 16-64) are individuals with disabilities. The unemployment rate of this group is 35.6%. Many of these individuals would like to work, but fear that earning more money will cause them to lose critically needed health care benefits. Subsequently, the poverty rate among this group is 24.2%.

If you or someone you support receives Social Security disability benefits, have concerns about the impact of work on these benefits, and would like to explore a path out of poverty, we’re glad you joined us. This workbook is intended to provide you with basic information about Social Security disability benefits and accompanying Medicaid/Medicare benefits, good information to assist you in making financial decisions, and an introduction to programs and services available to help you begin to define your path out of poverty.

The fear of a loss of benefits is understandable. Public benefit programs for people with disabilities, especially Supplemental Security Income (SSI), are not aimed at increasing assets and financial independence. More so than any other population on a fixed income, services and policies that affect individuals with disabilities do not hold out the expectation of economic self-sufficiency.

However, the fear is also often based on misinformation. Having accurate information about the impact of earnings on Social Security disability cash benefits and health care benefits will empower you and those you support to make informed decisions about how much to earn, save, and invest.
A focus on increasing earnings and building assets for individuals with disabilities who rely on a public benefit is a new way of thinking. We hope you will be encouraged to focus on long-term financial goals rather than short-term employment goals.

The presence of a disability and the need to maintain a public benefit should not require one to forfeit their economic stability and live in poverty. Without knowledge, guidance, and encouragement, individuals are not empowered to earn, learn, save, and build.

The goal of this workbook is to educate you on the impact of earnings on public benefits and the opportunities available within your community to increase one’s income and assets through financial stability programs so that you can make informed decisions about the job you want, how much you will earn, and how you will invest in your financial future.

Using This Workbook

Information in this workbook is divided into 8 modules so that this complex information can be broken down into more manageable morsels. We suggest you review the Modules in order, as you will learn critical information about which type of benefits you receive in the first few modules. Once you are 100% certain about which benefits you receive, you can decide to read just the Modules that apply to your benefit type or all of the Modules for a more universal understanding of Social Security Administration disability benefits. Everyone should read Module 8 as it provides key strategies that will assist you in looking beyond work and toward building your financial stability.

Module 1: Meet the Players

Module 1 gives you an overview of the different federal and state entities that provide disability services and supports. Included are key points of contact at SSA and within the community to assist you in better understanding the rules and guide you to informed decisions.

Module 2: Being an Advocate

Module 2 is the most important Module as it tells you how to capture accurate information about your own benefits and how to communicate with the SSA.

Module 3: Developing an Initial Application

Module 3 provides an overview of the difference between SSA’s two disability benefits programs and how one becomes eligible for them. For those in the process of applying for benefits, a checklist for putting together an initial application is provided.
Module 4: SSDI and Medicare

Module 4 reviews Social Security Disability Insurance (SSDI) and Medicare, the health care program connected to SSDI. In this module, the basic eligibility requirements of both SSDI and Medicare provide a foundation for a better understanding of the work rules that will follow in Module 5.

Module 5: Earning Wages and SSDI: More incentives to work

Module 5 teaches about the effect of earned income on SSDI eligibility. The work incentives available to allow a person to increase their earnings while maintaining some or all of their cash benefit are provided, as well as information on how to report your work to SSA.

Module 6: SSI and Medicaid

Module 6 discusses Supplemental Security income (SSI) and Medicaid, the health care program connected to SSI. In this module, the basic eligibility requirements of both SSI and Medicaid provide a foundation for better understanding the work rules that will follow in Module 7.

Module 7: Earning Wages While Receiving SSI and Medicaid

Module 7 includes information about the impact of earnings on your SSI cash payment and the formula SSA uses to determine that amount when you work. Also included are the work incentives available that allow a person to increase their earnings while maintaining some or all of their cash benefits, along with instructions on how to report your work to SSA.

Module 8: Pathways to Advance Economic Self-Sufficiency for Persons with Disabilities in Florida

Module 8 shares an overview of why thinking beyond earnings to how to achieve your financial goals is important for individuals with disabilities. Several different strategies for participating in programs that will not negatively impact one’s public benefits are discussed, including how to connect with programs in your local area.

Each module gives you information and resources to assist you. We have also provided pre- and post-tests for each module so that you can test your knowledge and discover what you have learned. (The answer key is at the end of the workbook). A glossary of terms specific to benefits and asset development is provided at the end of the workbook as well.
Please keep in mind that the information in this workbook is intended to give you a general understanding of SSA’s return to work rules with connections to more information. Examples are based on single adults in receipt of SSDI or SSI. Individuals who receive both SSDI and SSI should work with a benefits planner to fully understand how income impacts each benefit separately and collectively. Every SSA rule and regulation is not included. As such, it is important to note local points of contact to assist you (see Module 1 - Meet the Players).
Contact Information

If you need additional information about this workbook or its contents, contact us at National Disability Institute for assistance, info@realeconomicimpact.org.

To learn more about how to make a real economic impact on your life, join us:

www.realeconomicimpact.org

www.twitter.com/realeconimpact

www.facebook.com/realeconimpact

www.realeconomicimpact.tumblr.com/

www.flickr.com/photos/realeconomicimpact

www.youtube.com/user/RealEconomicImpact

For more great resources funded by the Florida Developmental Disabilities Council, visit www.fddc.org/publications.

To learn more about the Florida Developmental Disabilities Council and how you can support self-advocacy and meaningful participation for Floridians with developmental disabilities, join us:

www.fddc.org

www.facebook.com/TheFDDC

www.youtube.com/user/FLdisabilities
Module 1: Meet the Players

Introduction

Welcome to Module 1 – Meet the Players. In this module, you will learn about the multiple service providers that exist at the federal, state, and local levels to help you better understand where to turn as you begin to navigate a return to work, including:

1. The name of the organization and website information
2. Basic eligibility and services provided
3. Where to turn for technical information, access, and/or advocacy
Pre-Test: SEE WHAT YOU KNOW BEFORE YOU GET STARTED

The following pre-test is designed to test your knowledge before you begin Module 1. Completing the pre-test is not required, but may help you to assess what you learn and to identify topics or areas where you need more information. This tool is for your use only.

1. The SSA area Work Incentive Coordinator provides direct services to SSA beneficiaries.
   a. True
   b. False
2. Each local Social Security office has a Work Incentive Liaison who works with outside organizations that serve people who are disabled and blind.
   a. True
   b. False
3. The Florida Division of Vocational Rehabilitation is a state agency that assists persons with disabilities to obtain and maintain employment.
   a. True
   b. False
4. Disability Program Navigators are located in Vocational Rehabilitation offices.
   a. True
   b. False
5. One Stop Career Centers provide services to individuals looking for employment.
   a. True
   b. False
6. Benefit Planners provide benefit planning guidance to SSA beneficiaries who are planning to start work or are already working.
   a. True
   b. False
7. To apply for food stamps or Medicaid, go to the Social Security Administration’s home page.
   a. True
   b. False
8. To obtain additional information on Medicaid for Florida, go to the Agency for Healthcare Administration’s website.
   a. True
   b. False
9. The Centers for Medicare and Medicaid Services is a federal agency that administers Medicare, Medicaid, and the Children's Health Insurance Program.
   a. True
   b. False

10. There is only one Center for Independent Living in Florida.
   a. True
   b. False

How did you do? My Pre-Test score was: ________________________________

Answers: 1-b, 2-a, 3-a, 4-b, 5-a, 6-a, 7-b, 8-a, 9-a, 10-b
As you begin to understand the Changing Face of Benefits, you will see that there are many organizations that you might encounter. These organizations include the Social Security Administration (SSA), Medicaid, Medicare, Department of Children & Families, the Division of Vocational Rehabilitation, Workforce Development One-Stop Centers, and Centers for Independent Living. Each program has different eligibility requirements. The information in this module provides information on these programs, key staff members at the agency (organization), and a website that allows you to obtain more information on the organization.

**SOCIAL SECURITY ADMINISTRATION (SSA)**
www.socialsecurity.gov
The Social Security Administration (SSA) manages the two largest federal disability programs that provide assistance to people with disabilities - Social Security Disability Insurance and Supplemental Security Income. While these two programs are different in many ways, SSA administers both, and only individuals who meet SSA’s definition of disability and other qualifying factors (discussed in Module 3) are eligible for benefits under either program.

**SSA - AREA WORK INCENTIVE COORDINATOR (AWIC)**
www.socialsecurity.gov/work/awiccontacts.html
AWICs provide assistance to personnel in field offices on employment supports and outreach by:
- Coordinating and/or conducting local public outreach on work incentives
- Providing, coordinating, and/or overseeing training for all personnel on SSA's employment support programs
- Handling some sensitive or high profile disability work-issue cases
- Monitoring the disability work-related issues in their respective areas

**SSA - WORK INCENTIVE LIAISON**
www.socialsecurity.gov/ssi/text-work-ussi.htm
The Work Incentive Liaison (WIL) is a Social Security employee specially trained in the work incentive provisions of SSDI and SSI. The WIL is different than the AWIC in that they are a central contact person for organizations outside of SSA that serve individuals with disabilities, as well as all the Social Security employees in their district. This places the WIL in the ideal position to serve as liaison or "go-between," to prevent any misunderstandings or misinformation about work
incentives. Each local Social Security office has a Work Incentive Liaison who works with outside organizations that serve people with disabilities and people who are blind.

**TICKET TO WORK PROGRAM**

[www.chooseworkttw.net/](http://www.chooseworkttw.net/)

The Ticket to Work program (Ticket program) is an SSA employment program that allows an individual to choose which organization they turn to for work support. A participating organization is called an Employment Network (EN). An EN provides a variety of services based on their expertise. Individuals who are eligible to participate in the Ticket program are called Ticket holders. Ticket holders are generally beneficiaries ages 18 to 64 who are receiving Social Security Disability Insurance (SSDI) or Supplemental Security income (SSI) based on disability or blindness.

Under the Ticket program, Ticket holders assign their Ticket to an EN in exchange for the services the Ticket holder needs to return to work. Ticket holders should choose an EN based on the EN’s ability to meet the Ticket holder’s return to work needs. ENs also have the option of choosing whether or not they want to work with the Ticket holder. When a Ticket holder and an EN choose to work together, a plan for employment is developed to clarify the Ticket holder’s goals and the services that the EN will provide to assist the Ticket holder in reaching their goals. Each state Vocational Rehabilitation (VR) Agency is an EN. Ticket holders receiving services from VR do not have to assign their Ticket to VR, however, if a Ticket holder is receiving services from VR, they cannot assign their Ticket to another EN until their case is closed.

Ticket to Work is a voluntary program. Individuals are not required to participate. There are two benefits of participating in the Ticket To Work program for Ticket holders; (1) Ticket holders receive support in returning to work and/or maintaining work, and (2) Ticket holders have a suspension of Continuing Disability Reviews when actively participating in the Ticket program. Continuing Disability Reviews are medical reviews SSA performs to assess whether or not an individual continues to meet SSA’s definition of disability. The Continuing Disability Review (CDR) takes place every three years, five years, or seven years. SSA sends a request to the beneficiary for updated medical information. The Disability Determination Service reviews the medical information and makes the determination as to continued medical eligibility.

For participating ENs, the benefit of participating in the Ticket program is payments from SSA when Ticket holders they serve reach certain levels of earnings.

Ticket holders receive information in the mail about the program along with a paper “Ticket.” The paper “Ticket” is not required to participate. To find out if you or someone you support is a Ticket holder, call 866-968-7842 (voice) or 866-833-2967 (TTY).
WORK INCENTIVE PLANNING & ASSISTANCE (WIPA)
http://www.socialsecurity.gov/work/WIPA.html
The primary objective of the WIPA initiative is to assist SSA beneficiaries with transitioning from dependence on public benefits to paid employment and greater economic self-sufficiency. Community Work Incentives Coordinators (CWIC) are trained experts who will assist individuals who are planning to start work or are already working to better understand federal and state benefits, the impact of work on benefits, and how to use available work incentives. To locate a CWIC in your area or the WIPA project nearest you, call 1-866-968-7842 or 1-866-833-2967 (TTY/TDD). You can also find a list with contact information at https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate.

PROTECTION AND ADVOCACY OF BENEFICIARIES ON SOCIAL SECURITY (PABSS)
www.socialsecurity.gov/work/PandA.html
PABSS was created to assist SSA beneficiaries with disabilities in obtaining information and advice about receiving vocational rehabilitation and employment services and to provide advocacy or other related services that beneficiaries may need to secure or regain gainful employment. Each PABSS project can:

- Check out any complaint against an employment network (EN) or other service provider helping an individual return to work
- Give information and advice about vocational rehabilitation and employment
- Explain SSA’s work incentives
- Provide consultation and legal representation to protect the rights of anyone wanting to return to work
- Assist with problems concerning work plans under the Ticket to Work program

The PABSS program in Florida is administered by Disability Rights Florida, www.disabilityrightsflorida.org or 1-866-875-1794 (toll free).

FLORIDA BENEFIT INFORMATION RESOURCE NETWORK (FBIRN)
www.apd.myflorida.com/employment/fbirm.htm
Started by the Agency for Persons with Disabilities (APD) in 2007, FBIRN’s objective is to assist persons with disabilities to locate trained and certified professionals to assist workers in effectively managing their benefits. FBIRN is a consortium of staff members from various Florida agencies who have completed training on benefit rules, as well as how and where to connect with the certified experts. Contact FBIRN to receive assistance in finding the right person to meet your particular needs. For more information, go to www.apd.myflorida.com/employment/fbirm.htm or call 1-850-414-5876 or 1-850-488-9546.
DIVISION OF DISABILITY DETERMINATIONS

http://www.doh.state.fl.us/DD/DDdescription.html

The Division of Disability Determinations (referred to as DDS by SSA) is responsible for making decisions regarding the medical eligibility of Florida citizens who are applying for disability benefits under the federal Social Security and Supplemental Security Income programs. DDS is also responsible for conducting reviews of existing beneficiaries under the federal programs and determining continuing eligibility.

When an individual’s application for disability benefits is submitted to SSA, both DDS and SSA view the application. DDS determines medical eligibility and SSA determines non-medical eligibility.

CENTERS FOR MEDICARE AND MEDICAID SERVICES (CMS)

CMS is a U.S. federal agency that provides administration, direction, and technical guidance to states as they plan, develop, manage, and evaluate their health care programs and policies, including Medicare, Medicaid, and the Children’s Health Insurance Program. The information provided by CMS is primarily intended to assist readers in understanding research and related policies and services. You do not apply for services to CMS.

- CMS Medicare Information: www.cms.gov/MedicareGenInfo/
- Medicaid Information: www.medicaid.gov

In a Nutshell...

There are several resources to help individuals better understand the impact of earnings on Social Security benefits and to support them as they earn money, report wages to Social Security and claim relevant work incentives. These services are free. Call on the appropriate professionals for assistance.
AGENCY FOR HEALTH CARE ADMINISTRATION (AHCA)

www.ahca.myflorida.com/
AHCA is responsible for the administration of the Medicaid program in Florida. This responsibility includes the licensure and regulation of health facilities, providing information to Floridians about the quality of the health care they receive in Florida and how to find needed health care services. AHCA’s Florida Health Finder provides health care information for consumers in Florida, http://www.floridahealthfinder.gov/.

MEDICAID WAIVERS & DEMONSTRATIONS

www.cms.gov/MedicaidStWaivProgDemoPGI/08_WavMap.asp
Medicaid Waivers allow states to waive the usual requirements that individuals must reside in an institution in order to receive Medicaid funding for services. In this way, Medicaid dollars are used to fund certain community-based alternatives to institutional care.

The website above contains information about state-specific Medicaid waiver and demonstration programs. Users can access fact sheets, copies of proposals, approval letters, and other documents related to state-specific programs.

The Agency for Persons with Disabilities and the Department of Children and Families manage Florida’s Medicaid Waiver programs.

AGENCY FOR PERSONS WITH DISABILITIES (APD)

www.apd.myflorida.com/
The Agency for Persons with Disabilities (APD) is responsible for meeting the needs of Floridians with developmental disabilities. APD provides assistance to individuals with developmental disabilities under the Developmental Disability Medicaid Waiver program by working in partnership with local communities and private providers. The agency supports persons with developmental disabilities to participate in all aspects of community life.

DEPARTMENT OF CHILDREN AND FAMILIES (DCF) - ECONOMIC SELF-SUFFICIENCY (ESS) - ACCESS FLORIDA

www.dcf.state.fl.us/ess/
ACCESS Florida is the newly retooled and modernized public assistance service delivery system that is the Automated Community Connection to Economic Self-Sufficiency. This model is based on
streamlined workflows, policy simplification, innovative technology, and partnerships with local community organizations.

**DEPARTMENT OF CHILDREN AND FAMILIES (DCF) - MENTAL HEALTH PROGRAM OFFICE**

[www.dcf.state.fl.us/programs/samh/MentalHealth/](http://www.dcf.state.fl.us/programs/samh/MentalHealth/)
The DCF Mental Health Program Office is responsible for planning, managing, and evaluating a state-wide program of mental health services and supports, including community programs, crisis services, state residential treatment facilities, and child services. The public mental health system is approved and funded by the Florida Legislature.

**ONE-STOP CAREER CENTERS**

[www.floridajobs.org/onestop/onestopdir/](http://www.floridajobs.org/onestop/onestopdir/)
One-Stop Career Centers are designed to provide a full range of assistance to job seekers under one roof. The centers offer training referrals, career counseling, job listings, and similar employment-related services. Services are free to any job seeker looking to obtain new or further current employment. Visit a center in person or connect to the center's information online through Employ Florida, [www.employflorida.com/](http://www.employflorida.com/).

**DISABILITY PROGRAM NAVIGATOR**

Located in One-Stops across the state, Disability Program Navigators train other staff members on how to better serve persons with disabilities, make contact with employers in their communities, develop job opportunities for persons with disabilities, and ensure that all persons with disabilities entering a One-Stop are met with accessible services and supports.

**VOCATIONAL REHABILITATION**

[www.rehabworks.org](http://www.rehabworks.org)
Vocational Rehabilitation (VR) is a federal-state program available in every state to assist individuals with disabilities to prepare for, gain, or retain employment.
VR provides services to individuals who have a goal to become employed AND
- Have a physical or mental disability that interferes with their ability to become employed,
- Need VR’s help to prepare for, gain, or retain employment.
If you receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) for your disability, you are presumed eligible for VR services if you intend to become employed.
Examples of VR services include:
- Medical and Psychological Assessment
- Vocational Evaluation and Planning
- Career Counseling and Guidance
- Job Placement
- Job Coaching
- On-the-Job Training
Training and Education after High School
Job-Site Assessment/Accommodations
Psychological Treatment
Supported Employment
Assistive Technology and Devices
Time-Limited Medical

CENTERS FOR INDEPENDENT LIVING (CIL)

http://floridacils.org/

Florida has a network of 17 Centers for Independent Living (CILs). CILs are federally mandated points of service designed to promote personal rights and responsibilities among people with all disabilities, and to eliminate architectural, communication, and attitudinal barriers by providing education, resources, and training to enhance self-determination through informed choice.

CILs provide four core services:

- Information and Referral
- Independent Living Skills
- Peer Mentoring and Networking
- Advocacy

The CIL in your community may also offer other services such as home modifications, equipment loans and repair, computer skills training, recreational activities, and community events.

For other disability information, referral services are provided by the Agency for Persons with Disabilities. To speak with a disability specialist, call 1-866-APD-CARES (1-866-273-2273).

In a Nutshell...

Each local community has resources to assist individuals as they prepare for, gain, or return to work. Support those you serve in connecting with one or all of these services.

NOTES:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
How Customers Can Prepare for Benefits Planning

Benefits planning is designed to provide accurate information and assistance on benefit programs and work incentives to all SSA beneficiaries with disabilities (including youth transitioning from school to work). The benefits planner’s goal is to better help SSA beneficiaries with disabilities to make informed choices about work.

Individuals may be interested in the services of a benefits planner if they receive SSDI or SSI and

- Plan to start or return to work
- Plan to accept or seek a higher-paying job
- Plan to start their own business
- Are concerned about stopping work
- Have other questions about how work will affect their disability benefits.

Benefit planners typically provide individuals with the following information and support services:

1. **Information and Referral**: Basic information in response to inquiries about all federal and state benefit programs, and/or referral to government agencies and other community resources.
2. **Problem Solving and Advocacy**: Involves solving specific federal and state benefit and work incentive issues and may include advocating on behalf of recipients with other agencies.
3. **Benefits Analysis and Advisement**: An assessment of real or potential effects of employment or similar changes that will impact the recipient’s overall financial well-being and inform recipients of various options available and the projected outcome of each.
4. **Benefits Support Planning**: Direct assistance to the beneficiary to construct a plan to promote effective monitoring and management of their benefits programs and work incentives.
5. **Benefits Management**: Benefits monitoring and management assistance for someone who is likely to experience employment, benefits, or other changes that will affect benefits status, health care, or financial well-being.
Checklist – Preparing to Meet with a Benefits Planner

This checklist provides the individual receiving Social Security disability benefits with a list of items to bring to a meeting with a benefits planner.

✓ Have Proof of your Benefit Status.
✓ Have your AWARD Letter from SSA stating what benefit you receive OR
✓ Have a bank statement, with direct deposit information about what benefit you receive OR
✓ Have a current letter from SSA, stating what benefit you receive.

If you do not have any of these documents, contact SSA for the information. SSA’s national toll free line, 1-800-772-1213 (1-800-325-0778 for TTY users), is available from 7:00 a.m. to 7:00 p.m. Monday through Friday.

✓ Have a written list of your work history SINCE you started to receive benefits.
✓ Start with a resume. If you have one, add more details to it, including dates of employment, earnings throughout the duration of employment, and any time that you were not employed.

If you do not remember some or any of this information, you can request it from your local SSA office, since they keep a record of the taxes you pay when working.

✓ Have proof of your medical insurance.

✓ Gather letters you have received from SSA over the past several months.

✓ Have proof of any rental support you are receiving, i.e., subsidized or public housing, or contributions from other household members.

✓ Have proof of other benefits you receive, i.e., Food Stamps.
Case Example

Samuel and Savannah

The following case example is designed to give one example of how content from Module 1 could be applied in real life.

Example 1 – Samuel
Samuel is 32 years old and lives with his mom in St. Petersburg, Florida. Samuel is a person who has cerebral palsy. Samuel would like to explore employment opportunities but is not sure where to start. Samuel would also like to eventually get an apartment of his own. Samuel receives Social Security Disability Insurance (SSDI) and Medicare.

Recently, Samuel and his mom reviewed the Changing Face of Benefits workbook. As a result, Samuel contacted the Agency for Persons with Disabilities to speak with a disability specialist about his options. Samuel was advised to visit his local One-Stop center and to schedule an intake with Vocational Rehabilitation. Samuel first visited the One Stop Career Center in St. Petersburg to speak with a Disability Program Navigator about employment options and to find out with whom he should speak about his benefits and if they would be impacted when he started employment. The Disability Program Navigator shared with Samuel information about the services available through the One-Stop. They discussed his employment goals and the supports he may need to achieve his goals.

Next, Samuel met with a Vocational Rehabilitation (VR) counselor to see if he qualifies for VR services. The VR Counselor explained to Samuel the process of receiving services from VR and the range of services he would receive, including a vocational evaluation, a plan for employment, on the job supports, and benefits counseling.

Samuel discussed his options with his parents and made the decision to receive services from VR, as he felt the on-the-job supports and benefits planning would be very beneficial.

Example 2 – Savannah

Savannah is a college student who has Down syndrome and is currently taking part in an On-Campus-Transition (OCT) program at a local university in Jacksonville, Florida. She works part-time
Savannah has a goal of becoming employed in her local community after completing the OCT program. She has also set a goal of living independently in her own apartment either alone or with a roommate. While participating in the OCT program, Savannah and her mom learned of the FDDC on-line e-learning course, *Changing Face of Benefits*. After completing Module One, Savannah and her mom contacted and met with the local Center for Independent Living (CIL) to discuss some of Savannah’s goals. Savannah learned about the services the CIL offers, which include benefits planning and the Ticket to Work program. Savannah and her mom decided to wait to assign Savannah’s Ticket until they explore some other Employment Networks in the area. Savannah made a second appointment with the CIL for benefits planning so that she and her mom can understand the impact of her current and future work on her SSI benefits.
**FAQ**

**Q:** When should an individual contact a benefits planner?

**A:** An individual should contact a benefits planner when they have made the decision to work and/or when they need to make a decision about earning more or ending employment. The benefits planner will provide quality information about the impact of these changes on benefits.

**Q:** Can an individual participate in Ticket to Work if they can’t find the “Ticket” that SSA sent?

**A:** Yes. The paper “Ticket” is not necessary. The individual (and/or their support) can call Maximus (the Ticket To Work program manager) and verify Ticket Holder status. Call Maximus at 1-866-968-7842 or 1-866-833-2967 (TDD).

**Q:** Where do I turn when I don’t know where to turn?

**A:** With so many options, knowing the right agency to connect with can be confusing. The Agency for Persons with Disabilities provides disability referral services. To speak with a disability specialist, call 1-866-APD-CARES (1-866-273-2273).

**Q:** What options are there for individuals who have been denied service or discriminated against based on disability?

**A:** Disability Rights Florida provides protection and advocacy to Floridians with disabilities. Disability Rights Florida’s priorities include access to publicly-funded benefits and services, control over use of public benefits and personal assets, access to vocational rehabilitation and blind services, and voting rights and civic participation. Contact Disability Rights Florida at 1-866-875-1794.

**Q:** Can an individual receive services from more than one agency at a time?
A: Yes. The organizations introduced in this module provide a variety of services. Individuals will likely need to be connected to more than one organization to ensure that all of their needs are met.

Resources

This Vocational Rehabilitation publication provides an overview of VR services, your rights and responsibilities, and where to turn if you are not satisfied with your services.

Career One Stop http://www.careeronestop.org/
This site is sponsored by the Department of Labor and provides tools to help you decide what kind of work you would like to do and how the One Stop Centers may be able to help you.

This site provides a range of information for customers, including how to apply for services, how to receive supported employment services, and how to plan for a disaster.

FYI Transition http://www.fyitransition.com/
This site was designed to help transition-age students, their parents, and supports, prepare for issues that will likely arise during the transition from high school to adult life.
Post-Test: WHAT HAVE YOU LEARNED IN MODULE 1?

The following post-test is designed to test your knowledge after reading Module 1. Completing the post-test is not required, but may help you to assess what you learned and to identify topics or areas where you need more information. This tool is for your use only.

1. The SSA area Work Incentive Coordinator provides direct services to SSA beneficiaries.
   a. True
   b. False
2. Each local Social Security office has a Work Incentive Liaison who works with outside organizations that serve people who are disabled and people who are blind.
   a. True
   b. False
3. The Florida Division of Vocational Rehabilitation is a state agency that assists persons with disabilities to obtain and maintain employment.
   a. True
   b. False
4. Disability Program Navigators are located in Vocational Rehabilitation offices.
   a. True
   b. False
5. One Stop Career Centers provide services to individuals looking for employment.
   a. True
   b. False
6. Benefit Planners provide benefit planning guidance to SSA beneficiaries who are planning to start work or are already working.
   a. True
   b. False
7. To apply for food stamps or Medicaid, go to the Social Security Administration’s home page.
   a. True
   b. False
8. To obtain additional information on Medicaid for Florida, go to the Agency for Healthcare Administration’s website.
   a. True
   b. False
9. The Centers for Medicare and Medicaid Services is a federal agency that administers 
Medicare, Medicaid, and the Children's Health Insurance Program.
   a. True
   b. False

10. There is only one Center for Independent Living in Florida.
    a. True
    b. False

How did you do?

My Pre-Test score was: ______________ My Post-Test score was: ______________

I need more information about: ___________________________________________________
   ___________________________________________________
   ___________________________________________________

Answers: 1-b, 2-a, 3-a, 4-b, 5-a, 6-a, 7-b, 8-a, 9-a, 10-b
Module 2: Being an Advocate

Introduction

Welcome to Module 2 – Being an advocate for yourself or for someone you support is an important part of working toward a goal. By definition, advocacy involves speaking on behalf of a person(s) or yourself to ensure that one’s rights and needs are recognized. In this module, we will discuss:

1. The importance of Self-Determination and Person-Centered Planning
2. A First Step Toward Understanding SSA’s Return-to-Work rules
3. Tips for Communicating with SSA
The following pre-test is designed to test your knowledge before you begin Module 2. Completing the pre-test is not required but may help you to assess what you learn and to identify topics or areas where you need more information. This tool is for your use only.

1. A person-centered plan addresses:
   a. The individual’s dreams and goals
   b. The individual’s strengths, choices, preferences, and interests
   c. The individual’s support needs
   d. All of the above

2. Self-determination is the act of making up one’s own mind without outside influence.
   a. True
   b. False

3. What is a Representative Payee?
   a. A required support for anyone who wants to receive SSDI or SSI
   b. A court-appointed person who takes responsibility for someone’s SSDI/SSI benefit payment
   c. A person appointed by SSA to take responsibility for someone’s SSDI/SSI benefit payment
   d. A person who agrees to financially support someone receiving SSDI/SSI benefits

4. A parent will always have the right to receive information from SSA about their family member.
   a. True
   b. False

5. All Representative Payees have the right to:
   a. Have legal authority over earned income, pensions, or any income from sources other than Social Security or SSI
   b. Put a beneficiary’s Social Security or SSI funds in theirs or another person's account.
   c. Charge the beneficiary for services.
   d. None of the above

6. BPQY stands for:
   a. Benefits Planning Query
   b. Benefits Planned and Queried for You
   c. Beneficiary Planning Questions Yearly
   d. Beneficiary Planning Quietly
7. To receive a BPQY, you (the individual receiving benefits or the Representative Payee) must:
   a. Pay a local benefits planner to prepare one
   b. Contact your state representative
   c. Call SSA and request one
   d. Each person creates their own BPQY

8. Understanding which type of disability benefits you get (SSDI or SSI) is not important.
   a. True
   b. False

9. Good tools for understanding SSDI/SSI benefits and planning your return to work are:
   a. Benefit Planners
   b. The SSA Red Book
   c. The BPQY
   d. All of the above

10. A good rule of thumb for keeping track of information you receive from and send to SSA is:
    a. Always keep everything you get from SSA
    b. Keep only the letters you receive
    c. Don’t worry, you can always get a copy from SSA
    d. Make a copy of everything you send SSA
    e. A and D

How did you do? My Pre-Test score was: __________________________________________

Answers: 1-d, 2-a, 3-c, 4-b, 5-d, 6-a, 7-c, 8-b, 9-d, 10-e
The Importance of Self-Determination and Person-Centered Planning

This workbook was developed with the assumption that those who pick it up will use it along with self-determination and person-centered planning to better understand the supports available when deciding and making plans about work.

**Self-determination** is the act or power of making up one's own mind about what to think or do without any outside influence. The building blocks to self-determination are:

1. A person has the FREEDOM to dream, to make his or her own decisions, and plan his or her own life.

2. A person has the AUTHORITY to control how money is spent for his or her supports.

3. A person has the SUPPORT they need from friends, family, and other people they choose.

4. A person takes RESPONSIBILITY to do what he or she says he or she will do.

5. A person CONFIRMS and recognizes himself or herself as a major part of the design of long-term services and supports.

**Person-centered planning** is a planning process that focuses on the individual with a disability and their input towards setting goals and making plans to achieve those goals. Person-centered planning is a structured, but informal process. It starts with a person’s strengths, choices, preferences, and interests. It considers the supports an individual will need to achieve their goal. It leads to a plan to achieve a desired goal. Examples of these goals include having a job or a career, living in a home of one’s own, building a circle of friends, joining community activities, or any goal the individual chooses.

The supports recruited to help the person achieve his/her goals are chosen by the person and may be family members, friends, or professionals. For example, if a person is interested in getting a job, they may want to include some or all of the following individuals to help make a plan to achieve their goal: family members, support coordinator, future job coach, friends who are successful at work, and people who own or run a business.
A First Step Toward Understanding SSA’s Return-to-Work Rules

The Social Security Administration (SSA) provides disability benefits through two separate programs, Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). To be a good advocate, you must start with good information about the types of benefits the individual receives, SSDI only or SSI only or SSDI and SSI.

SSA provides information about a beneficiary's disability cash benefits, health insurance, scheduled medical reviews, representative payee, and work history, as stored in SSA's electronic records, through a BPQY (Benefits Planning Query). The BPQY communicates information on SSA records specifically for beneficiaries with disabilities and encourages planning for a return to work. The information is generally accurate but if the beneficiary did not report earnings or if SSA did not process work reports, the data must be updated and corrected.

SSA provides BPQY information, on request, to beneficiaries, their representative payees, and their authorized representatives of record. Beneficiaries can request a BPQY by contacting their local SSA office or by calling SSA’s toll free number 1-800-772-1213 (1-800-325-0778 TTY/TDD) between 7 a.m. and 7 p.m., Monday through Friday.

If someone other than the beneficiary, representative payee, or authorized representative (a benefits counselor, for example) wishes to receive a BPQY, they must submit two copies of form SSA-3288 (Consent for Release of Information) that have been signed by the beneficiary: one to authorize the release of Social Security records and the other to authorize the release of Internal Revenue Service earnings records. Both releases must contain the beneficiary’s Social Security Number or the Claim Number of the worker under whose work record the benefits are paid.
The BPQY comes with instructions on how to read and understand the information. If you find this too confusing, contact one of the resources mentioned in Module 1 to assist with Benefits Planning. You should review the BPQY data and report any suspected errors, missing information, or discrepancies to SSA immediately. SSA should communicate with you to resolve these items and send a revised BPQY to confirm that corrections were made.

In a Nutshell...

Call 1-800-772-1213 and ask for a Benefits Planning Query (BPQY). Review the BPQY. If there are any errors or discrepancies, contact SSA to discuss. Any time you seek assistance with benefits planning, bring the BPQY with you to the appointment.

NOTES:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
Communicating with the Social Security Administration

SSA is a large organization that serves millions of Americans. Before you communicate with SSA about their programs, review information on the SSA website. SSA’s website has a wealth of information, including pages on their return to work rules, www.socialsecurity.gov/work. SSA also produces a yearly publication called the Red Book, designed to provide an overview of the work rules and work incentives. The Red Book is a summary guide to employment supports for individuals with disabilities receiving Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI). The Red Book provides general information about work rules designed to provide professionals with a working knowledge of the regulations so that they can advise individuals with disabilities when to go to SSA for information specific to their benefits.

The Red Book 2012 edition is available online at www.socialsecurity.gov/redbook in English and En Español at http://www.socialsecurity.gov/espanol/librorojo/libro-rojo.pdf. Alternative media is also available (Braille, audio cassette tape, disk, or enlarged print) at www.socialsecurity.gov/pubs/alt-pubs.html.

There are two ways to communicate with SSA, the toll-free number and the local office. The SSA toll-free number (1-800-772-1213 or 1-800-325-0778 for TTY users) offers both automated services and Social Security representatives to address the needs of all beneficiaries. Local offices are available across the country to meet with individuals and provide a range of Social Security services. It is best to schedule an appointment with a local office by calling the SSA toll-free number. To locate a local office, go to https://secure.ssa.gov/apps6z/FOLO/fo001.jsp.

When calling SSA or meeting with a Claims Representative at the local office, you will need to verify that you are authorized to receive information about an individual and/or their Social Security record. You are authorized if you are asking about your own record, you have been given consent to receive information through SSA’s form “Consent for Release of Information” — SSA-3288 (www.socialsecurity.gov/online/ssa-3288.pdf) or you are the Representative Payee. A Representative Payee is an individual or organization that receives Social Security and/or SSI payments for someone who cannot manage or direct his/her money. Representative Payees should use Social Security funds to meet the beneficiary’s current and foreseeable needs and save any remaining funds for the beneficiary's future use.
Anytime you communicate with SSA, it is in your best interest to keep records of your communication with SSA staff in the event of a discrepancy or overpayment. Follow this checklist.

✅ When you call the SSA toll-free number (1-800-772-1213 or 1-800-325-0778 for TTY users) or meet with a Claims Representative at the local office, keep a record of the conversation noting:
  - Date of conversation
  - The Call Center location
  - Name of person with whom you spoke
  - What you asked
  - What they told you

✅ Make copies of all documents you give to SSA – those documents you fill out and those from your file that they request. Do not lose your copies!

✅ Promptly open and read all mail sent to you by SSA. If you do not understand what is being explained, seek help immediately. When SSA gives a deadline, they will not allow exceptions. Keep all paperwork, letters, and mailing envelopes in your file. Do not lose them.

✅ You must report pay stubs each month to SSA. Be sure you report to the correct field office (the Zip Code of the payee is the key). Report by mail, or walk into the office. Request a receipt so you can prove your reported. Keep wage records and receipts in your file.

✅ When there is a change in your life, such as address, job, living arrangements, marriage, divorce, resources, children, and so on, immediately report any change to SSA, in writing, to your local office and by phone: 1-800-772-1213. It is best if you notify SSA both ways.

In a Nutshell…

You are in SSA’s world now...it’s important to be patient and polite with SSA staff. We cannot do anything without support from SSA or the SSA field offices.

Remember to educate yourself before you ask questions and remember to keep good records!!!
Case Example

Savannah

The following case example is designed to give one example of how content from Module 2 could be applied in real life.

In Module 1, we learned that Savannah is a college student with Down syndrome who recently visited her local Center for Independent Living (CIL) with her mom to learn more about services to assist her in obtaining her goals to live and work independently in Jacksonville, Florida. While visiting the Center for Independent Living, Savannah met with a Benefits Planner and a Peer Mentor who talked with her more about her future goals. Savannah mentioned that she and her mother are taking the FDDC on-line e-learning course Changing Face of Benefits and she knew the importance of speaking up for herself. Savannah said she felt good that she could decide for herself what kind of job she wants and where she wants to live.

The Peer Mentor and Savannah worked together on Savannah’s housing goals. They started by identifying key members in Savannah’s life who could be part of a circle of support. For their next meeting, Savannah was asked to talk to five of the people on her list to see if they would be interested in joining her circle of support.

Before discussing employment, the Benefits Planner suggested they schedule time to review Savannah’s SSI benefits and her current job. The Benefits Planner recommended that Savannah bring a copy of her award letter from SSA to the meeting to confirm that Savannah receives SSI, not SSDI. Savannah and her parents made an appointment to come back to the CIL for benefits planning.

When Savannah got home, she and her parents realized that they could not locate the letter from SSA, so they called SSA to request a replacement letter. Savannah and her parents prepared to call SSA by taking out a notepad and paper to document the call. Savannah called SSA’s toll free number, 1-800-772-1213, and waited for a representative to speak with her. Through the on-line course, Savannah and her parents remembered it was important to keep good records of conversations with SSA, so they wrote down the following: date of the conversation, the call center location, the name of the representative, what Savannah asked, and what SSA told her.
FAQ

Q: What is a Representative Payee?

A: A Representative Payee is an individual or organization that receives Social Security and/or SSI payments for someone who cannot manage or direct his/her money. Payees should use Social Security funds to meet the beneficiary’s current and foreseeable needs and save any remaining funds for the beneficiary’s future use.

Q: Is a recipient required to have a Representative Payee?

A: No, a Representative Payee is not required unless SSA determines that you need help in managing your money. Then a Representative Payee will be required. Usually the Representative Payee is someone who sees the individual often, knows them and their needs, and wants to help the individual.

Q: What is the requirement for being a Representative Payee?

A: SSA generally looks for friends or relatives of the individual, or a qualified organization to be the Representative Payee. A Representative Payee must use the SSI recipient’s benefits to pay for their needs. These could include payment for food, shelter, clothes, medical care, and personal comfort items. Yearly, SSA will ask the Representative Payee to give a written account of how the SSI money was spent.

A Representative Payee must inform SSA of events that could change the amount of, or your right to receive, benefits. Changes that may impact SSI benefits include additional income, change in living situation, getting married, getting divorced, death of a parent, death of the beneficiary. A Representative Payee must also tell SSA if there are changes that might affect his/her ability to act as a representative payee or if there is going to be a change in Representative Payees.

For more information on SSA’s Representative Payee Program, visit http://www.socialsecurity.gov/payee/.

Q: If I disagree with SSA, can I use this workbook as a point of reference?

A: This workbook was designed to provide you with basic information and is not sanctioned by SSA. SSA’s Red Book (www.socialsecurity.gov/redbook) is a publication you can take into the local SSA office as a reference. Please keep in mind that both tools provide general information. SSA’s
Program Operations Manual System (SSA POMS) is available online and offers more detailed information about each SSA policy, https://secure.ssa.gov/apps10/.

**Q:** I’m pretty sure I know which type of benefit I get. Do I really need to double check?

**A:** As you continue to read this workbook, you will learn that the benefit rules for SSDI and SSI are different. Making a mistake and following the wrong set of rules could be very costly. At a minimum, contact the SSA toll-free line and verify the type of benefits you receive, the amount you receive and the type of health coverage you receive. Don’t forget to keep a record of when you called, who you spoke to, what you asked, and what you were told.
Social Security Administration http://www.socialsecurity.gov
SSA’s comprehensive site provides ongoing learning opportunities, access to publications, overview of benefit rules and regulations, and links to ask questions, get forms, apply online, find local SSA Field offices, and much more.

This booklet provides basic information on how to be a Representative Payee and is not intended to answer all questions. For specific information about your situation, you should talk with a Social Security representative at your local Social Security office.

The public version of the SSA Program Operations Manual System (POMS) is almost identical to the version used by Social Security employees to process claims and other issues related to disability benefits. These is a resource you may want to use when you are going to meet with SSA and want to prepare yourself with additional knowledge or when you want to know exactly what the SSA regulations says about a specific work incentive or policy. The POMS can be difficult to understand at times and should not be used instead of meeting with SSA staff.

Ten Steps to Effective Self-Advocacy http://disabilityrightsflorida.org/resources/publications
This Disability Rights Florida publication provides ten steps you can take to be an effective self-advocate.

The Florida Grassroots Self-Advocacy Tool Kit http://www.floridaselfadvocacy.com/
Part of the Florida Self-Advocates NetworkED site, this tool kit provides information on the history and assessment of the self-advocacy movement in Florida, a core self-advocacy group development training curriculum, and an extensive list of resources.
Post-Test: WHAT HAVE YOU LEARNED IN MODULE 2?

The following post-test is designed to test your knowledge after reading Module 2. Completing the post-test is not required, but may help you to assess what you learned and to identify topics or areas where you need more information. This tool is for your use only.

1. A person-centered plan addresses:
   a. The individual’s dreams and goals
   b. The individual’s strengths, choices, preferences, and interests
   c. The individual’s support needs
   d. All of the above

2. Self-determination is the act of making up one’s own mind without outside influence.
   a. True
   b. False

3. What is a Representative Payee?
   a. A required support for anyone who wants to receive SSDI or SSI
   b. A court-appointed person who takes responsibility for someone’s SSDI/SSI benefit payment
   c. A person appointed by SSA to take responsibility for someone’s SSDI/SSI benefit payment
   d. A person who agrees to financially support someone receiving SSDI/SSI benefits

4. A parent will always have the right to receive information from SSA about their family member.
   a. True
   b. False

5. All Representative Payees have the right to:
   a. Have legal authority over earned income, pensions, or any income from sources other than Social Security or SSI
   b. Put a beneficiary’s Social Security or SSI funds in theirs or another person’s account
   c. Charge the beneficiary for services
   d. None of the above

6. BPQY stands for:
   a. Benefits Planning Query
   b. Benefits Planned and Queried for You
   c. Beneficiary Planning Questions Yearly
   d. Beneficiary Planning Quietly
7. To receive a BPQY, you (the individual receiving benefits or the Representative Payee) must:
   a. Pay a local benefits planner to prepare one
   b. Contact your state representative
   c. Call SSA and request one
   d. Each person creates their own BPQY

8. Understanding which type of disability benefits you get (SSDI or SSI) is not important.
   a. True
   b. False

9. Good tools for understanding SSDI/SSI benefits and planning your return to work are:
   a. Benefit Planners
   b. The SSA Red Book
   c. The BPQY
   d. All of the above

10. A good rule of thumb for keeping track of information you receive from and send to SSA is:
    a. Always keep everything you get from SSA
    b. Keep only the letters you receive
    c. Don’t worry, you can always get a copy from SSA
    d. Make a copy of everything you send SSA
    e. A and D

How did you do?
My Pre-Test score was: ____________________ My Post-Test score was: ____________________

I need more information about:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Answers: 1-d, 2-a, 3-c, 4-b, 5-d, 6-a, 7-c, 8-b, 9-d, 10-e
Introduction

Welcome to Module 3 – Developing an application for disability benefits can be frustrating and intimidating. The process can be lengthy and requires specific knowledge about your medical and employment history. In this module, you will learn the basics of each program and how to apply for SSA disability benefits:

1. Basic eligibility requirements of SSDI and SSI
2. Basic difference between SSDI and SSI
3. Application tips - crossing all the T’s and dotting all the I’s.

**NOTE:** Module 3 and all subsequent modules are focused on Social Security disability benefits for adults 18 years of age and older. If you are interested in benefits for a child with disabilities, please visit [http://www.socialsecurity.gov/pubs/10026.html](http://www.socialsecurity.gov/pubs/10026.html).
The following pre-test is designed to test your knowledge before you begin Module 3. Completing the pre-test is not required, but may help you to assess what you learn and to identify topics or areas where you need more information. This tool is for your use only.

1. Disability eligibility is based on your Medical diagnosis alone.
   a. True
   b. False
2. SSDI and SSI are two different names for the same program.
   a. True
   b. False
3. These programs are identical when medical eligibility is being determined.
   a. True
   b. False
4. To be eligible, an individual’s disability must last at least _____ months or is expected to result in death:
   a. 6 months
   b. 12 months
   c. 24 months
   d. 60 months
5. Can a person be eligible for both SSDI and SSI?
   a. A person cannot be eligible for both.
   b. Depending on the amount of SSDI a person receives they may also receive SSI.
   c. Yes, as long as a person applies for both.
   d. If you receive a small amount of SSI, you may also receive SSDI.
6. To determine eligibility for SSI, SSA will request information about:
   a. Your medical diagnosis
   b. Your work history and ability to work
   c. Your income and resources
   d. All of the above
7. SGA stands for:
   a. Security Guaranteed for Americans
   b. State Guardianship Act
   c. Substantial Gainful Activity
   d. Statutory Gain Action
8. The Disability Determination Service (DDS) makes the determination as to whether an individual is blind or disabled.
9. DDS will only accept information from the person applying for benefits.
   a. True
   b. False

10. To apply for Social Security benefits, one can:
   a. Start the process online at [http://ssa.gov/pgm/getservices-apply.htm](http://ssa.gov/pgm/getservices-apply.htm)
   b. Start the process over the phone by calling 1-800-791-2345
   c. Start the process by visiting the local SSA field office
   d. All of the above

How did you do? My Pre-Test score was: ________________________________

Answers: 1-b, 2-b, 3-a, 4-b, 5-b, 6-d, 7-c, 8-a, 9-b, 10-d
Basic Eligibility Requirements of SSDI and SSI

Social Security Disability Insurance (SSDI) is part of Title II of the Social Security Act and must meet both a medical test and a work history test. Supplemental Security Income (SSI) is a program under Title XVI of the Social Security Act that must meet both a medical test and a financial test.

For individuals age 18 and older, SSA defines disability as the inability to engage in any substantial gainful activity (SGA) because of a medically-determinable physical or mental impairment(s) that is expected to result in death, or that has lasted or is expected to last for a continuous period of not less than 12 months. SSA uses the term Substantial Gainful Activity (SGA) to describe a level of work activity and earnings. SSA considers work activity to be gainful if the work activity is work performed for pay or profit; or work of a nature generally performed for pay or profit; or work intended for profit, whether or not a profit is realized. Generally, SSA considers earnings at the substantial gainful activity level to equal earnings of $1010 per month for individuals who are not blind and $1690 for individuals who are blind.

To qualify medically for either SSDI or SSI or both, you must:

1. Meet SSA’s Adult (18 and above) definition of disability
   AND
2. Not be working or earning at the Substantial Gainful Activity (SGA) level
   (Note: you can apply work incentives at time of application. See Module 6 & 7)
   AND
3. Not be able to work at the Substantial Gainful Activity level

Individuals with visual impairments do not have to meet numbers 1, 2 and 3. Instead, individuals with visual impairments must demonstrate that they are “legally blind.” SSA’s definition of legally blind is vision that cannot be corrected to better than 20/200 in the better eye, or visual field of 20 degrees or less in the better eye. Individuals who can demonstrate that they are legally blind do not have to prove that they are unable to work at a substantial level.

Note: Some individuals receive SSI as a child. When these individuals turn age 18, they must complete an age-18 redetermination to continue to receive benefits beyond age 18, as an adult. SSA uses different medical criteria to determine medical eligibility for children under age 18. SSA considers all individuals age 18 and older to be adults and, therefore, required to meet the adult definition of disability. For more information on the age-18 redetermination process and why age-18 redeterminations are done, visit

The Basic Difference Between SSDI and SSI

Eligibility for Social Security Disability Insurance (SSDI) is based on a medical diagnosis and the inability to engage in Substantial Gainful Activity. To receive an SSDI cash payment, a person must have a current work history and sufficient work credits (earned over time through the Federally Insured Contribution Act - F.I.C.A.) or meet certain criteria to be able to draw from another worker’s work history. SSDI is based on a work history and proving medical eligibility. An individual’s personal/family resources are not considered. Individuals who receive SSDI are called SSDI beneficiaries.

Supplemental Security Income (SSI) is a need-based program, not a work history program. To be eligible for SSI, a person must meet the same medical eligibility as discussed for SSDI. They must also be financially eligible. In 2012, financial eligibility for SSI includes income less than $698/month for an individual ($1048/month for an eligible couple) and resources/assets less than $2000 for an individual ($3000 for an eligible couple). You will learn more about countable income and assets in Module 6. Individuals who receive SSI are called SSI recipients.

It is possible for a person to receive both SSDI and SSI. An individual who receives both benefits is called a concurrent beneficiary.
Other than the shared definition of disability, SSDI and SSI are two different programs and should be treated as such.

Disability is defined as:
The inability to engage in any substantial gainful activity (SGA) because of a medically-determinable physical or mental impairment(s) that is expected to result in death, or that has lasted or is expected to last for a continuous period of not less than 12 months.
Eligibility Screening

The federal government offers two easy-to-use tools anyone can use to find out if they may be eligible for SSDI or SSI benefits. SSA’s eligibility screening tools ask questions that will assess whether or not an individual may be eligible and provide information on how to apply for benefits.

Benefit Eligibility Screening Tool (BEST) takes approximately 5-10 minutes to screen for:

- Medicare
- Social Security Disability Insurance
- Social Security Retirement
- Social Security Survivors
- Special Veterans
- Supplemental Security Income (SSI)

To use BEST, go to http://www.ssa.gov/best.

Benefits.gov screens for over 1,000 different programs representing 17 Federal partners. This tool is a more comprehensive view of the myriad of benefits an individual may qualify to receive. Benefits.gov takes approximately 10 – 20 minutes to complete and will take longer for individuals who are eligible for more benefits. To use benefits.gov, go to http://www.benefits.gov.

Please keep in mind, these tools are not an application for benefits and they are not a final decision on eligibility.

NOTES:
Application Tips – Crossing All the T’s and Dotting All the I’s

The more the applicant and their supports understand the application process, the more successful they will be during the first 3-6 months of the process. The SSA website, www.socialsecurity.gov, offers many tools to use and choices to help you determine which method to use for an initial application. SSA will review each application for SSDI eligibility first, and, if applicable, SSI eligibility second.

1. The SSA Adult Starter Kit
   http://www.ssa.gov/disability/disability_starter_kits_adult_eng.htm will be the guide for information and knowledge.

2. Before you begin communicating with SSA, get copies of the “Disability Report Form”
   https://secure.ssa.gov/apps6z/radr/radr-fe.

3. Take the time to get the information needed and requested by SSA and DDS. For example, if DDS has requested more information from a doctor, follow up with the doctor to make sure that they have the form and that they understand how you need the form to be completed. The more effort you put into the application, the better chance of a positive outcome.

4. If the individual applying for benefits is unable to complete the application themself, or needs some level of assistance in applying, write the application together in the third person instead of first person to demonstrate to SSA and DDS that assistance was provided. Example: “John told me that he is unable to cook without assistance.” vs. “I am not able to cook without assistance.” Key message: Paint an accurate/realistic picture with examples of how the individual’s disability impairs or prevents their ability to perform daily activities and/or what supports are needed to allow the individual to complete daily tasks.

5. If a person needs an advocate to support them during this process, the correct SSA forms must be submitted to SSA to give SSA permission to speak with an advocate about an applicant - SSA form SSA-3288 (http://www.socialsecurity.gov/online/ssa-3288.pdf).

   NOTE: The more involved an advocate is with the process, the better chance an applicant has of being determined eligible the first time they apply.
Other important things to know about initial eligibility for SSDI and/or SSI:

1. SSA may provide payments (back payments and/or retroactive payments) to individuals based on several factors, including the date the individual meets all eligibility requirements, date of application submission, and benefit eligibility date. In other words, an individual may receive payments for some of the months they were disabled prior to applying and/or for some of the months they waited for their application to be approved.

2. Because the definition includes a disability “that will last 12 months or longer or result in death,” if an individual works at SGA before they have had a disability for 12 months, SSA may decide that they do not meet the definition of disability, even if they have already been approved for benefits.

3. The Disability Determination Service (DDS) makes the medical eligibility decision, not SSA. The Disability Determination Service (http://www.doh.state.fl.us/DD/DDdescription.html) is a state system contracted with SSA. During the entire process of eligibility determination, communication with the Disability Determination Service is key to success.

4. When completing the application and when responding to any communication from SSA or from DDS, remember to use the opportunity to give a clear picture as to how the disability limits the individual’s daily living activities and their ability to work. Keep in mind that DDS will never actually see the person. You must use descriptions of how the disability limits the individual. This is not the time to focus on the applicant’s strengths. The application must clearly show how the disability prevents an individual from doing daily activities and work, not what the individual can do, but what they can not do and if they can do it, what supports (if any) they need.

5. **Communicate, Communicate, Communicate!**

---

**In a Nutshell…**

When applying for benefits, you must show that you have a documented medical disability that prevents you from working and earning at the SGA level. Communicate regularly with SSA and the Disability Determination Service during the eligibility process. Don’t forget to make copies of all documents and forms prior to sending them to SSA.
Checklist – Developing an Initial Application – SSI/SSDI

- Review the application before you contact SSA
  a. Download a copy of the application from the SSA website, [www.socialsecurity.gov](http://www.socialsecurity.gov)
  b. Look at the Adult Starter Kit, which is also on the website
  c. Ask an advocate or case manager, doctor, or service provider to assist in filling out the forms. Write in the third person (“His disability limits his ability to work.”) instead of the first person (“My disability limits my ability to work.”)

- Review the definition of disability according to SSA
  b. Understand the value of Substantial Gainful Activity
  c. Think about the person’s more difficult days when discussing their abilities

- Gather medical evidence while preparing the application
  a. Include evidence as part of the application
  b. List the sources
  c. Request letters related to ability to work and related to disability

- If possible, get a vocational assessment that:
  a. Is current within the last 12 months
  b. Details the person’s work history

- Know the application process and the timelines
  a. Fill out the application
  b. Make a copy
  c. Always keep a record of what you tell SSA

Example of Forms and Numbers:

<table>
<thead>
<tr>
<th>Form</th>
<th>Title/Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSA-3381</td>
<td>Medical and Job Worksheet – Adult</td>
</tr>
<tr>
<td>SSA-546</td>
<td>Worker’s Compensation/Public Disability Questionnaire</td>
</tr>
<tr>
<td>SSA-789</td>
<td>Request for Reconsideration - Disability Cessation</td>
</tr>
<tr>
<td>SSA-3441-BK</td>
<td>Disability Report - Appeal</td>
</tr>
<tr>
<td>SSA-3820</td>
<td>Disability Report, Child</td>
</tr>
<tr>
<td>SSA-3368</td>
<td>Online Version of Adult Disability Report</td>
</tr>
</tbody>
</table>
Case Example

Samuel and Savannah

The following case example is designed to give one example of how content from Module 3 could be applied in real life.

Samuel and Savannah receive Social Security disability benefits already. Samuel receives Social Security Disability Insurance (SSDI) benefits and Savannah receives Supplemental Security Income (SSI) benefits. Although they are different programs, the medical qualifications are the same for both programs. Both Samuel and Savannah had to meet SSA’s adult definition of disability: Have a documented medical disability that will last twelve months or longer or result in death, AND, because of that disability, not be able to work and earn at a substantial level.

Samuel receives SSDI based on his medical eligibility and the work credits that his father paid into the Federally Insured Contribution Act (F.I.C.A.) while working for CSX over his 40 years of employment. Samuel is entitled to SSDI as a Disabled Adult Child (DAC) because:
- He proved he has a documented medical disability that will last 12 months or longer,
- Because of his disability, he is not able to work and earn at a substantial level,
- He became disabled before age 22,
- He is not legally married, and
- His dad is deceased (and his dad had earned the required amount of work credits).

Savannah receives SSI based on her medical eligibility and her limited finances. Savannah is eligible for SSI because:
- She proved she has a documented medical disability that will last 12 months or longer,
- Because of her disability, she is not able to work and earn at a substantial level,
- At the time of application, she had income less than the Federal Benefit Rate ($698 per month in 2012), and
- She has resources less than $2000.

Before Samuel or Savannah began receiving benefits, they each visited www.benefits.gov with their parents. This screening tool allowed both to check to see if they might be eligible for Social Security disability benefits, and gave them information on over 1,000 other benefit programs. This screening only took 15 minutes and was very helpful, even though they knew the tool could not guarantee eligibility nor was it an application for services.

When applying for benefits, Samuel and Savannah (and their parents) each provided as much information as possible to avoid having their applications denied. They submitted proof of their
disabilities, the financial need for services, and descriptions of how their disabilities limit their ability to work at the Substantial Gainful Activity (SGA) level. Finally, they both followed the most important rule of applying for benefits: They maintained clear and prompt communication with SSA and the Disability Determination Service (DDS).
FAQ

Q: What is the difference between SSDI and SSI?

A: SSDI is based on a medical diagnosis and whether or not the medical diagnosis prevents the individual from engaging in Substantial Gainful Activity. To receive SSDI, a person must have a current work history and sufficient work credits earned over time or meet certain criteria to be able to draw from another’s work history. All SSDI benefits are based on work history and proving medical eligibility.

SSI is a need-based program, not a work-history program. A person eligible for SSI must be both medically and financially eligible.

Q: Can I help a person with the application and communicate with SSA on their behalf?

A: Yes. Permission must be given to SSA through SSA form SSA-3288 (http://www.socialsecurity.gov/online/ssa-3288.pdf) and must be on file with SSA before information can be shared with an advocate.

Q: Why does SSA automatically turn applications down the first time?

A: SSA does not automatically reject applications the first time. A medical decision is based on evidence. If SSA does not receive adequate evidence, they are unable to make a decision on medical eligibility and a denial will occur.

Q: Why do some people receive both SSDI and SSI?

A: SSDI payment amounts vary from person to person based on their earnings over time. SSI payments are made based on financial eligibility. Some people qualify for SSDI (based on earnings over time) in an amount that is within the financial eligibility requirements to also receive an SSI payment. To receive an SSI payment, the individual will also need to meet the SSI resource rules. SSI eligibility is discussed in Module 6. A person who receives both SSDI and SSI is a concurrent beneficiary.

Q: Does SSDI count resources?

A: No. A person receiving an SSDI benefit check has earned credits and has been insured due to their employment history. SSDI is not a need-based program.
Resources

**Social Security Administration** [http://www.socialsecurity.gov](http://www.socialsecurity.gov)
SSA’s comprehensive site provides ongoing learning opportunities, access to publications, SSA’s program rules, and options to ask questions, get forms, apply for many things online, find out what’s new, find local SSA Field offices, and much, much more.

This booklet provides basic information on how to be a representative payee and is not intended to answer all questions. For specific information about your situation, you should talk with a Social Security representative at your local Social Security office.

**Division of Disability Determinations** [http://www.doh.state.fl.us/DD/DDdescription.html](http://www.doh.state.fl.us/DD/DDdescription.html)
The Division of Disability Determinations (DDD) is responsible for making decisions regarding the medical eligibility of Florida citizens applying for disability benefits under the federal Social Security and Supplemental Security Income programs, and the state Medically Needy program. It is also responsible for conducting reviews of existing beneficiaries under the federal programs and determining continuing eligibility.

**Disability Benefits** [http://www.socialsecurity.gov/pubs/10029.html#part3](http://www.socialsecurity.gov/pubs/10029.html#part3)
This SSA publication provides basic information on applying for benefits, how SSA determines work credits and when to apply. The information provided is general. For specific information about your situation, you should talk with a Social Security representative at your local Social Security office.

**Blue Book** [http://www.socialsecurity.gov/disability/professionals/bluebook/](http://www.socialsecurity.gov/disability/professionals/bluebook/)
The Blue Book is an SSA publication designed to explain to physicians and other health professionals how each SSA program works and the kinds of information they can furnish to SSA to help make a prompt disability decision.
The following post-test is designed to test your knowledge after reading Module 3. Completing the post-test is not required, but may help you to assess what you learned and to identify topics or areas where you need more information. This tool is for your use only.

1. Disability eligibility is based on your Medicaid diagnosis alone.
   a. True
   b. False

2. SSDI and SSI are two different names for the same program.
   a. True
   b. False

3. These programs are identical when medical eligibility is being determined.
   a. True
   b. False

4. To be eligible, an individual’s disability must last at least _____ months or is expected to result in death:
   a. 6 months
   b. 12 months
   c. 24 months
   d. 60 months

5. Can a person be eligible for both SSDI and SSI?
   a. A person cannot be eligible for both.
   b. Depending on the amount of SSDI a person receives they could also receive SSI.
   c. Yes, as long a person applies for both.
   d. If you receive a small amount of SSI, you may also receive SSDI.

6. To determine eligibility for SSI, SSA will request information about:
   a. Your medical diagnosis
   b. Your work history and ability to work
   c. Your income and resources
   d. All of the above

7. SGA stands for:
   a. Security Guaranteed for Americans
   b. State Guardianship Act
   c. Substantial Gainful Activity
   d. Statutory Gain Action

8. The Disability Determination Service (DDS) makes the determination as to whether an individual is blind or disabled.
9. DDS will only accept information from the person applying for benefits.
   a. True
   b. False

10. To apply for Social Security benefits, one can:
    a. Apply online
    b. Apply over the phone
    c. Apply in person at the local field office
    d. All of the above

How did you do?

My Pre-Test score was: ________________ My Post-Test score was: ________________

I need more information about: _______________________________________________

________________________________________

________________________________________

________________________________________

Answers: 1-b, 2-b, 3-a, 4-b, 5-b, 6-d, 7-c, 8-a, 9-b, 10-d
Module 4: SSDI and Medicare

Introduction

Welcome to Module 4 – Social Security Disability Insurance (SSDI) and Medicare. In this module, you will learn the basics of both SSDI and Medicare, including:

1. Basic eligibility requirements for SSDI
2. Medicare overview
3. Where to turn for Medicare assistance

The Social Security Administration uses the word “beneficiary” when referring to individuals who receive Social Security Disability Insurance (SSDI). Throughout Module 4, the terms “SSDI beneficiary” and “beneficiary” will be used to refer to the individual receiving SSDI.
The following pre-test is designed to test your knowledge before you begin Module 4. Completing the pre-test is not required, but may help you to assess what you learn and to identify topics or areas where you need more information. This tool is for your use only.

1. What does SSDI stand for?
   a. Social Security Disability Income
   b. Social Services for Disabled Individuals
   c. Social Security Disability Insurance
   d. Social Security for Disabled Individuals

2. What is Medicare?
   a. A form of Medicaid
   b. Health insurance available to all senior citizens.
   c. State (income-based) health insurance for the aged and disabled.
   d. Federal health insurance for SSDI and retirement beneficiaries and a few other select groups.

3. How much money does an SSDI beneficiary receive each month?
   a. There is a monthly limit that changes each year. (This year, it is $698.)
   b. Depends on how much money the wage earner earned and paid into the system.
   c. Usually $1000 per month, but less if they work part time.
   d. SSDI only provides health insurance, not a cash benefit.

4. SSDI is only for people who have a work record. You cannot receive SSDI if you have never worked.
   a. True
   b. False

5. What does DAC stand for?
   a. Disabled Adult Child
   b. Disability for Adults and Children
   c. Disability Assistance Check
   d. Dependent Assistance for Citizens

6. The asset limit for SSDI is:
   a. $2000
   b. $5000
   c. $10,000
   d. No asset limit

7. Does SSDI come with health insurance?
   a. Yes, Medicare
   b. Yes, Medicaid
8. How long does an SSDI Beneficiary wait for their accompanying health insurance to start?
   a. 5 months
   b. 24 months
   c. It starts automatically.
   d. SSDI does not come with health insurance
9. Medicare Part A is free of charge to individuals who receive SSDI.
   a. True
   b. False
10. Medicare is managed by the state health care agency.
    a. True
    b. False

How did you do? My Pre-Test score was: __________________________

Answers: 1-c, 2-d, 3-b, 4-b, 5-a, 6-d, 7-a, 8-b, 9-a, 10-b
Basic Eligibility Requirements for SSDI

Social Security Disability Insurance (SSDI) is a program under Title II of the Social Security Act. It is a cash benefit program for individuals who have worked and paid into the Federal Insured Contribution Act (F.I.C.A.) and who meet the Social Security Administration’s (SSA’s) definition of disability.

As discussed in Module 3, to meet SSA’s definition of disability, an individual must not be able to engage in any substantial gainful activity (SGA) because of a medically-determinable physical or mental impairment that has lasted or is expected to last for at least 12 months or is expected to result in death.

To qualify for SSDI, one must:

1. Meet SSA’s Adult definition of disability (18 years or above).
   AND

2. Not be working and earning at the Substantial Gainful Activity (SGA) level. The SGA level for 2012 is $1,010 per month for non-blind individuals, $1690 per month for individuals who are blind.
   (Note: Work incentives can be applied at the time of application.)
   AND

3. Not be able to work at the Substantial Gainful Activity (SGA) level
   AND

4. Have the required Work Credits in F.I.C.A to be considered insured (SSA determines insured status based upon years of work, earnings, age, etc.)
   OR

Meet 1 and 2 and 3 AND

5. Be a Disabled Adult Child (DAC). A DAC is an individual who:
   - Is age 18 or older,
   - Has been disabled prior to age 22,
   - Has an insured parent who is deceased, disabled, or retired
   - Is not legally married or is married to a Social Security beneficiary or was married but SSA considers them unmarried due to annulment, divorce, or spouse’s death.
The amount of money an SSDI beneficiary receives monthly is not a set amount. It differs for everyone and is based on several factors:

1. The amount the wage earner earned over the last 10 years (which varies greatly from person to person)
2. Whether or not the beneficiary is receiving other public benefits, such as Worker’s Compensation, Black Lung payments, or certain state and civil service disability benefits. (Note: SSI is NOT included in this list.)
3. How many family members are receiving benefits off the record. If more than one person in a family is receiving SSDI payments off the same record, there is a family maximum that is shared among the beneficiaries.
4. For a DAC, SSA pays off the highest record available (Dad, Mom or the DAC).

The monthly cash benefits provided through SSDI are provided each month for the previous month. For example, an individual who is entitled to SSDI cash benefits in January will receive those benefits in February. The day of the month an individual receives their benefit is determined by their birth date. If the individual receives benefits based on someone else’s record, for example, a parent, the parent’s birth date determines the day of the month.

- Birth date on the 1st through the 10th - Benefits received on the second Wednesday of the month.
- Birth date on the 11th through the 20th - Benefits received on the third Wednesday of the month.
- Birth date on the 21st through the 31st - Benefits received on the fourth Wednesday of the month.

In a Nutshell...

To receive SSDI, an individual has to prove two things: (1) that they have a documented medical disability that will last 12 months or longer or is expected to result in death AND (2) that they are not able to work and earn at the SGA level. The individual also has to have paid enough into the system OR be a Disabled Adult Child (DAC).
**In a Nutshell...**

SSDI beneficiaries are not held to an asset or resource limit. SSDI beneficiaries can have as many homes, cars, savings accounts, stocks, 401k plans, etc., as they like. SSDI focuses on EARNINGS, not savings.

**Other important things to know about receiving SSDI:**

1. SSA provides retroactive payments based on the disability onset date and the length of time between application and the date SSA approves a person’s application (up to 12 months).
2. New SSDI beneficiaries have a five-month waiting period for monthly cash benefits to start. The five-month waiting period is waived for beneficiaries who have previously received SSDI and were terminated within the last five years.
3. SSDI beneficiaries receive Medicare health insurance.
4. Medicare has a 24-month waiting period. Medicare benefits begin 24 months after the date of eligibility.
5. If a person works and earns at the SGA level within the first 12 months of the onset of their disability, SSA may decide that they do not meet SSA’s definition of disability. *Remember: When SSA uses the word disability, it means someone who has a documented medical disability that will last 12 months or longer or result in death AND is not able to work at the SGA level. Because the definition states that the disability will last 12 months or longer or is expected to result in death, if the individual is able to work and earn at the SGA level before they have been disabled for 12 months, they may not be considered disabled and, therefore, they may not be eligible for SSDI.*
6. SSDI beneficiaries are subject to Continuing Disability Reviews (CDRs). CDRs are medical reviews SSA performs to assess whether or not an individual continues to meet SSA’s definition of disability. The beneficiary’s CDR may take place every three years, five years, or seven years. SSA sends a request to the beneficiary for updated medical information. The Disability Determination Service reviews the medical information and makes the determination as to continued medical eligibility for SSDI. The CDR is an important opportunity to give a clear picture as to how an individual's disability limits their daily living activities and ability to work. More information on CDRs is available at [http://www.socialsecurity.gov/OP_Home/cfr20/416/416-0989.htm](http://www.socialsecurity.gov/OP_Home/cfr20/416/416-0989.htm).
7. A beneficiary’s SSDI benefit amount will change each year based on changes in the Cost Of Living Adjustment (COLA).

8. SSA does not consider assets or resources when looking at SSDI. There is no asset limit or restrictions on how much money a person has other than the money they earned. 

Remember – you must show that you are not able to work and earn at the SGA level.

NOTES:

______________________________________________________________

______________________________________________________________

______________________________________________________________

______________________________________________________________


Medicare Overview

Medicare is a federal medical insurance program for SSDI and retirement beneficiaries, and for individuals with End-Stage Renal Disease (permanent kidney failure). Medicare is the medical benefit attached to SSDI. Medicare is managed by the Centers for Medicare and Medicaid Services (CMS).

You should be aware of several parts of Medicare: Part A, Part B, and Part D

Part A
Part A provides hospitalization benefits. These benefits are provided automatically to SSDI beneficiaries and is provided free of charge as long as the beneficiary is eligible.

Part B
Part B provides some medically necessary services like doctors’ services, outpatient care, other medical services, and some preventive services. Part B is voluntary coverage. Most people pay for their Part B coverage. This amount is automatically deducted from the individual’s monthly SSDI check. Months when an individual is not eligible for their cash benefit, but still eligible for their Medicare, SSA will bill them for the cost of their Part B deductible on a quarterly basis.
Individuals with limited income and resources may qualify for a state Medicaid program that helps low-income Medicare beneficiaries with Part B costs and, in some cases, with Part A deductibles as well.

**Part D**

Part D provides prescription drug coverage. To get Medicare drug coverage, beneficiaries must join a plan run by an insurance company or other private company approved by Medicare. The cost of the plan and the drugs covered vary from plan to plan.

There are basically two ways to participate:

1. **Medicare Prescription Drug Plans (sometimes called PDPs)**
   These plans add drug coverage to original Medicare, some Medicare cost plans, some Medicare Private Fee-for-Service (PFFS) Plans, and Medicare Medical Savings Account (MSA) plans.

2. **Medicare Advantage Plans (like an HMO or PPO)**
   These plans offer Medicare prescription drug coverage along with Part A and Part B coverage, all through one plan. Medicare Advantage Plans are health plan options (like an HMO or PPO) approved by Medicare and offered by private companies. These plans are part of Medicare and are sometimes called Part C or MA Plans. Medicare Advantage Plans with prescription drug coverage are sometimes called MA-PDs.

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### In a Nutshell...

SSDI beneficiaries get Medicare after the 24-month waiting period. Medicare has three important components; Part A – hospitalization – no cost for those receiving SSDI benefits; Part B – doctors and medical services - monthly fee is automatically deducted from the SSDI check; and Part D – prescription drug coverage – costs vary.
Where To Turn For Medicare Assistance

Medicare benefits can be complex. Assistance in understanding Medicare can be obtained through Medicare’s toll free hotline: 1-800-MEDICARE (1-800-633-4227) or 1-877-486-2048 for TTY users, http://www.medicare.gov

In Florida, SHINE (Serving the Health Insurance Needs of Elders) offers free, unbiased information on Medicare: 1-800-96-ELDER (1-800-963-5337), http://www.floridashine.org

NOTES:

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________
Samuel

*The following case example is designed to give one example of how content from Module 4 could be applied in real life.*

Samuel is 35 years old and was born with Cerebral Palsy. Several years ago, Samuel’s father died. Samuel’s father worked for CSX, and paid Social Security and F.I.C.A. taxes throughout his 30-years of employment. Samuel, with the support and assistance of his mom, applied for and was found eligible for Social Security Disability Insurance (SSDI) as a Disabled Adult Child (DAC) because:

- He proved he has a documented medical disability that will last 12 months or longer,
- Because of his disability, he is not able to work and earn at a substantial level,
- He became disabled before age 22,
- He is not legally married, and
- His dad is deceased (and his dad had earned the required amount of work credits).

The amount of SSDI Samuel receives each month is based on his father’s F.I.C.A. contributions. His benefit amount may change each year based on changes to Cost of Living Adjustments (COLA). Also, unlike individuals who receive Supplemental Security Income (SSI), Samuel can have assets over $2,000 a month, unless Samuel begins receiving other supports that have resource limitations to be eligible.

Because Samuel’s father’s birthday was the second day of the month, Samuel receives his check on the second Wednesday of the month.

Samuel receives Medicare insurance (Part A, Part B, and Part D). Part A provides hospitalization benefits. This service is free of charge. $99.90 is deducted from Samuel’s SSDI check each month to pay for his Medicare Part B. Part B pays for doctors’ services, outpatient care, and some preventative care. Samuel also pays a premium for Medicare Part D to have prescription coverage.
Q: How do I apply for SSI instead of SSDI?

A. You do not have a choice in which program you apply for, qualify for, and/or receive. SSA will always try to pay applicant’s SSDI first because the funds for the SSDI program come from the Social Security Trust Fund. Funds for the SSI program come from the General Revenue Fund so SSI is the payer of last resort.

Q: I have clients who have never worked and they get SSDI checks. How is this possible?

A: An individual with limited or no work record can qualify for SSDI if they are a Disabled Adult Child (DAC) or a disabled widow. A DAC is someone who is over age 18, was disabled before age 22, is not married to a non-Title II Beneficiary and has an insured parent who is deceased, disabled, or retired.

Remember: SSDI comes out of the Trust Fund and SSA always tries to pay SSDI first. If the individual has a qualifying parent and they are still connected to their parent’s record (this is where the not married piece comes in), they may receive SSDI. SSI is always payer of last resort.

Q: I often hear the terms SSI, SSA, and Social Security, but not SSDI. Do we have SSDI in Florida?

A: Yes, SSDI (Social Security Disability Insurance) benefits are federal benefits and, therefore, are available in every state, including Florida. Some Florida state agencies call SSDI benefits SSA or Social Security, which can cause confusion. The best way to be certain of which type of Social Security disability benefit an individual receives is to call SSA at 1-800-772-1213 (1-800-325-0778 for TTY users) to verify the type of benefit an individual receives and/or to request the individual’s Benefits Planning Query (BPQY). (More information on the BPQY is available in Module 2).
Resources

Serves as a basic guide to social security’s programs.

This SSA publication provides information about your rights and responsibilities when you receive Social Security Disability Insurance.

*Florida SHINE (Serving the Health Insurance Needs of Elders)* [http://www.floridashine.org]
This site provides free, unbiased information on Medicare for Floridians.
Contact Florida SHINE at 1-800-96-ELDER (1-800-963-5337).

*Medicare* [http://www.medicare.gov]
This Federal site provides resources to assist you in understanding and using your Medicare insurance. Contact Medicare at 1-800-MEDICARE (1-800-633-4227) or 1-877-486-2048 TTY.

This schedule provides the payment date for SSDI payments for calendar year 2012.
The following post-test is designed to test your knowledge after reading Module 4. Completing the post-test is not required but may help you to assess what you learned and to identify topics or areas where you need more information. This tool is for your use only.

1. What does SSDI stand for?
   a. Social Security Disability Income
   b. Social Services for Disabled Individuals
   c. Social Security Disability Insurance
   d. Social Security for Disabled Individuals

2. What is Medicare?
   a. A form of Medicaid
   b. Health insurance available to all senior citizens.
   c. State (income-based) health insurance for the aged and disabled.
   d. Federal health insurance for SSDI and retirement beneficiaries and a few other select groups.

3. How much money does an SSDI beneficiary receive each month?
   a. There is a monthly limit that changes each year.
   b. Depends on how much money the wage earner earned and paid into the system.
   c. Usually $1000 per month but less if they work part time.
   d. SSDI only provides health insurance, not a cash benefit.

4. SSDI is only for people who have a work record. You cannot receive SSDI if you have never worked.
   a. True
   b. False

5. What does DAC stand for?
   a. Disabled Adult Child
   b. Disability for Adults and Children
   c. Disability Assistance Check
   d. Dependent Assistance for Citizens

6. The asset limit for SSDI is:
   a. $2000
   b. $5000
   c. $10,000
   d. No asset limit

7. Does SSDI come with health insurance?
a. Yes, Medicare
b. Yes, Medicaid
c. Depends on the person’s income
d. No

8. How long does an SSDI beneficiary wait for their accompanying health insurance to start?
   a. 5 months
   b. 24 months
   c. It starts automatically.
   d. SSDI does not come with health insurance

9. Medicare Part A is free of charge to individuals who receive SSDI.
   a. True
   b. False

10. Medicare is managed by the state health care agency.
    a. True
    b. False

How did you do?

My Pre-Test score was: ________________  My Post-Test score was: ________________

I need more information about:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Answers: 1-c, 2-d, 3-b, 4-b, 5-a, 6-d, 7-a, 8-b, 9-a, 10-b
Introduction

Welcome to Module 5 – Earning Wages and SSDI: More Incentives to Work. In this module you will learn:

1. The effect of earned income on SSDI eligibility
2. Available SSDI work incentives
3. How to report your work effort

The Social Security Administration uses the word “beneficiary” when referring to individuals who receive Social Security Disability Insurance (SSDI). Throughout Module 5, the terms “SSDI beneficiary” and “beneficiary” will be used to refer to the individual receiving SSDI.
The following pre-test is designed to test your knowledge before you begin Module 5. Completing the pre-test is not required, but may help you to assess what you learn and to identify topics or areas where you need more information. This tool is for your use only.

1. What does TWP stand for?
   a. Together We Prosper
   b. Try Work Program
   c. Trial Work Period
   d. Treatment from Working Professionals

2. During the TWP, for how many months can the beneficiary receive their full SSDI check, regardless of how much they earn?
   a. 60 months total
   b. Unlimited, but only over 60 months
   c. 9 months per year
   d. 9 months in a rolling 60-month period

3. How much money can the beneficiary earn during the TWP and still receive their full cash benefit?
   a. As much as they are able
   b. $720 per month
   c. $980 per month
   d. $1690 per month

4. SSA does not apply work incentives during the TWP because beneficiaries are allowed to earn any amount of money and still receive their full cash benefit.
   a. True
   b. False

5. The Extended Period of Eligibility is a time to allow a beneficiary to continue to test their ability to work and not have to re-apply for benefits.
   a. True
   b. False

6. Impairment-Related Work Expenses must meet the following conditions:
   a. The beneficiary paid for it themself
   b. To go to work
   c. Because of their disability
   d. All of the above

7. The use of a subsidy demonstrates to SSA the extra support a beneficiary receives from:
8. The use of a special condition demonstrates to SSA the extra support a beneficiary receives from:
   a. The employer
   b. Anyone other than the employer
   c. Family members
   d. All of the above
9. How long does an SSDI beneficiary keep their Medicare?
   a. No more than 5 months
   b. No more than 24 months
   c. A minimum of 93 months
   d. SSDI does not come with health insurance
10. If a beneficiary medically improves or is able to work at the SGA level (without supports), they no longer meet SSA’s definition of disability.
    a. True
    b. False

How did you do? My Pre-Test score was: ________________________________
Information

Social Security Disability Insurance (SSDI) is an all-or-nothing program, in that a beneficiary is entitled to the full amount of their cash benefit or no cash benefit at all. Eligibility for a cash benefit is based on evidence of the beneficiary’s ability to work at a substantial level. As described in Module 4, SSA generally considers a substantial level of work to be earnings at the substantial gainful activity level (SGA). SGA for 2012 is $1010 per month for non-blind individuals and $1690 per month for blind individuals.

When SSDI beneficiaries work, SSA takes into consideration supports the beneficiary used that may have increased an individual’s ability to work. Work incentives help fill the gap between the level of work it appears one can achieve, based on their level of earnings and their work effort, and the level of work one would achieve if all of the supports they need to work at a substantial level were removed.

For example, I am an individual with a physical disability who works and earns a substantial amount of money (over the SGA amount of $1010 per month). In January 2012, I earned $1500. To do this level of work, I took prescription medications, drove a modified vehicle, used a personal care attendant to help me get ready for work, received extra time off when I had complicated medical needs, and received assistance from Vocational Rehabilitation in securing employment. Each of these supports translates into a work incentive and is given a dollar value to determine how much money I am able to earn if all of the supports were removed; no medications, no modified vehicle, no personal care, no extra time off and no assistance in finding work. The value of the work incentives I used in January 2012 totaled $600. SSA deducted the value of the work incentives from my gross earnings ($1500 - $600). My countable income was $900, which is below the SGA level. SSA determined that in January 2012, I was eligible for an SSDI cash benefit because, without the use of additional supports (work incentives), I am not able to work and earn at a substantial level.

Let’s go over each of the SSDI work incentives to better understand how they work. The work incentives discussed in this module are discussed in relation to SSDI beneficiaries only. For information on SSI work incentives, see Module 7.

In a Nutshell…

Work incentives tell the story of the supports a beneficiary uses to increase their work effort. SSA will deduct the value of approved work incentives to determine if the individuals worked at the SGA level.
**Trial Work Period (TWP)**

The Trial Work Period (TWP) offers SSDI beneficiaries the opportunity to do just what it states: Try Work. The TWP gives a beneficiary nine months (within a rolling 60-month period) to test their work skills and continue to receive their full SSDI monthly cash benefit. This time period is automatic and begins once the beneficiary is eligible for benefits.

SSA counts work and earnings as a TWP month when the beneficiary’s gross earnings are over the 2012 TWP amount of $720. For individuals who are self-employed, SSA counts work and earnings as a TWP month if net earnings from self-employment are over $720 per month or the beneficiary worked more than 80 hours per month. For individuals who are blind, there is not an increased TWP amount (as there is for Substantial Gainful Activity); blind individuals are held to the TWP amount of $720 in 2012.

The TWP amount of $720 is not the most a beneficiary can earn or work. Beneficiaries can earn and work any amount during the TWP and still receive their SSDI cash benefit for nine months over a rolling 60-month period. The $720 TWP amount is the least amount the beneficiary can earn and have it count as one TWP month. Remember, this is the beneficiary’s chance to try work and to test their stamina, their abilities, their job match, etc., and still receive a full cash benefit for nine months.

Because it is the beneficiary’s chance to try work, the TWP does not have to happen all at once. Beneficiaries have a rolling 60-month period (or five years) to test their ability to return to work at a substantial level. SSA understands that work efforts will have peaks and valleys. A beneficiary may start a great job and find that it is the wrong job match. And that’s okay. The term rolling 60-month period means that the nine months do not have to be completed within 5 years from the start of the Trial Work Period. Beneficiaries can continue to participate in the TWP until they achieve nine months of work at the TWP level of gross earnings, in any period of 60 consecutive months. Whether that is 5 years from the start of the TWP, or ten years, or more.

Once a beneficiary has used up their nine TWP months, they move on to the next work incentive called the Extended Period of Eligibility.

It’s important to note that many beneficiaries use up their TWP before they ever even know that they have one. To know whether or not a beneficiary has used up their nine TWP months, request the beneficiary’s BPQY (Module 2 – Page 5). Remember to compare what SSA has on file in the BPQY with the beneficiary's personal records. A chart for tracking wages is available on page 20.
Extended Period of Eligibility (EPE)

The Extended Period of Eligibility (EPE) is a period of 36 consecutive months (36 months in a row) that follow the TWP (Trial Work Period). The purpose of this time period is to give beneficiaries a chance to continue to test their work skills. The benefit of the EPE is that during this time, a beneficiary can be ineligible for their SSDI for a period of time and SSA can restart their benefits without a new application (as long as they continue to be disabled).

Let’s walk through this time period together.

The EPE begins the month after the ninth TWP month. Even if the beneficiary is no longer working, the first month after the ninth TWP month is the first month of the EPE. For example, if Alex finishes his ninth TWP month in October 2011, November 2011 is the first month of his EPE. Even if Alex is hospitalized in November 2011 or not working very much, the ninth TWP month triggers the first month of his EPE.

During each month of the EPE, SSA wants to know if the beneficiary is working above or below the SGA level. SGA is simplified to mean $1010 per month for non-blind beneficiaries and $1690 per month for blind beneficiaries. (These figures are for 2012 only.) In the months that the beneficiary is over SGA, they are not entitled to their cash benefit. SSDI is all or nothing so the beneficiary gets a full SSDI check or no check. In months that the beneficiary is under SGA, they are entitled to a full SSDI check, as long as they continue to have a disabling condition.

Please remember, SGA is not quite as simple as just a dollar amount. SSA will take into account work incentives to better understand the actual value of a beneficiary’s work effort. Work incentives are allowable deductions that lessen a beneficiary’s countable earnings. Countable earnings are gross earnings minus allowable deductions (work incentives). The following work incentives will be reviewed to help you understand how each one can help SSA best understand the beneficiary’s ability to work:

- Impairment-Related Work Expenses
- Subsidy
- Special Condition
- Un-incurred Business Expense

The first month a beneficiary works and has countable earnings over the SGA amount, a cessation month occurs. The cessation month is the first month a beneficiary’s SSDI check should cease (end) due to SGA earnings. The cessation month kicks off a three-month grace period. During the grace period, the beneficiary is entitled to their SSDI cash benefits the first month (the cessation month) and the following two months.
During the EPE, any time a beneficiary earns below SGA and still has a medical disability, SSA will re-instate their SSDI check without a new application.

At the end of the EPE, at month 37 and beyond, a beneficiary may continue to be eligible for SSDI unless they work at the SGA level or they medically recover. As you may recall, beneficiaries who do not meet the medical definition of disability and/or are able to work at SGA, may no longer meet SSA’s definition of disability and may not remain eligible for SSDI beyond the EPE.

Let’s review the work incentives that apply to SSDI beneficiaries.

NOTES:

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

Impairment-Related Work Expenses (IRWE)

Impairment-Related Work Expenses (IRWE) are the items and services that a beneficiary pays for to go to work because of their disability. SSA will deduct the cost of these items from the beneficiary’s gross earnings to decide if their countable earnings (gross earnings minus IRWE costs) demonstrate performance of SGA (earnings of $1010 per month for non-blind individuals in 2012 and $1690 per month for blind individuals). Even if the beneficiary uses these items for non-work activities, as long as they also use them to go to work because of their disability AND they paid for it, it should count and be deductible.

SSA may allow the cost to be deducted if:

1. The beneficiary purchased the item or service, and
   a. The beneficiary is not reimbursed by another source such as Medicare, Medicaid, or a private insurance carrier;
   b. The cost is reasonable (a standard amount paid in the community)
   c. The beneficiary paid for the item or service in a month they are or were working; and
2. The item or service purchased enables the beneficiary to work; and
3. The beneficiary needs the item or service because of their physical or mental impairment.

**Examples of Deductible and Non-Deductible IRWE (excerpt from SSA’s Red Book)**
http://www.ssa.gov/redbook/eng/ssdi-and-ssi-employments-supports.htm#3

<table>
<thead>
<tr>
<th>TYPE OF EXPENSE</th>
<th>IRWE DEDUCTIBLE</th>
<th>NOT DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Transportation Costs</strong></td>
<td>The cost of structural or operational modifications to your vehicle that you</td>
<td>The cost of your vehicle whether modified or not.</td>
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<tr>
<td></td>
<td>need to travel to work, even if you also use the vehicle for non-work purposes.</td>
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<tr>
<td></td>
<td>The cost of driver assistance or taxicabs you need because of your disability</td>
<td>The costs of modifications to your vehicle not directly related to your impairment or critical to the operation of your vehicle. Example: Paint or pin-striping.</td>
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<td></td>
<td>rather than the lack of public transportation.</td>
<td>Your travel expenses related to obtaining medical items or services.</td>
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<tr>
<td></td>
<td>Mileage expenses at a rate determined by SSA for an approved vehicle and</td>
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<td></td>
<td>limited to travel to and from work.</td>
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</tr>
<tr>
<td><strong>Attendant Care Services</strong></td>
<td>Services performed in the work setting.</td>
<td>Services performed on non-workdays or help with shopping or general housekeeping. Example: Cleaning and laundry.</td>
</tr>
<tr>
<td></td>
<td>Services performed to help you prepare for work, the trip to and from work,</td>
<td>Services performed for someone else in your family. Example: Babysitting.</td>
</tr>
<tr>
<td></td>
<td>and after work. Example: Bathing, dressing, cooking, and eating.</td>
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<tr>
<td></td>
<td>Services that incidentally also benefit your family. Example: Meals shared by</td>
<td>Services performed by your family member for payment in-kind. Example: Room and board.</td>
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<tr>
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<td>you and your family.</td>
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<tr>
<td></td>
<td>Services performed by your family member for a cash fee where he/she suffers an</td>
<td>Services performed by your family member for a cash fee where he/she suffers no economic loss. This includes</td>
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<td>economic loss by reducing</td>
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</tr>
<tr>
<td>TYPE OF EXPENSE</td>
<td>IRWE DEDUCTIBLE</td>
<td>NOT DEDUCTIBLE</td>
</tr>
<tr>
<td>-------------------------------------</td>
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<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
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<tr>
<td></td>
<td>or ending his/her work in order to help you. This includes your spouse reducing work hours to help you get ready for work.</td>
<td>services provided by your non-working spouse.</td>
</tr>
<tr>
<td>Medical Devices</td>
<td>Deductible devices include wheelchairs, dialysis equipment, pacemakers, respirators, traction equipment, and braces.</td>
<td>Any device you do not use for a medical purpose.</td>
</tr>
<tr>
<td>Prosthesis</td>
<td>Artificial hip, artificial replacement of an arm, leg, or other parts of the body.</td>
<td>Any prosthetic device that is primarily for a cosmetic purpose.</td>
</tr>
</tbody>
</table>
| Residential Modifications            | **If you are employed outside your home**, modifications to the exterior of your house that permit access to the street or to transportation. Examples:  
  - Exterior ramps  
  - Railings  
  - Pathways  

**If you are self-employed at home**, modifications made inside your home in order to create a workspace to accommodate your impairment. This includes enlarging a doorway into an office or workroom and/or modifying office space to accommodate your dexterity challenges.                                                                                     | **If you are employed outside of home**, modifications to the interior of your house.  

**If you are self-employed at home, you cannot deduct any modification-related expenses that will be deducted as a business expense when determining SGA.**  
*(Business expenses are expenses that the IRS allows self-employed individuals to deduct from your total income to determine your net earnings. For self-employed individuals, SGA counts net earnings.)* |
| Routine Drugs & Routine Medical Services | Regularly prescribed medical treatment or therapy that is necessary to control your disabling condition, even if control is not achieved. This includes:  
  - Anti-convulsant drugs | Drugs and/or medical services used for your minor physical or mental health problems, for example:  
  - Routine physical examinations  
  - Allergy treatments  
  - Dental examinations |
<table>
<thead>
<tr>
<th>TYPE OF EXPENSE</th>
<th>IRWE DEDUCTIBLE</th>
<th>NOT DEDUCTIBLE</th>
</tr>
</thead>
</table>
| Blood level monitoring  
Radiation treatment  
Chemotherapy  
Corrective surgery for spinal disorders  
Anti-depressant medication  
Psychotropic medications  
Counseling and therapy services  
Your physician’s fee relating to these services.  |               | Optician services  |

| Diagnostic Procedures | Procedures related to the control, treatment, or evaluation of your disabling condition; Example: Brain scans, electroencephalograms. | Procedures not related to your disabling condition. Example: Allergy testing. |

| Non-Medical Appliances & Devices | In unusual circumstances, devices or appliances that are essential for the control of your disabling condition either at home or at work. Example: An electric air cleaner if you have severe respiratory disease. Your physician must verify this need. | Devices you use at home or at the office that are not ordinarily for medical purposes and for which your doctor has not verified a medical work-related need. These include:  
- Portable room heaters  
- Air conditioners  
- Dehumidifiers  
- Humidifiers |

| Other Items & Services | Expendable medical supplies. Example: Incontinence pads, elastic stockings, and catheters.  
The cost of a service animal, including food, licenses, and veterinary services. | An exercise bicycle or other device you use for physical fitness, unless verified as necessary by your physician.  
Health insurance premiums. |

These are just examples. You (and the beneficiary) should plan to speak with an SSA Claims Representative about applying IRWEs.
Subsidy and Special Condition

When SSA looks at a beneficiary’s work effort to determine whether or not they are able to work at a substantial level, SSA can determine a dollar amount for the support the beneficiary receives from the employer and/or someone other than the employer. SSA is seeking to assess the real value of the beneficiary’s work.

A subsidy is support provided by the employer that assists the beneficiary in earning wages above the SGA level. Supports such as extra breaks, extra supervision, extra time off, lower productivity for equal pay, all indicate a subsidy is at play.

If the beneficiary receives the same pay for the same job as other work peers and also receives an accommodation or additional support, SSA needs this information to make an accurate decision about whether or not the beneficiary is able to work at a substantial level.

For example, Joe is an individual with cerebral palsy who receives SSDI. Joe works providing online customer support and has done well on the job. Joe uses adaptive technology on the job. Joe has excellent customer reviews, but does tend to serve fewer customers in a day as compared to other workers doing the same job for the same pay. Joe’s employer, when asked by SSA, reports that Joe serves 25% fewer customers than his colleagues. SSA determines that Joe is receiving a 25% subsidy from his employer, allowing for a 25% deduction of Joe’s gross earnings. Joe’s gross earnings are $1300 monthly (above SGA). By deducting 25%, Joe’s countable earnings are $975 (below SGA). Although it appears that Joe is able to work at a substantial level, without a subsidy from his employer, substantial work would not be possible.

In a Nutshell...

Using a subsidy says, “even though I earned over the SGA amount, if you take away the extra supports my employer provided, without the extra breaks or the additional time off or the lowered productivity, I would not be able to work and earn SGA.” Why is this important? If the beneficiary is able to work and earn SGA, they may not meet the definition of disability and may not be eligible for an SSDI benefit.

Special conditions are similar to subsidies, but they are support provided by someone other than the employer, such as a
vocational rehabilitation office, a waiver provider, or a community-based agency. The support the beneficiary receives from someone other than the employer, may allow him or her to earn over the SGA level. Support may include a job coach, assistance in finding the job, assistance in getting ready for work, etc. SSA determines the value of the support received to determine whether the beneficiary’s earnings represent the ability to work at a substantial level and whether the beneficiary would be able to earn at that level without supports.

For example, Sandra is paid $10 an hour and earns $1100 per month (gross) with the support of a job coach. SSA considers the time (number of hours) the job coach spent supporting Sandra multiplied by Sandra’s hourly wage as the value of that support. If Sandra’s job coach provided ten hours of support during the month, Sandra’s gross earnings of $1100 (over SGA) would count as $1000 (under SGA).

Consider a bridge. A bridge is built to support 900 pounds. But with reinforcements (extra support), it can support 1200 pounds. SSA wants to know how much work a beneficiary can achieve as a stand-alone – with no reinforcements. The only way for SSA to know is for you (and the beneficiary) to clearly define the reinforcements (extra supports) the beneficiary receives to support the extra weight of work. Whether it’s an IRWE, a subsidy, or a special condition, it is important for SSA to have a clear idea of just how much work the beneficiary can do on their own, as a stand-alone employee, with no extra support.

Remember, if the beneficiary is able to work and earn above the SGA level (with no extra support), they may not meet the definition of disability and their eligibility for SSDI benefits may come to an end.

**In a Nutshell…**

- If the beneficiary pays for the extra support they need to go to work because of their disability, it is an IRWE.
- If the employer provides the extra support the beneficiary needs to go to work because of their disability, it is a subsidy.
- If someone else provides the extra support the beneficiary needs to go to work because of their disability, it is a special condition.
Unsuccessful Work Attempt (UWA)

An Unsuccessful Work Attempt (UWA) occurs when a beneficiary’s effort to do a substantial level of work, in employment or self-employment, is stopped or reduced to below the SGA level after a short time (six months or less). It counts as a UWA if the beneficiary’s disability prevents them from continuing to work above the SGA level or if the removal of on-the-job supports (subsidies or special conditions) related to their disability prevent them from continuing to work and earn above the SGA level.

SSA wants to know about unsuccessful work attempts because SSA takes these periods of time into consideration when making a decision as to whether or not the beneficiary is able to work at the SGA level.

Remember, if the beneficiary is able to work and earn at the SGA level (without supports), they may not meet the definition of disability and may not remain eligible for SSDI benefits.

Unincurred Business Expenses

Paid employment through an employer is not the only return-to-work option. Fourteen million Americans choose self-employment. SSA has two SSDI work incentives to support beneficiaries who choose self-employment.

For individuals who are self-employed, SSA uses net earnings rather than gross earnings when determining whether the individual’s work effort is at the substantial gainful activity level. Net

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1 http://www.bls.gov/news.release/empsit.t09.htm
earnings are calculated using IRS tax codes. To better understand how SSA determines working at the SGA level for individuals who are self-employed, visit

Unincurred Business Expenses are contributions made by others to a beneficiary’s self-employment effort. Contributions can be in the form of goods and services or unpaid labor. Once again, SSA is seeking to have a clear picture of the beneficiary’s ability to work. The beneficiary may appear to have started a successful business and they may be demonstrating their ability to work at a substantial level. However, if contributions from others (free goods or unpaid support) made this possible, SSA needs to know.

For example, I am an individual with a physical disability who decided to start my own business as a freelance writer/editor. Vocational Rehabilitation provided me with an accessible computer, printer/fax/scanner and other supplies I needed for my business. A friend has agreed to maintain my bookkeeping for me for the first year at no cost. These two major contributions add greatly to my business and will help my first year to be more lucrative than it would have been if had been without support.

SSA follows the Internal Revenue Service (IRS) rules regarding business expenses. The significant difference is that the IRS requires that the self-employed person actually paid or incurred the debt. SSA will deduct business expenses that were not incurred as long as:

1. The IRS would allow it as a legitimate business expense if the expense had been paid for; and
2. Someone other than the beneficiary paid for it.

Extended Medicare Coverage

As mentioned, beneficiaries generally wait 24 months for Medicare coverage to begin. Once Medicare starts, Medicare coverage will continue for at least 93 consecutive months as long as the beneficiary continues to be disabled. Even if the beneficiary is not receiving an SSDI check, they can continue to have Medicare insurance if they:

1. Continue to be medically eligible.
2. Already have Medicare coverage, and
3. Are working at SGA.

When a beneficiary’s extended Medicare coverage ends, they have the option of purchasing Medicare Part A and Part B.
Section 301

Section 301 is a work incentive designed to extend the time an individual receives benefits in the event they become ineligible because they medically improve. When an individual medically improves, SSA may determine that they are no longer eligible for SSDI benefits. Should SSA determine that a beneficiary no longer continues to have a disability or blindness, they may continue getting SSDI benefits if they are participating in:

- A program under the Ticket to Work Program; or
- An approved Plan to Achieve Self-Support; or
- An approved program of vocational rehabilitation services, employment services, or other support services; or
- An approved educational or training program.

Section 301 allows the beneficiary to continue receiving SSDI benefits until their participation in an approved program (as noted above) ends.

Expedited Reinstatement

Expedited Reinstatement provides an additional safety net in the return to work. Individuals who lose eligibility for SSDI (meaning their SSDI benefits are terminated) can request that their benefits start again through expedited reinstatement.

Expedited reinstatement can be requested when the individual:

- Stops receiving SSDI benefits because of earnings from work
- Is unable to work at a substantial level because of the same (or a related) disability as the one they initially received benefits based on; and
- Makes the request for reinstatement within five years from the month benefits ended.

Expedited reinstatement provides up to six months of temporary benefits while SSA reviews the beneficiary’s eligibility. If SSA decides the individual meets SSA’s definition of disability, they will resume eligibility for SSDI. If SSA decides the individual does not meet SSA’s definition of disability, they do not resume eligibility, but they also do not pay back the temporary benefits they received.

In addition to Expedited Reinstatement, individuals also have the option of re-applying for SSDI benefits. There are pros and cons to each option. Connect with a benefits planner or SSA local field office to make an informed choice about these two options.
Critical Information about SSDI

- Know the rules before attempting work and use the resources available to help prevent fires from starting.
- Maintain good record keeping.
- Report any out-of-pocket expenses that the beneficiary pays for to go to work because of their disability. *(Impairment-Related Work Expenses)*
- If the beneficiary receives support to go to work or on the job, let SSA know so they can make an informed decision about the beneficiary’s level of work. Remember: SSA will need proof of support. *(Subsidies)*
- Medicare insurance can continue even if the beneficiary is not receiving an SSDI cash payment under Extended Medicare Coverage. *(Remember, the beneficiary will need to pay Medicare Part B premium payments when they are no longer receiving an SSDI cash payment.)*

SSDI – Tracking and Reporting

SSA needs to know about a beneficiary’s work efforts and earnings. Every month, SSA should be made aware of how much the individual earned and which, if any, of the work incentives were used by the beneficiary to support their work effort.

Some individuals are afraid to report. They feel that if they don’t tell, SSA will not find out. This is not true. SSA will be informed by federal tax records and by state work records that the beneficiary is working and earning wages.

Some individuals do not see the benefit of reporting. They argue that because they are paying Social Security taxes when they work, SSA should know that they are working. This has some merit, but SSA may not learn about the individual’s work effort from other sources for months or even a year, putting the beneficiary at risk of an overpayment. An overpayment occurs when a beneficiary receives benefits that SSA later determines they were not entitled to receive. Generally, the beneficiary is responsible for paying back the full amount of an overpayment.

When reporting wages, it is important to note that SSDI counts wages as they are earned, regardless of when the beneficiary is paid. Wages earned for work performed from the first day of the month through the last day of the month should be reported as one month of wages. Beneficiaries should submit wage information, along with pay stubs and use of any work incentives to SSA by the 10th day of the next month. For example, wages earned from April 1st to April 30th should be reported by May 10th.
Beneficiaries have two options when reporting their work effort and wages to SSA:

1. Take the information into the local SSA Field Office.
2. Mail or fax the information to the local SSA Field Office.

Below is a list of some of items/events to report SSA and what to send to verify the information:

<table>
<thead>
<tr>
<th>Items/events to report</th>
<th>Verification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Starting a job</td>
<td>Name of Employer</td>
</tr>
<tr>
<td></td>
<td>Job title</td>
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<tr>
<td></td>
<td>Salary</td>
</tr>
<tr>
<td></td>
<td>Start Date</td>
</tr>
<tr>
<td>Income from Work</td>
<td>Pay stubs for work completed in the month</td>
</tr>
<tr>
<td>Total monthly gross wages</td>
<td>Pay stubs for overtime</td>
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<tr>
<td>(Remember: Gross wages are the amount of</td>
<td>Pays stubs for vacation time used in the month</td>
</tr>
<tr>
<td>wages you earn before taxes or other</td>
<td>Pay stubs or other documents for bonuses received</td>
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<tr>
<td>deductions.)</td>
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</tr>
<tr>
<td>Impairment-Related Work Expenses</td>
<td>Receipts for work expenses related to the beneficiary’s disability and</td>
</tr>
<tr>
<td></td>
<td>purchased in the same month as the wages being reporting. Note: IRWEs can</td>
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<tr>
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<td>also be prorated over multiple months.</td>
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<tr>
<td>Subsidies</td>
<td>Examples of extra support the beneficiary receives from their employer.</td>
</tr>
<tr>
<td></td>
<td>Your estimate of the value of this support.</td>
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<td></td>
<td><em>Be prepared for SSA to send you a form (Form SSA-3033/ OMB No. 0960-0483)</em></td>
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<tr>
<td></td>
<td>to be completed by “the employee’s direct supervisor or another person</td>
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<td>having direct knowledge of the employee’s work. “If the beneficiary has</td>
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<td>not informed their employer they have a disability, it will be difficult to</td>
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<td>prove the existence of a subsidy.”</td>
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<tr>
<td>Special Conditions</td>
<td>Examples of extra support (towards the</td>
</tr>
<tr>
<td>Items/events to report</td>
<td>Verification</td>
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<td>------------------------</td>
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<tr>
<td>beneficiary’s work effort) the beneficiary receives from anyone other than their employer. The total number of hours of support that the beneficiary received in the month.</td>
<td></td>
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<tr>
<td>Self-employment activities</td>
<td>Submit Form SSA-820-F4 <a href="http://www.socialsecurity.gov/online:ssa-820.pdf">http://www.socialsecurity.gov/online:ssa-820.pdf</a></td>
</tr>
<tr>
<td>Income from Self-Employment</td>
<td>Copies of the beneficiary’s Federal Income Tax Forms (Schedule SE, Schedule C, Schedule C–EZ, or Schedule F)</td>
</tr>
</tbody>
</table>
|Increases or decreases in your wages or self-employment income | The date the decrease or increase will begin. The new wage amount/income amount. If self-employed, also include a signed statement from the beneficiary verifying the change in income.  
*Important: If the beneficiary is decreasing their work effort because of their disability, SSA needs to know this.* |
|Ending a job | Name of Employer  
Job title  
Salary  
Last Date of employment  
Reason for employment ending  
*Important: If the beneficiary is ending their employment because of their disability, SSA needs to know this.* |

SSA does not provide a form for reporting wages. A guide to reporting by phone and a sample reporting form are available in the Tools section of this module.

The first month a beneficiary works, they should report their work effort in person at the local SSA Field Office. The beneficiary should bring to the appointment paystubs and receipts for IRWEs and
be prepared to discuss each of the work incentives they are using (IRWEs/Subsidies/Special Conditions).

To meet with SSA, call 1-800-791-1213 and request a meeting with a Title II Claims Representative. At the meeting, the beneficiary should be prepared to discuss their return to work, and the supports they utilize to work. The beneficiary should also discuss with the Claims Representative how to submit monthly paystubs (mail, fax, etc.) and express the desire to avoid an overpayment. If a beneficiary is told not to report, politely explain to the Claims Representative that it is your understanding that it is the beneficiary’s responsibility to report wages each month. If further encouraged not to report, contact the local SSA Area Work Incentive Liaison or a benefits planner or the Disability Rights Network for assistance. See Module 1 to connect to each of these entities.

If a beneficiary needs assistance reporting wages to SSA, they should bring an advocate to the meeting with SSA.

Remember to keep a copy of everything submitted to SSA. It is possible that, even with good reporting, a beneficiary may incur an overpayment. The only way to fight an overpayment is to PROVE that wages were reported each month. It is not your word against SSA. It is your factual proof against SSA.

In addition to reporting to SSA, beneficiaries should also track their wages for their own records. The following chart offers a tool for tracking wages. Each year shows the Trial Work Period amount and the SGA amount. Filling in the chart provides a visual of a beneficiary’s earnings over several years with the option to identify the nine TWPs and the first month of the Extended Period of Eligibility.

NOTES:
SSDI Beneficiary Work Record: Trial Work Period and Substantial Gainful Activity Tracking Tool

Beneficiary Name: ____________________________________________

Write gross wages (earned the first day of the month through the last day of the month) for each month/year.

<table>
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<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
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<th>Jul</th>
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My 9 Trial Work Period months are:

Month 1: _______________  Month 2: _______________  Month 3: _______________
Month 4: _______________  Month 5: _______________  Month 6: _______________
Month 7: _______________  Month 8: _______________  Month 9: _______________

The first month of my 36-month Extended Period of Eligibility is: _______ (1st month after TWP)
Reporting Wages by Fax or Mail

TO: Social Security Administration
   Address
   City, State, Zip Code

   Program (SSI or SSDI)

FROM: Beneficiary Name
      SSN#
      Address
      City, State, Zip Code
      Telephone Number

DATE: Current Date

RE: Reporting Wages

The beneficiary’s name, address and phone number. If applicable, also note the Representative Payee’s name, address, and phone number.

Name of company (employer), address, city, state, Zip Code, telephone number, and supervisor.

List any supports received in order to earn income. Name of agency/person providing support, address, city, state, Zip Code, telephone number.

During the MONTH, DAY, YEAR, gross wages earned were $________. Attached are pay stub receipts. Please return the receipts to the beneficiary at the above address.

Please post each month the earnings received. Please do not estimate wages over a period of time.

If there are questions please contact the beneficiary or payee above.

Sign and date
Case Example

Samuel

The following case example is designed to give one example of how content from Module 5 could be applied in real life.

Samuel has learned through the Changing Face of Benefits curriculum that he needs to learn more about his own SSDI and what will happen when he starts working and earning a significant amount of money. Samuel, with support from VR, has been looking for a job and was recently offered a position working 25 hours a week at a local office after he finishes school. Samuel and his mom met with a benefits planner to understand how working more hours would impact his benefits. The benefits planner explained to Samuel that when he makes less than Substantial Gainful Activity (SGA) ($1010 per month in 2012), he is able to keep all of his SSDI cash payment (as long as he continues to be medically eligible). When he works and earns over SGA ($1010 per month), he is not entitled to any of his SSDI cash benefit.

The benefits planner asked Samuel about some of the supports he may use on the job and whether or not he will pay for anything to go to work because of his disability. Samuel and his mom shared that Samuel will pay to take the bus to get to and from work. Samuel uses the public bus because he is unable to drive. The benefits planner explained that this cost is considered an Impairment Related Work Expense (IRWE). Samuel can deduct what he pays for the bus (and any other services he pays for himself to go to work because of his disability) from his gross income each month and what is left is the amount that Social Security will consider his countable income.

Samuel also learned that there are other work incentives, called subsidies and special conditions. When Samuel starts working, he will receive support from a job coach, paid for through VR. Samuel’s job coach will support him on the job for up to ten hours per month. The value of a job coach’s support can be deducted from Samuel’s gross wages, even though he does not pay for the job coach himself. The value of the job coach’s support is equal to Samuel’s hourly pay times the number of hours of job coaching Samuel receives, $12 per hour times 10 hours.

If Samuel earns $1,200 gross per month, but he submits to SSA his out-of-pocket Impairment Related Work Expenses (IRWE) of $130 per month ($30 for the bus, $50 in prescription drug costs, and $50 in physical therapy co-pays) and the value of his special condition ($120 per month), SSA will consider his countable income as $950 per month and, therefore, below the 2012 SGA amount of $1010.
The most important thing Samuel learned, however, is how important it is to understand his benefits and to report all his income and expenses to SSA each month. Samuel understands that he needs to keep receipts for all expenses related to work, and keep a record of how much he makes each month and how much he spends in work-related expenses.
FAQ

Q. Why are beneficiaries told they should only work part-time?

A. Some people in the disability community state that individuals with disabilities should only work part-time. However, SSA does not look at the number of hours worked alone. SSA wants to know how much the beneficiary earned and which, if any, work incentives they used. SSA wants to know if the individual is able to work and earn over SGA. Whether the person works full-time or part-time is irrelevant.

Q. If a person receiving SSDI wants to save over the $2000 asset limit, what can they do?

A. SSDI does not have an asset limit. The $2000 asset limit is an SSI rule. Unless they receive another benefit with asset limitations, individuals receiving SSDI can save as much as they are able and still be eligible for SSDI.

For information on opportunities to save money over the $2000 limit when receiving SSI, see Modules 6, 7, and 8.

Q. Is everyone bound to the same SGA level amount?

A. All individuals who receive SSDI and meet SSA’s level of blindness have an increased SGA level amount of $1690 in 2012. All individuals who receive SSDI and are not blind have an SGA level amount of $1010 in 2012. The SGA amount can change yearly based on cost of living adjustments. (These amounts are for 2012 only.)

Q. Does SSA take into consideration disability supports an individual uses to support their work effort?

A. Yes. SSDI work incentives provide an opportunity for the beneficiary to discuss the supports they purchase to go to work because of their disability, and the supports they receive at no cost from their employer or other entities. It is important to share information about work supports with SSA so SSA can make an accurate determination about the beneficiary’s ability to work at a substantial level.
**Resources**

This SSA publication provides information on each of the SSDI work incentives.

*Employment Resources and Self-Help Guide for Individuals with Disabilities*
[http://www.faast.org/resources/library](http://www.faast.org/resources/library)
This resource guide provides information on employment resources available to individuals with disabilities in the State of Florida.

*Information for Social Security Beneficiaries Who Want to Return to Work*
[http://www.ssa.gov/work/](http://www.ssa.gov/work/)
This SSA site provides information on what beneficiaries need to know when deciding to return to work and how SSA treats earnings under the SSDI program.

*SSDI Work Incentives webinars* [https://www.chooseworkttw.net/wise/jsp/wise.jsp](https://www.chooseworkttw.net/wise/jsp/wise.jsp)
These webinars are developed under contract with SSA to provide information on SSDI work incentives to individuals who are interested in returning to work.
Post-Test: WHAT HAVE YOU LEARNED IN MODULE 5?

The following post-test is designed to test your knowledge after reading Module 5. Completing the post-test is not required, but may help you to assess what you learned and to identify topics or areas where you need more information. This tool is for your use only.

1. What does TWP stand for?
   a. Together We Prosper
   b. Try Work Program
   c. Trial Work Period
   d. Treatment from Working Professionals

2. During the TWP, for how many months can the beneficiary receive their full SSDI check, regardless of how much they earn?
   a. 60 months total
   b. Unlimited but only over 60 months
   c. 9 months per year
   d. 9 months in a rolling 60-month period

3. How much money can the beneficiary earn during the TWP and still receive their full cash benefit?
   a. As much as they are able
   b. $720 per month
   c. $980 per month
   d. $1690 per month

4. SSA does not apply work incentives during the TWP because beneficiaries are allowed to earn any amount of money and still receive their full cash benefit.
   a. True
   b. False

5. The Extended Period of Eligibility is a time to allow a beneficiary to continue to test their ability to work and not have to re-apply for benefits.
   a. True
   b. False

6. Impairment-Related Work Expenses must meet the following conditions:
   a. The beneficiary paid for it themself
   b. To go to work
   c. Because of their disability
   d. All of the above
7. The use of a subsidy demonstrates to SSA the extra support a beneficiary receives from:
   a. Other state agencies
   b. The federal government
   c. The employer
   d. A Section 8 voucher

8. The use of a special condition demonstrates to SSA the extra support a beneficiary receives from:
   a. The employer
   b. Anyone other than the employer
   c. Family members
   d. All of the above

9. How long does an SSDI beneficiary keep their Medicare?
   a. No more than 5 months
   b. No more than 24 months
   c. A minimum of 93 months
   d. SSDI does not come with health insurance

10. If a beneficiary medically improves or is able to work at the SGA level (without supports), they no longer meet SSA’s definition of disability.
    a. True
    b. False

How did you do?

My Pre-Test score was: ____________________  My Post-Test score was: ____________________

I need more information about: __________________________________________

_____________________________________________________________________

_____________________________________________________________________

Answers: 1-c, 2-d, 3-a, 4-a, 5-a, 6-d, 7-c, 8-b, 9-c, 10-a
Module 6: SSI and Medicaid

Introduction

Welcome to Module 6 – Supplemental Security Income (SSI) and Medicaid. In this module, you will learn the basics of both SSI and Medicaid, including:

1. Basic eligibility requirements of Supplemental Security Income (SSI)
2. Basic eligibility requirements of Medicaid
3. Basic resource requirements for SSI and Medicaid

The Social Security Administration uses the word “recipient” when referring to individuals who receive Supplemental Security Income (SSI). Throughout Module 6, the terms “SSI recipient” and “recipient” will be used to refer to the individual receiving SSI.
The following pre-test is designed to test your knowledge before you begin Module 6. Completing the pre-test is not required, but may help you to assess what you learn and to identify topics or areas where you need more information. This tool is for your use only.

1. What does SSI stand for?
   a. Social Security Income
   b. Social Services for Individuals
   c. Social Security Insurance
   d. Supplemental Security Income

2. You cannot receive SSI if you receive SSDI.
   a. True
   b. False

3. To be eligible for SSI, you must meet SSA’s definition of disability and:
   a. Have enough quarters of coverage
   b. Have limited income and resources
   c. Have children
   d. Be over age 65

4. How much money does an SSI recipient receive each month?
   a. There is a monthly maximum limit that changes each year.
   b. Depends on how much money the person earned and paid into the system.
   c. Usually $1000 per month, but less if they work part-time.
   d. SSI only provides health insurance, not a cash benefit.

5. SSI is only for people who have minor children.
   a. True
   b. False

6. The asset limit for a single person on SSI is:
   a. $2000
   b. $5000
   c. $10,000
   d. No asset limit

7. In Florida, does SSI come with health insurance?
   a. Yes, Medicare
   b. Yes, Medicaid
   c. Depends on the state a person lives in
   d. No
8. In Florida, how long does an SSI recipient wait for their accompanying health insurance to start?
   a. Depends on the type of insurance they qualify for
   b. Coverage begins in 24 months
   c. Coverage begins immediately.
   d. SSI does not come with health insurance

9. In Florida, Medicaid is free of charge to individuals who receive SSI.
   a. True
   b. False

10. In Florida, SSA manages Medicaid.
    a. True
    b. False

How did you do? My Pre-Test score was: ____________________________

Answers: 1-d, 2-b, 3-b, 4-a, 5-b, 6-a, 7-b, 8-c, 9-a, 10-b
Supplemental Security Income (SSI) is a program under Title XVI of the Social Security Act. SSI is a cash benefit program for individuals who meet the medical eligibility criteria and the Substantial Gainful Activity Test and a financial test. Individuals who are over age 65 and meet the financial resource requirements may also receive SSI.

To qualify for SSI as an adult, one must:
1. Meet SSA’s adult (18 and above) definition of disability
   AND
2. Not be working and earning at the Substantial Gainful Activity (SGA) level
   Please note: Work incentives can be applied at time of application. See Module 7 for more information about work incentives.
   AND
3. Not be able to work at the Substantial Gainful Activity level
   AND
4. Meet the financial resource requirements
   a. Individual – less than $698 per month in income and less than $2000 in resources
   b. Eligible Couple – less than $1048 per month in income and less than $3000 in resources

Once an individual is approved for SSI benefits, cash benefits will begin immediately and may include retroactive payments back to the month after the date of application.

SSI beneficiaries are subject to Continuing Disability Reviews (CDRs). CDRs are medical reviews SSA performs to assess whether or not an individual continues to meet SSA’s definition of disability. The beneficiary’s CDR may take place every three years, five years, or seven years. SSA sends a request to the beneficiary for updated medical information. The Disability Determination Service reviews the medical information and makes the determination as to continued medical eligibility for SSI. As with the application, the CDR is an important opportunity to give a clear picture as to how an individual’s disability limits their daily living activities and/or their ability to work. More information on CDRs is available at http://www.socialsecurity.gov/OP_Home/cfr20/416/416-0989.htm.
SSI Income and Resource Rules

The maximum amount of money an SSI recipient can receive in their SSI check from SSA is called the Federal Benefit Rate (FBR). In 2012, the FBR is $698 per month for an individual and $1048 per month for an eligible couple. The FBR changes every year based on the Cost Of Living Adjustment (COLA).

Some states offer a State Supplement that can increase an individual’s SSI amount beyond the FBR. Florida does not have a State Supplement.

An eligible couple is two SSI recipients who live together and are considered married by SSA. SSA considers a man and woman married for SSI purposes if:

- They are living in the same household and are married under the laws of their state;
- They are holding themselves out as husband and wife to the community in which they live;
- One is entitled, as the spouse of the other, to Social Security benefits.

Examples provided through Modules 6 and 7 are based on individual recipients, not eligible couples.

The actual amount an individual receives in SSI will differ based on their income and resources and whether or not they are entitled to the full benefit rate (as described in #3 below).

Examples of income SSI counts for the SSI program include:

1. Earned Income - wages, net earnings from self-employment, certain royalties and honoraria, and sheltered workshop payments.
   
   *The impact of earned income on SSI will be explained later in this chapter.*
Note: Net earnings from self-employment are calculated after business expenses have been deducted. For more information and training on how SSA calculates net earnings and the impact on SSI, [http://www.socialsecurity.gov/OP_Home/handbook/handbook.12/handbook-1200.html](http://www.socialsecurity.gov/OP_Home/handbook/handbook.12/handbook-1200.html).

2. Unearned Income - all income that is not earned, such as Social Security benefits, pensions, state disability payments, unemployment benefits, interest income, and cash from friends and relatives. The impact of unearned income on SSI is a reduction of the value of the unearned income minus $20.

3. In-Kind Support - value of food or shelter that you get for free or less than its fair market value. In-kind support, often (but not always) reduces the recipient’s cash benefit by the value of the one-third reduction (VTR). VTR reduces an individual’s maximum amount of SSI by 1/3 of the Federal Benefit Rate. These recipients are eligible for a maximum $465.33 in SSI rather than the full Federal Benefit Rate of $698.

4. Deemed Income - part of the income of the recipient’s spouse with whom they live, the parent(s) with whom they live (if they are under age 18), or their sponsor (if the recipient is an alien). SSA determines the value of deemed income based on multiple factors. To better understand deeming, review SSA’s SSI Spotlight on Deeming at [http://www.ssa.gov/ssi/spotlights/spot-deeming.htm](http://www.ssa.gov/ssi/spotlights/spot-deeming.htm).

Examples of payments or services SSA does not count as income for the SSI program include:

- Cash or in-kind payments provided by AmeriCorps State and National or AmeriCorps National Civilian Community Corps (NCCC), including living allowance payments, stipends, food and shelter, clothing allowance, educational awards, and/or payments in lieu of educational awards.
- The value of food stamps
- Housing subsidies (Choice Vouchers, HUD Housing)
- Income tax refunds
- Home energy assistance
- Assistance based on need funded by a state or local government
- Small amounts of income received irregularly or infrequently
- Interest or dividends earned on countable resources or resources excluded under other federal laws
- Grants, scholarships, fellowships, or gifts used for tuition and educational expenses
• Food or shelter based on need provided by nonprofit agencies
• Loans to you (cash or in–kind) that you have to repay
• Money someone else spends to pay your expenses for items other than food or shelter (for example, someone pays your telephone or medical bills)
• Income set aside under a Plan to Achieve Self–Support (PASS)
• Earnings up to $1,640 per month to a maximum of $6,600 per year (effective January 2011) for a student under age 22
• Disaster assistance
• Certain exclusions on Indian trust fund payments paid to American Indians who are members of a federally recognized tribe

The SSI program has specific resource limitations to be eligible to receive and/or maintain benefits. The monthly maximum amount for SSI (federal) is $2,000 per individual $3,000 per couple. Below is a list of resources generally counted and then a list of resources generally excluded.

**SSI Resources generally counted include the following:**

- Cash, savings accounts, stocks, bonds, CD’s, IRA’s etc.
- Land (owned but not lived on)
- Anything owned which is converted to cash and used for food, shelter, and utilities
- Wages and resources of a spouse and wages and resources of parent (if the recipient is under 18)

**SSI Resources generally excluded include:**

- The home the recipient owns and the land it sits on (as long as the recipient lives in the home)
- Household goods and personal property (as of March, 2005)
- Clothing someone might give or gift to a recipient (as of March, 2005)
- Burial space for recipient and immediate family
- Burial funds up to $1500 for individual and spouse
- Life insurance with a combined face value of not more than $1,500
- Retroactive SSI or SSDI amount for up to nine months (Keep receipts on how money is spent)
- A bank account for a Plan for Achieving Self-Support (PASS plan) – discussed in Module 7
- Earned Income Tax Credit (EITC) (for up to 12 months)
- Federally-funded Individual Development Account (IDA)
- Property Essential for Self-Support (PESS)
- One automobile, regardless of value (as of March 2005), as long as the automobile is:
  - Used for employment or medical treatment
Other important things to know about receiving SSI:

1. SSA provides retroactive payments based on the disability onset date and the length of time between application and the date SSA approves a person’s application (up to 12 months).
2. SSI recipients receive Medicaid health insurance.
3. SSI is always concerned about all of the money a recipient has – unearned income, earned income, and resources.
4. SSI beneficiaries are subject to Continuing Disability Reviews (CDRs). CDRs are medical reviews SSA performs to assess whether or not an individual continues to meet SSA’s definition of disability. The recipient’s CDR may take place every three years, five years, or seven years. SSA sends a request to the recipient for updated medical information. The Disability Determination Service reviews the medical information and makes the determination as to continued medical eligibility for SSI. The CDR is an important opportunity to give a clear picture as to how an individual’s disability limits their daily living activities and their ability to work. More information on CDRs is available at http://www.socialsecurity.gov/OP_Home/cfr20/416/416-0989.htm.

In a Nutshell...

The maximum amount a recipient can receive from SSI is called the Federal Benefit Rate ($698 for an individual and $1048 for an eligible couple in 2012). SSI recipients are held to a resource limit ($2000 for an individual and $3000 for an eligible couple in 2012). There are some resources that are excluded (for example: one car, the recipient’s home and the land it is on) and some that are counted (for example: savings accounts, IRAs, Certificates of Deposit, stocks and bonds).
Medicaid

Once an individual is determined eligible for SSI, they will receive state-administered Medicaid. Medicaid benefits will start immediately.

Medicaid is a federal/state medical insurance program. The federal management of Medicaid is the responsibility of the Centers for Medicare and Medicaid Services (CMS). The state management is administered by Florida’s Agency for Health Care Administration (AHCA), www.fdhc.state.fl.us/Inside_AHCA/site_index.shtml.

Eligibility for Medicaid in Florida is the responsibility of Department of Children and Family (DCF), http://www.myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash/medicaid. However, SSI recipients are automatically eligible for Medicaid without applying separately through DCF. It’s important to note that to maintain Medicaid eligibility through SSI, one must continue to meet the SSI resource test (less than $2000 in resources for an individual and $3000 for an eligible couple).

Medicaid eligibility and benefits can be complex. For assistance, call: 866-76ACCESS (866-762-2237)

Medicaid Waiver Programs

Home and Community-Based Services Waiver programs (HCBS waivers) are the federally approved Medicaid programs authorized by Title XIX of the Social Security Act, Section 1915(c). HCBS waivers provide services in the home for persons who would otherwise require institutional care in a hospital, nursing facility, or intermediate care facility. There are currently twelve different HCBS waiver programs offered in Florida.

For more specific information and contact numbers, go to the PAS Center at www.pascenter.org/state_based_stats/medicaid_waivers_info.php?state=florida and/or the Agency for Health Care Administration at www.fdhc.state.fl.us/Medicaid/hcbs_waivers/index.shtml.

Please note: The impact of earnings on an individual’s eligibility for HCBS waivers (including the Developmental Disability waiver) is not covered in this workbook.
Case Example

Savannah

The following case example is designed to give one example of how content from Module 6 could be applied in real life.

While still living with her parents, Savannah’s great aunt Gertrude passed away. Aunt Gertrude left Savannah a cash inheritance of $2,500 during the month of February 2012. Savannah and her parents read Module 6 of the Changing Face of Benefits workbook and decided to meet again with the benefits planner at the local Center for Independent Living (CIL) for guidance on how this gift may impact Savannah’s SSI eligibility. The benefits planner explained to Savannah and her parent’s that there is an SSI resource limit of $2,000 and resources exceeding this amount might affect her SSI benefits.

The cash gift from Aunt Gertrude should be reviewed as both unearned income and a possible resource. The month Savannah receives the inheritance, the cash gift counts as unearned income. Using the SSI calculation sheet, the benefits planner showed Savannah that for that month, because of the amount of unearned income, she is not eligible for any of her SSI cash benefit. The following month, the cash gift, if left unspent, could count as a resource.

Prior to receiving this inheritance, Savannah had $300 in savings. Savannah spent $1,000 of her $2,500 inheritance from Aunt Gertrude to pay down debts Savannah had incurred. Savannah’s resources after these expenses were $1800. Although her benefits for the month of February 2012 were impacted due to the inheritance, her benefits in the month following are not affected because the inheritance counts as an asset and she ended the month with $1,800 in assets.

Note: If Savannah had not spent some of her resources and remained over the $2,000 resource limit for a single adult, she would not be eligible for SSI again until she spent down to below the resource limit.
FAQ

Q: What is a "living arrangement" for Supplemental Security Income (SSI)?

A: A "living arrangement" is where a recipient lives, AND who else is in the household, AND what the recipient and others pay toward the household expenses. Owning a home and renting are types of living arrangements. Living in an institution is another type of living arrangement. The SSI beneficiary's living arrangement can affect the SSI payment amount. For more information, review SSA's SSI Spotlight on Living Arrangements at http://www.ssa.gov/SSI/spotlights/spot-living-arrangements.htm

Q: When should a change in living arrangement be reported to SSA?

A: Anytime there is a change in living arrangement, income, marital status, or other area of life that may impact eligibility for SSI, the recipient (or support) should report the change to SSA as soon as possible. SSA wants to be made aware of any changes by the 10th day of the following month. For example, if the recipient moves in June, SSA should be notified no later than July 10th.

Q: What if a recipient inherits money?

A: The money inherited is considered income for the month in which it is received. The inheritance could make the recipient ineligible for that month, or reduce the SSI that month depending on the amount of the inheritance. If the recipient keeps the money into the next month, it then becomes a part of their resources. An individual cannot have more than $2,000 (or $3,000 for a couple) in resources to remain eligible.

Q: What is the relationship between SSI and Medicaid?

A: Medicaid is a jointly funded, federal-state health insurance program for low-income and needy people. It covers children, the aged, persons who are blind and/or disabled, and other people who are eligible to receive federally assisted income maintenance payments. In Florida, SSI recipients automatically qualify for Medicaid without a separate application with DCF.

Q: Does the IRS tax SSI?

A: Supplemental Security Income payments are not subject to federal taxes.
Resources

This booklet provides basic information on how to be a Representative Payee and is not intended to answer all questions. For specific information about your situation, you should talk with a Social Security representative at your local Social Security office.

**SSI Spotlight on Trusts** [http://www.ssa.gov/ksi/spotlights/spot-trusts.htm](http://www.ssa.gov/ksi/spotlights/spot-trusts.htm)
This SSI spotlight provides basic information about how trusts are handled within the SSI program. Also provided are links to the SSA Policy Manual rules regarding Trusts.

**SSI Spotlight on Living Arrangements** [http://www.ssa.gov/ksi/spotlights/spot-living-arrangements.htm](http://www.ssa.gov/ksi/spotlights/spot-living-arrangements.htm)
This SSI spotlight will help you to understand how your living arrangement can impact your SSI cash benefit. The information does not cover every situation. For information about your situation, you should talk with a Social Security representative at your local Social Security office.

**SSI Spotlight on Loans** [http://www.ssa.gov/ksi/spotlights/spot-loans.htm](http://www.ssa.gov/ksi/spotlights/spot-loans.htm)
This SSI spotlight provides basic information about loans and when a loan may count as a resource. Loans you receive as well as loans you provide to someone else are discussed briefly.

This SSI spotlight provides an overview of your rights and responsibilities as you apply for and receive SSI. Included is a list of the items that you are responsible to report changes to SSA.

**SSI-Related Fact Sheet** [http://www.dcf.state.fl.us/programs/access/docs/ssifactsheet.pdf](http://www.dcf.state.fl.us/programs/access/docs/ssifactsheet.pdf)
This Fact Sheet provides an overview of Florida Medicaid and Medicaid Waiver programs.

**SSI-Related Programs Financial Eligibility Chart**
[http://www.dcf.state.fl.us/programs/access/docs/ssi_fin_elig_chart.pdf](http://www.dcf.state.fl.us/programs/access/docs/ssi_fin_elig_chart.pdf)
This chart lists the income and asset limits for each of the SSI-Related Medicaid programs.

FDDC publication for individuals who receive Developmental Disabilities Home and Community-Based Waiver Services (DD/HCBS) or Family Supported Living Services (FSL) waivers. This guidebook provides information to better understand the waivers and how to manage waiver services, supports, and service providers.
The following post-test is designed to test your knowledge after reading Module 6. Completing the post-test is not required, but may help you to assess what you learned and to identify topics or areas where you need more information. This tool is for your use only.

1. What does SSI stand for?
   a. Social Security Income
   b. Social Services for Individuals
   c. Social Security Insurance
   d. Supplemental Security Income

2. You cannot receive SSI if you receive SSDI.
   a. True
   b. False

3. To be eligible for SSI, you must meet SSA’s definition of disability and:
   a. Have enough quarters of coverage
   b. Have limited income and resources
   c. Have children
   d. Be over age 65

4. How much money does an SSI recipient receive each month?
   a. There is a monthly maximum limit that changes each year.
   b. Depends on how much money the person earned and paid into the system.
   c. Usually $1000 per month but less if they work part time.
   d. SSI only provides health insurance, not a cash benefit.

5. You cannot receive SSI if you own the home that you live in.
   a. True
   b. False

6. The asset limit for a single person on SSI is:
   a. $2000
   b. $5000
   c. $10,000
   d. No asset limit

7. In Florida, does SSI come with health insurance?
   a. Yes, Medicare
   b. Yes, Medicaid
   c. Depends on the state a person lives in
   d. No
8. In Florida, how long does an SSI Recipient wait for their accompanying health insurance to start?
   a. Depends on the type of insurance they qualify for
   b. Coverage begins in 24 months
   c. Coverage begins immediately
   d. SSI does not come with health insurance

9. In Florida, Medicaid is free of charge to individuals who receive SSI.
   a. True
   b. False

10. In Florida, SSA manages Medicaid.
    a. True
    b. False

How did you do?

My Pre-Test score was:  
My Post-Test score was:  

I need more information about:

Answers: 1-d, 2-b, 3-b, 4-a, 5-b, 6-a, 7-b, 8-c, 9-a, 10-b
Introduction

Welcome to Module 7 – Earning Wages While Receiving SSI (Supplemental Security Income) and Medicaid. In this module you will learn, the value of earning wages when receiving both SSI and Medicaid, including:

1. SSI Wage Formula - How Does It Really Work?
2. SSI Work Incentives
3. Reporting Wages and Understanding Overpayments

The Social Security Administration uses the word “recipient” when referring to individuals who receive Supplemental Security Income (SSI). Throughout Module 7, the terms “SSI recipient” and “recipient” will be used to refer to the individual receiving SSI.
The following pre-test is designed to test your knowledge before you begin Module 7. Completing the pre-test is not required, but may help you to assess what you learn and to identify topics or areas where you need more information. This tool is for your use only.

1. Can an SSI recipient earn more than the SGA amount ($1010 per month) and maintain SSI eligibility?
   a. No, recipients can only earn $85 and keep SSI
   b. No, recipients cannot work more than part-time
   c. Yes, 1619(b) allows recipients to work above the SGA level and maintain SSI eligibility
   d. Yes, 1619(a) allows recipients work above the SGA level and maintain SSI eligibility

2. Are SSI recipients required to report wages?
   a. The employer is required to report the wages
   b. SSI will only accept wage information from the IRS
   c. When earning wages a person must report them to SSA each month
   d. SSI will request the wages once a year

3. When do overpayments occur?
   a. Whenever SSI recipients earn wages
   b. When SSA does not receive or does not process an individual’s wage information
   c. When a person was over the resource limit and not eligible for SSI for that month
   d. Both B and C

4. An SSI recipient is not allowed to earn income.
   a. True
   b. False

5. When a recipient’s SSI cash payment goes to $0 because of wages, the individual is no longer eligible for their SSI-related Medicaid.
   a. True
   b. False

6. Are there any work incentives that allow a recipient to have resources above the $2000 limit?
   a. Yes, 1619(b)
   b. Yes, PASS and PESS
   c. No, $2000 is ALWAYS the asset limit.
   d. SSI does not have an asset limit
7. Can Subsidy apply to an individual receiving SSI?
   a. Yes, but only at the time of application.
   b. No, Subsidy applies to SSDI only.

8. Can a student with an Individual Education Plan (IEP) earn wages?
   a. No, not in Florida
   b. Yes, and use the Student Earned Income Exclusion to keep even more
   c. No, only when they are in college
   d. Yes, but they will not keep Medicaid

9. When SSA considers a recipient’s Countable Income, can they deduct disability-related items they pay for to go to work because of their disability?
   a. Yes
   b. No

10. If someone gives money to an SSI recipient each month, is that considered wages?
    a. Yes
    b. No

**How did you do?** My Pre-Test score was: ____________________________

**Answers:** 1-d, 2-c, 3-d, 4-b, 5-b, 6-b, 7-a, 8-b, 9-a, 10-b
Supplemental Security Income (SSI) is a needs-based program. As an SSI recipient works and has more income, their SSI cash benefit is reduced by their countable earnings. As an individual earns income, SSA provides work incentives that allow the individual to maintain eligibility for SSI and Medicaid. When a person receiving SSI goes to work, they will have more money to live on than if they are just receiving SSI.

When earning wages and receiving SSI, a recipient should:

1. Report earnings each month to SSA
   AND
2. Understand the formula SSI uses to determine how countable income is calculated. See Wage Formula worksheet in the Tools section of this Module.
   AND
3. Understand the benefit of using work incentives when calculating one’s monthly SSI amount.
   AND
4. Work with a benefits planner to better understand, document, and report work incentives. Benefits planners are individuals certified to provide counseling on Social Security disability benefits. See Module 1 for more information.
   AND
5. Continue to meet the SSI resource test; $2000 for an individual, $3000 for an eligible couple.

For information on strategies to save beyond the SSI asset limit, see Module 8.

SSI Wage Formula

Each month that a recipient earns income, SSI applies a formula to determine how much of the individual’s earnings are countable. The following two examples demonstrate the impact earnings have on the recipient’s SSI cash benefit. It is important to remember that, as discussed in Module 6, the maximum amount of SSI an individual is eligible for may be impacted by in-kind supports, value on the one-third reduction or status as a couple. When reviewing and using the calculation below, keep in mind that the base SSI rate (the maximum amount the individual could be eligible for) may be different than the amount used below.

Example #1

In 2012, Anna receives the maximum SSI Federal Benefit Rate of $698.00. She has no other income. Anna starts working part-time, earning $885.00 per month, and is not claiming any work incentives. How much will Anna receive in her SSI check?
SSI deducts $20 as a General Income Exclusion (GIE)
SSI deducts $65 as an Earned Income Exclusion (EIE)
SSI divides the remaining wages by 2
The new total (called the Countable Earned Income) is deducted from the Federal Benefit Rate (FBR). (The 2012 FBR is $698 for an individual, $1048 for an eligible couple.)
The remainder is the amount of Anna’s SSI cash benefit.

**SSI Calculation** (for use when recipient has earned income and is not using work incentives)

<table>
<thead>
<tr>
<th>Step 1</th>
<th>(Notes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total of all Unearned Income (Including SSDI)</td>
<td>$0</td>
</tr>
<tr>
<td>General Income Exclusion (GIE) ($20 deduction)</td>
<td>- $0</td>
</tr>
<tr>
<td>Countable Unearned Income</td>
<td>$0</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 2</th>
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</thead>
<tbody>
<tr>
<td>Gross Earned Income</td>
<td>$885</td>
</tr>
<tr>
<td>General Income Exclusion (GIE) ($20 deduction)</td>
<td>- $20</td>
</tr>
<tr>
<td>Earned Income Exclusion (EIE) ($85 deduction)</td>
<td>- $65</td>
</tr>
<tr>
<td>New Countable Earned Income</td>
<td>= $800</td>
</tr>
<tr>
<td>New Countable Earned Income ÷ by 2 = $400</td>
<td>- $400</td>
</tr>
<tr>
<td>Total Countable Earned Income</td>
<td>= $400</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 3</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Total Countable Unearned Income</td>
<td>$0</td>
</tr>
<tr>
<td>Total Countable Earned Income + $400</td>
<td>= $400</td>
</tr>
<tr>
<td>Total Countable Income</td>
<td>= $400</td>
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</table>

<table>
<thead>
<tr>
<th>Step 4</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>SSI Base Rate (2012)</td>
<td>$698</td>
</tr>
<tr>
<td>Total Countable Income (from Step 3) - $400</td>
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</tr>
<tr>
<td>New SSI check amount</td>
<td>= $298</td>
</tr>
</tbody>
</table>
Even though Anna will receive a reduced SSI benefit, her overall monthly income increases. Before working, Anna’s monthly income was $698 (her SSI check). Working, Anna’s monthly income increases to $1,178 (wages of $885 plus SSI of $298). Working sets Anna on a course toward an annual income that exceeds the 2012 Federal Poverty Level of $11,170 for one person.

Example #2
After several months on the job, Anna is offered a full-time position that will provide monthly earnings of $1770 per month. Anna is still not receiving any income other than her wages and SSI check and she is not claiming any work incentives. How much will Anna receive in her SSI check?

**SSI Calculation** (for use when recipient has earned income and is not using work incentives)

<table>
<thead>
<tr>
<th>Step 1</th>
<th>(Notes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total of all Unearned Income (Including SSDI)</td>
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<tr>
<td>General Income Exclusion (GIE) ($20 deduction)</td>
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<td>Countable Unearned Income</td>
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<tr>
<td>Gross Earned Income</td>
<td>$1770</td>
</tr>
<tr>
<td>General Income Exclusion (GIE) ($20 deduction)</td>
<td>- $20</td>
</tr>
<tr>
<td>Earned Income Exclusion (EIE) ($85 deduction)</td>
<td>- $65</td>
</tr>
<tr>
<td>New Countable Earned Income</td>
<td>= $1685</td>
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<tr>
<td>New Countable Earned Income ÷ by 2 = $842.5</td>
<td>- $842.50</td>
</tr>
<tr>
<td>Total Countable Earned Income</td>
<td>= $842.50</td>
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</table>

<table>
<thead>
<tr>
<th>Step 3</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Countable Unearned Income</td>
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<tr>
<td>Total Countable Earned Income</td>
<td>+ 842.50</td>
</tr>
<tr>
<td>Total Countable Income</td>
<td>= $842.50</td>
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</table>

<table>
<thead>
<tr>
<th>Step 4</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>SSI Base Rate</td>
<td>$698</td>
</tr>
<tr>
<td>Total Countable Income (from Step 3)</td>
<td>- $842.50</td>
</tr>
<tr>
<td>New SSI check amount</td>
<td>= $0</td>
</tr>
</tbody>
</table>


Even though Anna will no longer receive an SSI cash benefit, her overall monthly income increases again. Before working, Anna’s monthly income was $698 (her SSI check). Working, Anna’s monthly income increases to $1,770 (wages of $1770 plus SSI of $0). Working full-time, Anna has 250% more gross monthly income than when receiving SSI only.

You may notice that Anna is working above the SGA level ($1010 in 2012). SSI applies a work incentive called 1619a that allows SSI recipients to earn above the SGA amount and maintain eligibility. Anna can work and earn as much as she is able with the understanding that as she increases her earnings, she will decrease her SSI cash benefit.

Anna is now working at a level that causes a loss of her SSI cash benefit. Often times, recipients (and their supports) worry that a loss of the SSI cash benefit means a loss of Medicaid as well. When recipients lose their cash benefit because of earnings, a work incentive called 1619(b) allows the individual to keep their Medicaid.

1619(b) is an SSI work incentive that allows SSI recipients to continue qualifying for Medicaid as long as the person:
- Lost their cash benefit due to earned income;
- Has been eligible for an SSI cash payment for at least 1 month;
- Still meets the disability requirement; and
- Still meets the SSI resource test;
- Needs Medicaid benefits to continue to work; and
- Has gross earnings that are insufficient to replace SSI, Medicaid, and publicly funded attendant care services (the state’s threshold amount). The 2012 threshold amount for an individual residing in Florida is $30,259.

If an SSI recipient has gross earnings higher than the threshold amount, SSA can figure an individual threshold amount if that person has:
- Impairment-related work expenses; or
- Blind work expenses; or
- A Plan to Achieve Self-Support (PASS); or
- A personal attendant whose fees are publicly funded; or
- Medical expenses above the average state amount.

In addition to being eligible for Medicaid, it is also important to understand that the loss of the SSI cash benefit does not mean a loss of SSI eligibility. An individual remains eligible for SSI until
they are **not eligible** for their cash benefit AND not eligible for their health care benefit for 12 consecutive months. A person could remain eligible for 1619(b) indefinitely.

**In a Nutshell…**

When a person receiving SSI earns income, they have more money to improve their financial stability and continue to stay eligible for SSI and Medicaid until they exceed the Florida state threshold amount. Individualized thresholds are also available for those with above-average Medicaid costs.

**NOTES:**

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
SSI Work Incentives

SSI has many work incentives to enhance the value of earning wages and maintaining eligibility for both SSI and Medicaid.

SSA offers a yearly publication, the SSA Red Book, to assist individuals in better understanding work incentives. The Red Book is available online at www.socialsecurity.gov/redbook in English and En Español at http://www.ssa.gov/espanol/librorojo/index.htm#a0=0. Alternative media is also available (Braille, audio cassette tape, disk, or enlarged print) at www.socialsecurity.gov/pubs/alt-pubs.html.

The list below is a review of the work incentives that belong to SSI. If a person wants to use one of the work incentives below, a request must be made to SSI and there may or may not be forms to fill out.

Student Earned Income Exclusion (SEIE)

The Student Earned Income Exclusion (SEIE) allows a student under age 22 regularly attending school to deduct part of their earned income when calculating their SSI cash benefit.

In 2012, students qualifying for the SEIE can deduct earnings up to $1,700 monthly/$6,840 in a calendar year.

A student is considered to be regularly attending school when they are in grades 7-12 for at least 12 hours a week, are in a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice), or takes one or more courses of study and attends classes in a college or university for at least eight hours a week. Home-Schooled students are considered to be regularly attending school when they are in grades 7-12 for at least 12 hours per week, in accordance with the home school law of the state (or other jurisdiction) in which they reside. Homebound students are considered to be regularly attending school when he or she must stay home because of a disability, studies a course or courses given by a school (including grades 7-12, college, university, or government agency), and has a home visitor or tutor from school who directs the student’s studying/training.
Impairment-Related Work Expenses (IRWE)

Impairment-Related Work Expenses (IRWE) are items and services that a recipient pays for themself, to go to work, because of their disability. SSA can deduct the cost of these items from the applicant’s gross earnings to decide if their “countable earnings” (gross earnings minus IRWE costs) demonstrate performance of SGA during the initial eligibility process. After a recipient is on SSI, the IRWE can be used as a deduction when calculating countable earnings. Even if these items are also used for non-work activities, as long as the recipient uses them to go to work because of their disability AND paid for it themself, it should count and be deducted.

SSA will allow a recipient to deduct the cost if:

1. The recipient purchased the item or service, and
   a. The recipient is not reimbursed by another source such as Medicare, Medicaid, or a private insurance carrier;
   b. The cost is reasonable (a standard amount paid in the community)
   c. The recipient paid for the item or service in a month they are or were working

2. The item or service purchased enables the recipient to work; and

3. The recipient needs the item or service because of a physical or mental impairment.

Examples of Deductible and Non-Deductible IRWE (excerpt from SSA’s Red Book)

http://www.ssa.gov/redbook/eng/ssdi-and-ssi-employments-supports.htm#3

<table>
<thead>
<tr>
<th>TYPE OF EXPENSE</th>
<th>IRWE DEDUCTIBLE</th>
<th>NOT DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transportation Costs</td>
<td>The cost of structural or operational modifications to your vehicle that you need to travel to work, even if you also use the vehicle for non-work purposes. The cost of driver assistance or taxicabs you need because of your disability rather than the lack of public transportation. Mileage expenses at a rate determined by SSA for an approved</td>
<td>The cost of your vehicle whether modified or not. The costs of modifications to your vehicle not directly related to your impairment or critical to the operation of your vehicle. Example: Paint or pin-striping. Your travel expenses related to obtaining medical items or services.</td>
</tr>
<tr>
<td>TYPE OF EXPENSE</td>
<td>IRWE DEDUCTIBLE</td>
<td>NOT DEDUCTIBLE</td>
</tr>
<tr>
<td>--------------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Attendant Care</td>
<td>Services performed in the work setting.</td>
<td>Services performed on non-workdays or help with shopping or general housekeeping. Example: Cleaning and laundry.</td>
</tr>
<tr>
<td>Services</td>
<td>Services performed to help you prepare for work, the trip to and from work, and after work. Example: Bathing, dressing, cooking, and eating.</td>
<td>Services performed for someone else in your family. Example: Babysitting.</td>
</tr>
<tr>
<td></td>
<td>Services that incidentally also benefit your family. Example: Meals shared by you and your family.</td>
<td>Services performed by your family member for payment &quot;in-kind.&quot; Example: Room and board.</td>
</tr>
<tr>
<td></td>
<td>Services performed by your family member for a cash fee where he/she suffers an economic loss by reducing or ending his/her work in order to help you. This includes your spouse reducing work hours to help you get ready for work.</td>
<td>Services performed by your family member for a cash fee where he/she suffers no economic loss. This includes services provided by your non-working spouse.</td>
</tr>
<tr>
<td>Medical Devices</td>
<td>Deductible devices include wheelchairs, dialysis equipment, pacemakers, respirators, traction equipment, and braces.</td>
<td>Any device you do not use for a medical purpose.</td>
</tr>
<tr>
<td>Prosthesis</td>
<td>Artificial hip, artificial replacement of an arm, leg, or other parts of the body.</td>
<td>Any prosthetic device that is primarily for cosmetic purposes.</td>
</tr>
<tr>
<td>Residential</td>
<td>If you are employed outside of home, modifications to the exterior of your</td>
<td>If you are employed outside of home, modifications to the interior of your</td>
</tr>
<tr>
<td>Modifications</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TYPE OF EXPENSE</td>
<td>IRWE DEDUCTIBLE</td>
<td>NOT DEDUCTIBLE</td>
</tr>
<tr>
<td>-----------------</td>
<td>-----------------</td>
<td>----------------</td>
</tr>
</tbody>
</table>
|                 | house that permit access to the street or to transportation. Examples:  
- Exterior ramps  
- Railings  
- Pathways  
*If you are self-employed at home,* modifications made inside your home in order to create a workspace to accommodate your impairment. This includes enlarging a doorway into an office or workroom and/or modifying office space to accommodate your dexterity challenges.  
*If you are self-employed at home,* you cannot deduct any modification-related expenses that will be deducted as a business expense when determining SGA. |
| Routine Drugs & Routine Medical Services | Regularly prescribed medical treatment or therapy that is necessary to control your disabling condition, even if control is not achieved. This includes:  
- Anti-convulsant drugs  
- Blood level monitoring  
- Radiation treatment  
- Chemotherapy  
- Corrective surgery for spinal disorders  
- Anti-depressant medication  
- Psychotropic medications  
- Counseling and therapy services  
- Your physician's fee relating to these services.  

**Examples:**  
- Anti-convulsant drugs  
- Blood level monitoring  
- Radiation treatment  
- Chemotherapy  
- Corrective surgery for spinal disorders  
- Anti-depressant medication  
- Psychotropic medications  
- Counseling and therapy services  
- Your physician's fee relating to these services.  

**Diagnosis** | Procedures related to the control,  
**Diagnosis** | Procedures not related to your |
<table>
<thead>
<tr>
<th>TYPE OF EXPENSE</th>
<th>IRWE DEDUCTIBLE</th>
<th>NOT DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Procedures</td>
<td>treatment, or evaluation of your disabling condition. Example: Brain scans, electroencephalograms.</td>
<td>disabling condition. Example: Allergy testing.</td>
</tr>
</tbody>
</table>
| Non-Medical Appliances & Devices| In unusual circumstances, devices or appliances that are essential for the control of your disabling condition either at home or at work. Example: An electric air cleaner if you have severe respiratory disease. Your physician must verify this need. | Devices you use at home or at the office that are not ordinarily for medical purposes and for which your doctor has not verified a medical work-related need. These include:  
  - Portable room heaters  
  - Air conditioners  
  - Dehumidifiers  
  - Humidifiers |
| Other Items & Services          | Expendable medical supplies. Example: Incontinence pads, elastic stockings, and catheters.  
                                    | The cost of a service animal including food, licenses, and veterinary services.   | An exercise bicycle or other device you use for physical fitness, unless verified as necessary by your physician.  
                                    |                                                                                 | Health insurance premiums.                                                      |

These are just examples. Speak with an SSA Claims Representative to verify other IRWEs that might be deductible.

**Blind Work Expenses**

Blind Work Expenses allow those who receive SSI due to blindness to deduct expenses they incur to go to work, even if those expenses are not related to their blindness.

Examples of expenses that SSA will consider for deduction under BWE include:

- The cost of supporting a service animal, including the cost of food and upkeep
- Transportation to and from work
- Licenses, fees, or taxes
- Attendant care services
- Meals eaten during work hours
- Medical and non-medical equipment or supplies
- Other work-related equipment or services

To fully utilize this work incentive, visit the SSA claims representative to discuss expenses and how to deduct the cost under BWE.

**1619(b) - Extended Medicaid Coverage**

As discussed on page 7 of this module, 1619(b) allows the recipient to maintain Medicaid eligibility when their SSI cash benefit goes to zero because of earned income. To access 1619(b), the recipient must:

1. Continue to have a disability (or blindness); and
2. Continue to be otherwise eligible for SSI; and
3. Have been eligible to receive SSI (cash benefit) payment for at least one month; and
4. Have been eligible for Medicaid coverage in the month prior; and
5. Need Medicaid in order to work; and
6. Not be able to replace the value of SSI cash benefits, Medicaid benefits, and any publicly-funded personal or attendant care the recipient receives that would be lost due to their earnings.

Under 1619(b), the recipient may be able to continue their Medicaid coverage until their earnings reach the 2012 Florida State Threshold amount of $30,259. Individuals with higher than average Medicaid costs can request an Individualized Threshold amount. Contact an SSA Claims Representative to discuss an Individualized Threshold amount.

To find the State Threshold amount for other states, visit [http://www.ssa.gov/redbook/eng/ssi-only-employment-supports.htm#9](http://www.ssa.gov/redbook/eng/ssi-only-employment-supports.htm#9).

**Plan for Achieving Self Support**

A Plan for Achieving Self Support (PASS Plan) is an SSI work incentive that allows an individual to save money, over the $2000 asset limit, to achieve a work goal. Assets are saved in an identified account, funded with any money other than SSI. Funds set aside in a PASS plan are deducted from an individual’s countable earnings, potentially increasing their SSI cash benefit.
A PASS plan must include:

- The work goal – should be feasible, considering any limitations/challenges the individual’s disability may cause
- The steps to be taken and the items to be purchased/obtained to achieve the work goal
- How the individual will acquire the money that will be used to pay for the necessary items, and
- A timetable for achieving the goal

The PASS plan is developed using an SSA form [http://www.socialsecurity.gov/online/ssa-545.pdf](http://www.socialsecurity.gov/online/ssa-545.pdf) and submitted to the PASS Cadre. The PASS Cadre is an SSA staff member responsible for reviewing, approving, and monitoring PASS plans.

Individuals receiving SSI must prove that by successfully completing their PASS plan, they will significantly reduce their dependence on SSI.

Although the PASS plan is an SSI work incentive, an individual who receives SSDI (and does not receive SSI) may be able to use a PASS plan if they are able to show the following:

1. By setting aside some or all of their excess income (SSDI for example) into a PASS account, they will meet SSI’s financial eligibility requirements (income under $698 and assets under $2000 for a single individual)
2. When they set aside their excess income into the PASS account, they will still have enough money (along with an SSI payment) to meet basic living expenses.
3. Using a PASS plan and achieving the PASS plan goal will eliminate their need for an SSDI payment.

To learn more about PASS plans, visit [http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm](http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm) or [http://www.passonline.org](http://www.passonline.org).

NOTES:
SSI Work Incentives, *continued*

**Subsidy and Special Condition**

When SSA looks at a recipient’s work effort to determine whether or not they are able to work at a substantial level, they set a dollar amount for the support received from an employer and/or someone other than the employer (for example, job coach or vocational counselor). SSA does this to assess the real value of the recipient’s work.

Subsidy and Special Conditions are more fully explained in Module 5. For SSI recipients, subsidy and special conditions can only be used during the initial application phase.

**Property Essential for Self-Support (PESS)**

SSA may not count property a recipient uses to support himself as a resource. PESS provides an opportunity for SSI recipients to invest in their own self-support.

Some items SSA may not count toward the resource limit include:
- Property that the recipient owns and uses in a trade or business, such as a gas station, farm, or beauty parlor;
- Personal property that the recipient uses for work, such as tools, uniforms, or safety equipment; or
- Government permits that allow the recipient to do something to produce income, such as permits for commercial fishing or to grow tobacco.

SSA may not count the value of some or all of the following items toward the resource limit:
- Property the recipient uses to produce goods or services that they need in their daily life, such as land, or equipment that they use to grow vegetables or raise livestock that the recipient and their family eat; or
- Non–business property that produces income such as land or real estate or equipment that the recipient rents to someone.
Section 301

Section 301 is a work incentive designed to extend the time an individual receives benefits in the event they become ineligible because they medically improve. When an individual medically improves, SSA may determine that they are no longer eligible for SSI benefits. Should SSA determine that a recipient no longer continues to have a disability or blindness, they may continue getting SSI benefits if they are participating in:

- A program under the Ticket to Work Program; or
- An approved Plan to Achieve Self-Support; or
- An approved program of vocational rehabilitation services, employment services, or other support services; or
- An approved educational or training program.

Section 301 allows the recipient to continue receiving SSI benefits until their participation an approved program (as noted above) ends.

Expedited Reinstatement

Expedited Reinstatement provides an additional safety net in the return to work. Individuals who lose eligibility for SSI (meaning their SSI benefits are terminated) can request that their benefits start again through expedited reinstatement.

Expedited reinstatement can be requested when the individual:

- Stops receiving SSI benefits because of earnings from work;
- Is unable to work at a substantial level because of the same (or a related) disability as the one they initially received benefits based on; and
- Makes the request for reinstatement within five years from the month benefits ended.

Expedited reinstatement provides up to six months of temporary benefits while SSA reviews the recipient’s eligibility. If SSA decides the individual meets SSA’s definition of disability, they will resume eligibility for SSI. If SSA decides the individual does not meet SSA’s definition of disability, they do not resume eligibility, but they also do not pay back the temporary benefits they received.
In addition to Expedited Reinstatement, individuals also have the option of re-applying for SSI benefits. There are pros and cons to each option. Connect with a benefits planner or SSA local field office to make an informed choice about these two options.

**Critical Information about SSI**

- Know the rules before attempting work and use the resources available to help prevent fires from starting.
- Maintain good record keeping.
- Report any out-of-pocket expenses a recipient pays for to go to work because of their disability. (*Impairment-Related Work Expenses*)
- Think outside the box and explore using a PASS plan to make work goals a reality.
- Medicaid insurance may continue, even if the recipient is not receiving an SSI cash payment, under 1619(b).

---

**In a Nutshell...**

It is worthwhile to review the work incentives. Learning about them will reduce fear and help recipients and their supports see the value of earning wages while protecting needed supports and medical insurance. *Informed decisions are always the wisest and safest!*
Reporting Wages

SSI recipients are responsible for reporting earnings to SSA each month. The recipient and/or their support should report changes in income by the tenth day of the month. For example, income received in January should be reported to SSA no later than February 10th.

There are two common ways to report wages:

1. Each month, take or mail all pay stubs to the local Social Security office. Be sure to include pay stubs for overtime, vacation pay, and bonuses. If there are receipts for disability-related items or services necessary for work, turn those in as well. If you (or the recipient) drop off wage information in person, ask for a receipt as proof of having provided the information to SSA.

2. Use the SSI Telephone Wage Reporting System. The SSI Telephone Wage Reporting System is a toll-free automated system that allows certain recipients to report wages for the prior month to SSA over the telephone. Contact the local SSA office for access to the SSI Telephone Wage Reporting System. Recipients who use the telephone wage reporting system must report by the 6th day of the month.

Make a copy of everything submitted to SSA and/or document the date and amount reported to SSA through the telephone system. SSA should send a receipt as proof that wage information was reported.

Generally, SSA will modify SSI payments approximately 3 months after a change in income. When SSA does not receive or does not process wage information and the recipient receives more in their SSI check than they should, the extra money is called an overpayment and will have to be repaid.

*In a Nutshell...*

Changes in income must be reported to SSA each month. SSA is responsible for processing the information provided to ensure the recipient receives the proper amount of SSI each month. When one party does not do their job, an overpayment occurs. Report monthly and keep a record of all information provided to SSA.
**SSI Calculation Sheet – Wages and Work Incentives**

The following calculation sheet identifies when to deduct SSI work incentives.

<table>
<thead>
<tr>
<th>Step 1</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total of all Unearned Income (Including SSDI)</strong></td>
<td>$</td>
</tr>
<tr>
<td>General Income Exclusion (GIE) ($20 deduction)</td>
<td>- $ (Not used when unearned income is $0)</td>
</tr>
<tr>
<td><strong>Countable Unearned Income</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 2</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gross Earned Income</strong></td>
<td>$ (Gross Wages received this month)</td>
</tr>
<tr>
<td><strong>Student Earned Income Exclusion</strong></td>
<td>- $ (Deduct up to $1700/month)</td>
</tr>
<tr>
<td><strong>IDA Contribution</strong></td>
<td>- $ (Deduct individual’s contribution)</td>
</tr>
<tr>
<td><strong>New Countable Earned Income</strong></td>
<td>= $</td>
</tr>
<tr>
<td>General Income Exclusion (GIE) ($20 deduction)</td>
<td>- $20 (Do not use if used in Step 1)</td>
</tr>
<tr>
<td>Earned Income Exclusion (EIE) ($65 deduction)</td>
<td>- $65</td>
</tr>
<tr>
<td>New Countable Earned Income</td>
<td>= $</td>
</tr>
<tr>
<td>Deduct Impairment Related Work Expenses</td>
<td>- $</td>
</tr>
<tr>
<td>New Countable Earned Income</td>
<td>= $</td>
</tr>
<tr>
<td>New Countable Earned Income ÷ by 2 = ____</td>
<td>- $</td>
</tr>
<tr>
<td>New Countable Earned Income</td>
<td>= $</td>
</tr>
<tr>
<td><strong>Blind Work Expense (if blind)</strong></td>
<td>- $ (Don’t forget to deduct payroll taxes)</td>
</tr>
<tr>
<td><strong>Total Countable Earned Income</strong></td>
<td>= $</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 3</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Countable Unearned Income</strong></td>
<td>$ (Use total from Step1)</td>
</tr>
<tr>
<td><strong>Total Countable Earned Income</strong></td>
<td>+ $ (Use total from Step2)</td>
</tr>
<tr>
<td><strong>Total Countable Unearned &amp; Earned Income</strong></td>
<td>= $</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 4</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Countable Unearned &amp; Earned Income</strong></td>
<td>$ (Use from Step 3)</td>
</tr>
<tr>
<td>PASS Plan</td>
<td>- $ (Deduct PASS Plan contribution)</td>
</tr>
<tr>
<td><strong>Total Countable Income</strong></td>
<td>= $</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 5</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SSI Base Rate (2012)</strong></td>
<td>$698 (Base rates may vary)</td>
</tr>
<tr>
<td><strong>Total Countable Income (from Step 3)</strong></td>
<td>- $</td>
</tr>
<tr>
<td><strong>New SSI check amount</strong></td>
<td>= $ (This amount is a best estimate)</td>
</tr>
</tbody>
</table>

*Remember that if SSI cash payment is zero, Medicaid eligibility may continue under 1619(b).*
Reporting Wages by Fax or Mail

TO: Social Security Administration
Address
City, State, Zip Code

Program (SSI or SSDI)

FROM: Recipient Name
SSN#
Address
City, State, Zip Code
Telephone Number

DATE: Current Date

RE: Reporting Wages

The recipient’s, name, address, and phone number. If the recipient has a Representative Payee, note their contact information as well.

Name of company (employer), address, city, state, Zip Code, telephone number, and supervisor.

List any supports received in order to earn income. Name of agency/or person providing support, address, city, state, Zip Code, telephone number.

During the MONTH, DAY, YEAR, gross wages earned totaled $________. Attached are pay stub receipts. Please return the receipts to the recipient (or Representative Payee, if appropriate) at the above address.

Please post each month the earnings received. The money received from SSI plus earned income received each month are crucial to the support of food, shelter, and clothing. Please do not estimate wages over a period of time.

If there are questions, please contact the recipient (or Representative Payee, if appropriate).

Sign and date
Savannah

Part One

The following case example is designed to give one example of how content from Module 7 could be applied in real life.

Savannah works part-time in the campus mailroom, 15 hours a week at $8.75 an hour. As such, Savannah is now earning $131.25 a week/$525 a month in gross earnings. However, in order to travel to and from her job, she utilizes the local Paratransit transportation system. This service requires a co-pay of $5 round trip per day to and from her job. Savannah works 3 days a week, making her transportation costs an average of $96 a month ($8 x 3 days a week x 4 weeks a month).

Since reading the Changing Faces of Benefits workbook, Savannah and her parents know how important it is for Savannah to report her monthly wages to the Social Security Administration (SSA) and exactly how her benefits will be affected, so she can plan accordingly. She has also learned that she may request that SSI deduct her transportation costs from her monthly reported gross earnings under a work incentive called Impairment-Related Work Expenses (IRWE).

Savannah now knows that although she was receiving the maximum 2012 SSI Federal Benefit of $698/month, her cash benefits will be adjusted based on her gross earnings and IRWE deduction. Savannah and her parents use the SSI Calculation sheet (Module 7 – page 20) to figure out how much she should receive in her SSI check. (The calculation is applied on the next page.)

When Savannah works and earns $525 a month and submits receipts to deduct $96 in IRWE costs, her new SSI check will be $526 for a total monthly income of $955 ($525 wages plus $526 SSI minus $96 IRWE costs).
## SSI Calculation Sheet

### Step 1

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total of all Unearned Income (Including SSDI)</td>
<td>$0</td>
<td>Savannah has no unearned income.</td>
</tr>
<tr>
<td>General Income Exclusion (GIE) ($20 deduction)</td>
<td>- $</td>
<td>(Not used when unearned income is $0)</td>
</tr>
<tr>
<td><strong>Countable Unearned Income</strong></td>
<td>$0</td>
<td></td>
</tr>
</tbody>
</table>

### Step 2

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Earned Income</td>
<td>$525</td>
<td>(Gross Wages received this month)</td>
</tr>
<tr>
<td>Student Earned Income Exclusion</td>
<td>- $0</td>
<td>(Deduct up to $1700/month)</td>
</tr>
<tr>
<td>IDA Contribution</td>
<td>- $0</td>
<td>(Deduct individual’s contribution)</td>
</tr>
<tr>
<td><strong>New Countable Earned Income</strong></td>
<td>$525</td>
<td></td>
</tr>
<tr>
<td>General Income Exclusion (GIE) ($20 deduction)</td>
<td>- $20</td>
<td></td>
</tr>
<tr>
<td>Earned Income Exclusion (EIE) ($65 deduction)</td>
<td>- $65</td>
<td></td>
</tr>
<tr>
<td>New Countable Earned Income</td>
<td>$440</td>
<td></td>
</tr>
<tr>
<td>Deduct Impairment Related Work Expenses</td>
<td>- $96</td>
<td>ParaTransit costs</td>
</tr>
<tr>
<td>New Countable Earned Income</td>
<td>$344</td>
<td></td>
</tr>
<tr>
<td>New Countable Earned Income ÷ by 2 = $172</td>
<td>- $172</td>
<td></td>
</tr>
<tr>
<td>New Countable Earned Income</td>
<td>$172</td>
<td></td>
</tr>
<tr>
<td><strong>Blind Work Expense (if blind)</strong></td>
<td>- $0</td>
<td>Savannah is not blind</td>
</tr>
<tr>
<td><strong>Total Countable Earned Income</strong></td>
<td>$172</td>
<td></td>
</tr>
</tbody>
</table>

### Step 3

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Countable Unearned Income</td>
<td>$0</td>
<td>(Use total from Step1)</td>
</tr>
<tr>
<td><strong>Total Countable Earned Income</strong></td>
<td>$172</td>
<td>(Use total from Step2)</td>
</tr>
<tr>
<td><strong>Total Countable Unearned &amp; Earned Income</strong></td>
<td>$172</td>
<td></td>
</tr>
</tbody>
</table>

### Step 4

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Countable Unearned &amp; Earned Income</td>
<td>$172</td>
<td>(Use from Step 3)</td>
</tr>
<tr>
<td><strong>PASS Plan</strong></td>
<td>- $0</td>
<td>Savannah doesn’t have a PASS plan</td>
</tr>
<tr>
<td><strong>Total Countable Income</strong></td>
<td>$172</td>
<td></td>
</tr>
</tbody>
</table>

### Step 5

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSI Base Rate (2012)</td>
<td>$698</td>
<td></td>
</tr>
<tr>
<td>Total Countable Income (from Step 3)</td>
<td>- $172</td>
<td>(This amount is a best estimate)</td>
</tr>
<tr>
<td><strong>New SSI check amount</strong></td>
<td>$526</td>
<td></td>
</tr>
</tbody>
</table>
Part Two

Savannah has done such a great job in her position on campus, she is offered a promotion supporting Mail Services as an administrative assistant working 40 hours a week. Her new rate of pay will be $11.50 an hour, bringing her new earnings to $460 a week/$1840 a month. She is now utilizing transportation 5 days a week, which brings her new transportation costs to $40 a week/$200 a month.

Before accepting the new position, Savannah refers back to her Changing Face of Benefits workbook to determine how this new position will affect her current benefits, especially her Medicaid services. Savannah and her parents use the SSI Calculation sheet (Module 7 – page 20) to figure out how much she should receive in her SSI check. (The calculation is applied on the next page.)

When Savannah works and earns $1840 a month and submits receipts to deduct $200 in IRWE costs, her new SSI check will be $0; for a total monthly income of $1640 ($1840 wages plus $0 SSI minus $200 IRWE costs).

Savannah and her parents are very concerned about the loss of SSI and place a call to the benefits planner. The benefits planner explains to Savannah and her parents that Savannah may continue to keep her Medicaid benefits under a work incentive call 1619(b) because she lost her SSI cash benefit due to earned income, has been eligible for SSI cash payment for longer than one month, still meets the disability requirement, still meets the SSI resource test, needs Medicaid benefits to continue to work, and her gross earnings will total $23,920 which is less than the Florida 2012 threshold amount of $30,259.

Savannah is excited to learn she can accept the new position to earn additional income and still maintain her Medicaid benefits.

### SSI Calculation Sheet

<table>
<thead>
<tr>
<th>Step 1</th>
<th>(Notes)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total of all Unearned Income (Including SSDI)</strong></td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Savannah has no unearned income.</td>
</tr>
<tr>
<td>General Income Exclusion (GIE) ($20 deduction)</td>
<td>- $</td>
</tr>
<tr>
<td></td>
<td>(Not used when unearned income is $0)</td>
</tr>
<tr>
<td><strong>Countable Unearned Income</strong></td>
<td>$0</td>
</tr>
</tbody>
</table>
### Step 2

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Earned Income</td>
<td>$1840</td>
<td>(Gross Wages received this month)</td>
</tr>
<tr>
<td>Student Earned Income Exclusion</td>
<td>- $0</td>
<td>(Deduct up to $1700/month)</td>
</tr>
<tr>
<td>IDA Contribution</td>
<td>- $0</td>
<td>(Deduct individual’s contribution)</td>
</tr>
<tr>
<td>New Countable Earned Income</td>
<td>= $1840</td>
<td></td>
</tr>
<tr>
<td>General Income Exclusion (GIE) ($20 deduction)</td>
<td>- $20</td>
<td></td>
</tr>
<tr>
<td>Earned Income Exclusion (EIE) ($65 deduction)</td>
<td>- $65</td>
<td></td>
</tr>
<tr>
<td>New Countable Earned Income</td>
<td>= $1755</td>
<td></td>
</tr>
<tr>
<td>Deduct Impairment Related Work Expenses</td>
<td>- $200</td>
<td>ParaTransit costs</td>
</tr>
<tr>
<td>New Countable Earned Income</td>
<td>= $1555</td>
<td></td>
</tr>
<tr>
<td>New Countable Earned Income ÷ by 2 = $777.50</td>
<td>- $777.50</td>
<td></td>
</tr>
<tr>
<td>New Countable Earned Income</td>
<td>= $777.50</td>
<td></td>
</tr>
<tr>
<td>Blind Work Expense (if blind)</td>
<td>- $0</td>
<td>Savannah is not blind</td>
</tr>
<tr>
<td>Total Countable Earned Income</td>
<td>= $777.50</td>
<td></td>
</tr>
</tbody>
</table>

### Step 3

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Countable Unearned Income</td>
<td>$0</td>
<td>(Use total from Step1)</td>
</tr>
<tr>
<td>Total Countable Earned Income</td>
<td>+ $777.50</td>
<td>(Use total from Step2)</td>
</tr>
<tr>
<td>Total Countable Unearned &amp; Earned Income</td>
<td>= $777.50</td>
<td></td>
</tr>
</tbody>
</table>

### Step 4

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Countable Unearned &amp; Earned Income</td>
<td>$777.50</td>
<td>(Use from Step 3)</td>
</tr>
<tr>
<td>PASS Plan</td>
<td>- $0</td>
<td>Savannah doesn’t have a PASS plan</td>
</tr>
<tr>
<td>Total Countable Income</td>
<td>= $777.50</td>
<td></td>
</tr>
</tbody>
</table>

### Step 5

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSI Base Rate (2012)</td>
<td>$698</td>
<td></td>
</tr>
<tr>
<td>Total Countable Income (from Step 3)</td>
<td>- $777.50</td>
<td></td>
</tr>
<tr>
<td>New SSI check amount</td>
<td>= $0 SSI</td>
<td>(This amount is a best estimate)</td>
</tr>
</tbody>
</table>
FAQ

Q: If a person on SSI is a student, can they earn wages, too?

A: There is a great work incentive called STUDENT EARNED INCOME EXCLUSION that allows a person who is under age 22 and regularly attending school to exclude earnings from $1,700 monthly up to a yearly maximum of $6,840 (2012 figures).

Q: Is a person on SSI required to have at least $1 of SSI to keep Medicaid?

A: No. If a person earning wages no longer receives a payment from SSI based on the formula SSA used to determine the countable wage (SEE Formula in this Module), they would continue to be eligible for SSI even though there is no payment and continue to be eligible for Medicaid using the SSI Work Incentive called 1619(b). If a person can no longer earn wages, they should inform SSA and SSI payment will be continued. No need to reapply.

Q: Why does it seem that people get overpayments when they earn wages?

A: When a person earns wages, SSA is required to calculate monthly how much of the wages count and should be reduced from their monthly SSI benefit. A person who does not report wages monthly will continue to get the same SSI payment without a reduction. This is called an overpayment and must be repaid.

Remember: SSI is received the first of each month and wages are reported by the 10th of the following month (6th of the month is using the SSI Telephone Wage Reporting System), so the accounting is always a month or more behind.

Q: Can a person save money now that they are earning wages?

A: A person can save wages to help pay for things needed to reach a specific work goal if a Plan For Achieving Self Support (PASS) has been approved by SSA. These savings will not count as a resource. If SSA does not approve the saving of this money, it will count as part of the resource limit ($2,000/individual or $3,000/couple).
**Resources**

This SSA publication provides information on each of the SSI work incentives.

*Employment Resources and Self-Help Guide for Individuals with Disabilities* [http://www.faast.org/resources/library](http://www.faast.org/resources/library)
This resource guide provides information on employment resources available to individuals with disabilities in Florida.

This SSA site provides information on what beneficiaries need to know when deciding to return to work and how SSA treats earnings under the SSI program.

*SSDI Work Incentives webinars* [https://www.chooseworkttw.net/wise/jsp/wise.jsp](https://www.chooseworkttw.net/wise/jsp/wise.jsp)
These webinars are developed under contract with SSA to provide information on SSI work incentives to individuals who are interested in returning to work.
The following post-test is designed to test your knowledge after reading Module 7. Completing the post-test is not required, but may help you to assess what you learned and to identify topics or areas where you need more information. This tool is for your use only.

1. Can an SSI recipient earn more than the SGA amount ($1010 per month) and maintain SSI eligibility?
   a. No, recipients can only earn $85 and keep SSI
   b. No, recipients cannot work more than part-time
   c. Yes, 1619(b) allows recipients to work above the SGA level and maintain SSI eligibility
   d. Yes, 1619(a) allows recipients work above the SGA level and maintain SSI eligibility

2. Are SSI recipients required to report wages?
   a. The employer is required to report the wages
   b. SSI will only accept wage information from the IRS
   c. When earning wages a person must report them to SSA each month
   d. SSI will request the wages once a year

3. When do overpayments occur?
   a. Whenever SSI recipients earn wages
   b. When SSA does not receive or does not process an individual’s wage information
   c. When a person was over the resource limit and not eligible for SSI for that month
   d. Both B and C

4. An SSI recipient is not allowed to earn income.
   a. True
   b. False

5. When a recipient’s SSI cash payment goes to $0 because of wages, the individual is no longer eligible for their SSI-related Medicaid.
   a. True
   b. False

6. Are there any work incentives that allow a recipient to have resources above the $2000 limit?
   a. Yes, 1619(b)
   b. Yes, PASS and PESS
   c. No, $2000 is ALWAYS the asset limit.
   d. SSI does not have an asset limit
7. Can Subsidy apply to an individual receiving SSI?
   a. Yes, but only at the time of application.
   b. No, Subsidy applies to SSDI only.

8. Can a student with an Individual Education Plan (IEP) earn wages?
   a. No, not in Florida
   b. Yes, and use the Student Earned Income Exclusion to keep even more
   c. No, only when they are in college
   d. Yes, but they will not keep Medicaid

9. When SSA considers a recipient’s Countable Income, can they deduct disability-related
   items they pay for to go to work because of their disability?
   a. Yes
   b. No

10. If someone gives money to an SSI recipient each month, is that considered wages?
    a. Yes
    b. No

How did you do?

My Pre-Test score was: __________________________ My Post-Test score was: __________________________

I need more information about: 

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Answers: 1-d, 2-c, 3-d, 4-b, 5-b, 6-b, 7-a, 8-b, 9-a, 10-b
Introduction

Welcome to Module 8 – Pathways to Advance Self-Sufficiency. In the previous sections you have learned about benefits and employment. Module 8 explores economic self-sufficiency for persons with disabilities by introducing you to financial education and asset development strategies. After completing this module, you will be able to:

1. Define financial education
2. Define asset development
3. List and describe asset development strategies
Pre-Test: SEE WHAT YOU KNOW BEFORE YOU GET STARTED

The following pre-test is designed to test your knowledge before you begin Module 8. Completing the pre-test is not required, but may help you to assess what you learn and to identify topics or areas where you need more information. This tool is for your use only.

1. Financial Education is the process by which people improve their understanding of financial products, services, and concepts so they are empowered to make informed choices.
   a. True
   b. False
2. Financial education classes are available online and in the local community.
   a. True
   b. False
3. Money, property, and furniture are all assets.
   a. True
   b. False
4. A Plan to Achieve Self-Support (PASS) is a vocational rehabilitation program.
   a. True
   b. False
5. Property Essential to Self-Support (PESS) is an SSA Work Incentive.
   a. True
   b. False
6. Microenterprise is defined as a business having five or fewer employers and start-up capital typically less than $35,000.
   a. True
   b. False
7. The Earned Income Tax Credit (EITC) is the smallest federal support program for low-income individuals and families.
   a. True
   b. False
8. Individual Development Accounts (IDA) are matched savings accounts.
   a. True
   b. False
9. An IDA can typically be used to purchase a boat, a car, or a truck.
   a. True
   b. False

10. The Family Self-sufficiency Program is an SSA program.
    a. True
    b. False

How did you do? My Pre-Test score was: ________________________________

Answers: 1-a, 2-a, 3-b, 4-b, 5-a, 6-a, 7-b, 8-a, 9-b, 10-b
Recent trends show that people with disabilities are living longer, living more independently and taking on more responsibility for the management of their own budgets and resources. People with disabilities want information on how to save, where to save, how to plan for the future, how to manage debt and credit, how to buy a home, how to optimize available tax credits, how to use Social Security work incentives, where to bank, and where to get free tax-preparation assistance. For many, these asset-building goals are not attainable without outreach and education.

In March 2006, The Florida Developmental Disabilities Council (FDDC) held the first Asset Summit for People with Developmental Disabilities. Individuals from the asset-building community and the disability community came together to provide input on how to move forward in what has become, “A Florida Roadmap to a Better Economic Future for Individuals with Disabilities and their Families.”

To date, six Asset Summits have been held in Florida with the support of FDDC. At each summit, individuals from the asset-building community and the disability community came together to identify strategies to collaborate, to improve the participation rates of individuals with disabilities in asset building programs, and to increase outreach to individuals with disabilities and their supports. A commonly recognized barrier to participation is a lack of understanding about asset development and the tools and strategies that can be implemented by and for individuals with disabilities.

Asset Development is a series of strategies that can positively improve an individual’s life in several ways:

1. Increase an individual’s assets, including:
   - Money in the bank
   - Cash on hand
   - Securities (shares) (retirement accounts, other investments)
   - Property the individual owns
   - Owner equity in a home or business
   - Education level and work experience

2. Help people with disabilities improve their economic status, including
   - Increase ability to cover expenses
   - Decrease debt
   - Improve financial literacy
   - Decrease financial emergencies

3. Expand opportunities for community participation, and
4. Positively impact an individual’s quality of life experience.

There are numerous asset development strategies that are used individually and collectively to positively improve the finances and financial future of individuals with and without disabilities. For individuals with disabilities, asset development should include universal strategies and disability-specific strategies such as understanding public benefits, recognizing the importance of employment, and utilizing matched savings programs (discussed on page 11) that do not negatively impact Federally-funded public benefit programs.

In this module, we will highlight four asset development strategies:

- Work Incentives
- Earned Income Tax Credit
- Individual Development Accounts
- Family Self-Sufficiency Program

To fully understand the importance of asset building, it is important to recognize that individuals with disabilities currently live in poverty at rates exceeding those of the general population.

**Poverty**

In the year 2010, an estimated 27% of civilian, non-institutionalized men and women with a work limitation, aged 18-64, in Florida lived in families with incomes below the poverty line.\(^1\)

In 2010, the median income of Florida households that included any working-age people with disabilities was $36,800 compared to $51,200 for households that did not include any working-age people with disabilities, representing a $14,400 difference.\(^2\)

In 2010, working-age people with disabilities in Florida were almost two times as likely to be living in poverty compared to working-age people without a disability.\(^3\)

Whether it is access to a quality education, effective transition from school to work, needed transportation, housing, technology or long-term supports, enduring poverty will diminish

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choices and quality of life within communities, and singularly diminish freedom, opportunity, and self-determination for individuals with disabilities.

Financial Education

Financial education is the process by which people improve their understanding of financial products, services and concepts, so they are empowered to make informed choices, avoid pitfalls, know where to go for help and take other actions to improve their present and long-term financial well-being. Financial education includes information on bank accounts, savings accounts, credit, credit cards and the importance of Rule #1 Pay Yourself First! Ultimately, it is important that we understand how to manage our money.

In each local community, there are various entities that provide free financial education, including:

- Financial Institutions
- Banks
- Credit Unions
- Community Colleges
- Consumer Credit Counseling Services
- Other community non-profit groups
- One-Stop Career Centers

To locate an organization that provides financial education, contact 2-1-1 (dial 2-1-1 from any phone - landline or mobile). If a financial education class is not available locally, free financial education courses and curriculum are available online.

Financial Education Curriculum

There are many Financial Education curricula available online. The following is a sample:

- FDIC Money Smart for Young Adults - [www.fdic.gov](http://www.fdic.gov)
- Jump$tart Coalition - [www.jumpstart.org](http://www.jumpstart.org)
- AFSA Education Foundation’s MoneySKILL - [www.moneyskill.org](http://www.moneyskill.org)

Money Smart

The FDIC (Federal Deposit Insurance Corporation) developed the Money Smart program to help low- and moderate-income individuals understand basic financial services, develop money
management skills, and learn how to use banking services effectively. Money Smart is available from the FDIC in English, Spanish, Chinese, Korean, and Vietnamese and is free of charge to the user. Instructions for obtaining copies of the curriculum can be found by clicking on the Money Smart link at www.fdic.gov.

Money Smart’s 10 modules help individuals build financial knowledge, develop financial confidence, and use banking services effectively.

- **Bank on It** - an introduction to bank services
- **Borrowing Basics** - an introduction to credit
- **Check It Out** - how to choose and keep a checking account
- **Money Matters** - how to keep track of your money
- **Pay Yourself First** - why you should save, save, save
- **Keep It Safe** - your rights as a consumer
- **To Your Credit** - how your credit history will affect your credit future
- **Charge It Right** - how to make a credit card work for you
- **Loan To Own** - know what you’re borrowing before you buy
- **Your Own Home** - what home ownership is all about

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**In a Nutshell…**

Increasing one’s understanding about money is a great first step toward financial stability. With so many free opportunities to learn, any time is a good time to start.

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**Work Incentives**

In the previous modules we learned about work incentives set up by the Social Security Administration. Work incentives are also an asset development strategy. Using work incentives may allow an individual to increase the amount of money they earn and/or the amount of money they receive through their SSDI or SSI benefit.
The following three work incentives can be used to support an individual in building assets, Plan to Achieve Self Support (PASS), Property Essential to Self-Support (PESS), and 1619(b) Medicaid.

**Plan to Achieve Self-Support (PASS)**

A PASS plan allows an SSI recipient to set aside income to reach a specific work-related goal. A work-related goal is a goal that will **result in employment**. A PASS plan may include plans to purchase training, supports, community-based evaluations, job coaching, adaptive equipment, uniforms, and/or transportation. The goal must be employment.

For example, Jane has a PASS plan that includes attending dietary aide training, purchasing proper attire (scrubs) for employment, and supplementing the cost of transportation. Her PASS plan goal is to become a dietary aide.

Resources and income set aside in a PASS plan may not count when SSA determines ongoing eligibility for SSI based on income or assets. The exclusion of money set aside in a PASS may provide several benefits for the SSI recipient:

- Allows a recipient to save income for work-related goals
- Helps individual to maintain or increase their SSI benefit by excluding income/resources in the PASS plan.
- As SSI recipients produce more income, the amount of their monthly SSI cash payment is reduced.
- With a PASS plan, the amount of income set aside in the plan will not be counted for determining an individual’s SSI level of cash benefit.

Money set aside in a PASS will also not count for eligibility for Food Stamps, Housing subsidies, utility reduction programs, or Temporary Assistance to Needy Families (TANF).

Nationally, there are only 1,500 SSI recipients with an approved PASS plan. PASS is an underutilized resource that can assist SSI beneficiaries with saving and building assets.

For more information on PASS plans, visit [http://www.passonline.org](http://www.passonline.org).

**Property Essential to Self-Support (PESS)**

Property Essential to Self-Support (PESS) allows an individual to excluded as a resource, property that they use to support themselves. Under PESS, SSI will not count up to $6,000 of
the equity value of non-business, income-producing property if the property yields an annual rate of return of at least 6%.

For example, Sharon owns a commercial kitchen oven that she uses to make and sell baked goods. The equipment she owns for her business is valued at $7000. Her equity is $5000 since she still owes $2,000 on the oven. Her net earnings from self-employment are $400.

Because Sharon’s equity is under the $6000 limit for property essential to self-support and her income ($400) is greater than 6% of her equity, her income-producing property is excluded from countable resources.

With a resource limit of $2000 for an individual ($3000 for an eligible couple) to remain eligible for SSI, PESS becomes an important strategy that can help advance a beneficiary’s self-sufficiency.

Property considered under PESS may include:

- Property a recipient owns and uses in a business such as a farm, a gas station, or a beauty parlor may qualify as PESS
- Personal property that a recipient owns and uses for work, such as tools, uniforms, or safety equipment may qualify as PESS
- Property a recipient owns and uses to produce goods or services may qualify as PESS
- Government permits that allow the recipient to do something to produce income, such as permits for commercial fishing or to grow tobacco may qualify as PESS.

1619(b) Medicaid

Medicaid coverage can continue, even if a recipient’s earnings alone, or in combination with their other income, become too high for an SSI cash payment.

To qualify, the recipient must:

- Have been eligible for an SSI cash payment for at least one month;
- Still be disabled;
- Still meet all other eligibility rules, including the resources test;
- Need Medicaid in order to work; and
- Have gross earned income that is insufficient to replace SSI, Medicaid, and any publicly-funded attendant care. (Below the State Threshold amount.) (The 2012 State Threshold for Florida: $30,259.)
The Earned Income Tax Credit (EITC)

Earning wages opens the door to paying taxes and to accessing tax credits that can positively impact an individual’s overall finances.

The Earned Income Tax Credit (EITC) is an IRS tax credit and the largest federal support program for low-income individuals and families. The EITC helps over 15 million low-income wage earners each year. The EITC is a refundable credit. That means that, based on the individual’s income, even when the individual has no tax liability, they may receive a tax refund. An individual with no tax liability must file a tax return. Without filing, the individual cannot receive an EITC tax refund.

EITC Basic Eligibility for 2012
1. The individual must have earned income.
2. The individual must be at least 25 and under 65.
3. The individual must have earned income and adjusted gross income (AGI), each less than:
   • $45,060 ($50,270 married filing jointly) with three or more qualifying children
   • $41,952 ($47,162 married filing jointly) with two qualifying children
   • $36,920 ($42,130 married filing jointly) with one qualifying child
   • $13,980 ($19,190 married filing jointly) with no qualifying children
4. The individual’s investment income must be $3,200 or less for the year.

Tax Year 2012 maximum credit:
• $5,891 with three or more qualifying children
• $5,236 with two qualifying children
• $3,169 with one qualifying child
• $475 with no qualifying children

The Five Myths of EITC
1. The individual has to be married or have children to be eligible. False
2. The individual has to owe taxes to be eligible. False
3. The individual does not have to file to get a tax refund. **False**
4. An EITC refund will impact the individual’s public benefits. **False**
5. The individual cannot be self-employed and receive the EITC. **False**

**Tax Preparation Assistance**
The IRS Stakeholders Partnerships Education and Communication (SPEC) Division is responsible for outreach to eligible individuals and families to help with tax preparation assistance. In 350 communities nationwide, the IRS is working with diverse community partners to establish Volunteer Income Tax Assistance (VITA) Sites to help prepare tax returns and help people claim the EITC. The VITA Program offers free tax help to low- to moderate-income (generally, $42,000 and below) people who cannot prepare their own tax returns. Certified volunteers, sponsored by various organizations, receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing.

To locate the nearest VITA site, call 1-800-906-9887 or visit [http://www.irs.gov/individuals/article/0,,id=253069,00.html](http://www.irs.gov/individuals/article/0,,id=253069,00.html)

**In a Nutshell…**
Individuals who work, even a little, should have their taxes prepared for free at a VITA site and see if they are eligible for the Earned Income Tax Credit. The EITC does not jeopardize eligibility for public benefits and will not count as a resource for 12 months.

**Individual Development Accounts (IDA)**
Individual Development Accounts or IDAs are matched savings accounts designed to help low-income workers plan for and reach specific asset-building goals. All IDA savings plans must be
accomplished within five years. Many IDA participants leverage other public and private funding sources to meet their ultimate asset goal.

Nationwide, there are over 30,000 individuals who are saving money each month as part of an IDA with over 1,000 IDA providers. IDA programs utilize Savings Agreements to establish a specified asset goal and determine how much income will be put in a special savings account for a specific purpose. The agreement is widely used to:

- Identify the Asset Objective
- Set a goal of the total amount to be saved and matched
- Set a savings/investment schedule of the specific amount to be deposited at regular intervals
- Set the match rate

Federally supported IDA programs offer low-income workers three choices for asset goals:

- Buy a Home
- Purchase Business Capital
- Continue higher education/training

In addition to setting an asset goal and a plan for saving to meet the goal, the IDA has two other core program elements:

- There is a match the IDA program provider will offer for each dollar saved in the account.
- Each participant will also be required to participate in financial education classes.

In IDA programs nationwide, the match may range from $1 to $4. The maximum federal contribution to an IDA account is $2,000 and must be deposited with an equal amount of non-federal dollars for a $4,000 match.

**IDA Program Eligibility**

Eligibility is based on an adjusted gross household income equal to or less than 200 percent of the Federal poverty line. Household net worth must be less than $10,000, excluding value of car or home. Individuals with disabilities who are working part- or full-time and are eligible for EITC would also be eligible for an IDA. Minimum age requirements will vary by IDA program provider.

**Impact on Other Public Benefits**

Federally-funded IDAs are exempt from counting as an asset for the purposes of remaining eligible for SSI and Medicaid. An IDA could actually help preserve eligibility for Social Security benefits.
To locate an IDA Provider by state, visit http://idaresources.org/Map. This list may not include every IDA provider, but it is a good place to start.
Family Self-Sufficiency (FSS)

The Family Self-Sufficiency (FSS) program is a Housing and Urban Development (HUD) program that encourages communities to help individuals and families who are receiving Housing Choice Vouchers as a rent subsidiary to set employment goals and advance their self-sufficiency.

Section 554 of the National Affordable Housing Act established the FSS program in 1990. At a local community level, the FSS program is administered by the local public housing agency (PHA).

PHAs offering the Family Self-Sufficiency (FSS) program typically have an FSS Coordinator who works with the participating resident to create a five-year FSS contract, outlining goals and services.

FSS program services may include, but are not limited to the following:

- Childcare
- Counseling
- Transportation
- Household Skill Training
- Education
- Job Training
- Homeownership Counseling

For more information on FSS, go to [http://www.hud.gov/offices/pih/programs/hcv/fss.cfm](http://www.hud.gov/offices/pih/programs/hcv/fss.cfm)

Section 8 Vouchers

Section 8 Vouchers provide a home ownership option. The home ownership option allows the voucher holder to use their subsidy to pay their mortgage and costs associated with owning a home, such as mortgage insurance, maintenance, homeowners’ insurance and utilities, instead of paying rent to a landlord.

Participants with a disability receiving a voucher must have an annual income equal to the federal SSI benefit amount multiplied by 12 or an annual income of at least $8,376 in 2012.
Individuals with disabilities are able to maintain their vouchers for 30 years, the entire life of a traditional 30-year fixed rate mortgage.

To purchase a home through this program, the voucher holder needs to contribute 1% of the purchase price as a down payment. Another 2% can come from outside sources like an IDA.

**In a Nutshell...**

Individual Development Accounts and Family Self-Sufficiency programs both offer opportunities for SSI recipients to save money (above the $2000 SSI resource limit) toward an asset.

**NOTES:**

________________________________________________________________________

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________________________________________________________________________
**Florida IDA Provider List**

**Broward County Board of County Commissioners**
115 South Andrews Avenue Room A370
Ft. Lauderdale, FL 33301
Phone: (954) 537-2929 x12832

**Capital Area Community Action Agency**
309 Office Plaza Drive
Tallahassee, FL 32301
Phone: (850) 222-2043
Fax: (850) 942-2090
Website: [www.cacaainc.org](http://www.cacaainc.org)

**First Coast Workforce Development, Inc.**
1845 Town Center Blvd Suite 250
Orange Park, FL 32003
Phone: (904) 213-3800 x 2000
Fax: (904) 272-8927
Website: [http://www.worksourcefl.com/](http://www.worksourcefl.com/)

**Fresh Ministries, Inc.**
1131 N. Laura Street
Jacksonville, FL 32206
Phone: (904) 355-0000
Fax: (904) 355-3599
Website: [www.freshministries.org](http://www.freshministries.org)

**Miami-Dade County**
Stephen P. Clark Center Housing Finance Authority
Miami, FL 33128
Phone: (305) 594-2518

Fax: (305) 392-2722
Website: [www.miamidade.gov/hfa/](http://www.miamidade.gov/hfa/)

**Northeast Florida Community Action Agency, Inc.**
P.O. Box 52025
Jacksonville, FL 32201
Phone: (904) 398-7472
Fax: (904) 398-7414

**Osceola County Council on Aging, Inc.**
700 Generation Point
Kissimmee, FL 34744
Phone: (407) 846-8532
Fax: (407) 846-8550
Website: [www.osceolagenerations.org](http://www.osceolagenerations.org)

**Partners for Self Employment, Inc.**
3000 Biscayne Blvd # 102
Miami, FL 33137
Phone: (305) 438-1407 x 204
Fax: (305) 438-1411
Website: [www.partnersforselfemployment.com](http://www.partnersforselfemployment.com)

**Pinellas Opportunity Council, Inc.**
3443 1st Avenue North
St. Petersburg, FL 33713
Phone: (727) 327-8690 ex. 10
Fax: (727) 321-9612
Website: [www.poc-inc.org](http://www.poc-inc.org)
United Way of Palm Beach County, Inc.
2600 Quantum Blvd
Boynton Beach, FL 33426
Phone: (561) 375-6600
Fax: (561) 375-6666
Website: www.unitedwaypbc.org

United Way of Tampa Bay, Inc.
5201 W. Kennedy Blvd., Suite 600
Tampa, FL 33609
Phone: (813) 274-0900
Fax: (813) 228-9549
Website: http://www.uwtb.org/

YWCA of Greater Miami, Inc.
351 NW 5th Street
Miami, FL 33128
Phone: (305) 861-1954
Fax: (305) 373-9922
Website: www.ywca-miami.org
Florida Housing Authorities with Family Self-Sufficiency Programs

Daytona Beach Housing Authority
211 N. Ridgewood Avenue
Suite 200
Daytona Beach, FL 32114
Telephone (386) 253-5653
www.dbhafl.org

Jacksonville Housing Authority
1300 Broad Street
Jacksonville, FL 32202
Telephone (904) 630-3810
www.jaxha.org

Tallahassee Housing Authority
2940 Grady Road
Tallahassee, FL 32312
Telephone (850) 385-6126
www.tallha.org

Alachua County Housing Authority
703 NE 1st Street
Gainesville, FL 32601
Telephone (352) 372-2549
www.acha-fl.com

Hernando County Housing Authority
2 North Broad Street
Brooksville, FL 34601
Telephone (352) 754-4160
www.co.hernando.fl.us

Ocala Housing Authority
1629 NW 4th Street
Ocala, FL 34475
Telephone: (352) 369-2636
www.ocalahousing.org

Polk County Housing Authority
1290 Golfview Avenue, Suite 167
Bartow, FL 33831
Telephone: (862) 534-5240

Orange County Housing and Community Development Department
525 East South Street
Orlando, FL 328011
Telephone (407) 836-5150
www.ocfl.net

Ormond Beach Housing Authority
100 New Britain Avenue
Ormond Beach, FL 32174
Telephone (407) 836-5150
www.obha.org

Panama City Housing Authority
804 East 15th Street
Panama City, FL 32405
Telephone: (850) 769-2358

Pasco County Housing Authority
14517 7th Street
Dade City, FL 33523
Telephone: (352) 567-0848
www.pascocountyhousing.org

City of Pensacola Housing Department
420 W. Chase Street
Pensacola, FL 32501
Telephone: (850) 858-0350
www.ci.pensacola.fl.us
Volusia County Section 8 Program
110 West Rich Avenue
Deland, FL 32720
Telephone (386) 943-7039
www.volusia.org

Walton County Section 8 Program
312 College Avenue
Unit D
Defunick Springs, FL 32435
Telephone: (850) 892-8185

Boca Raton Housing Authority
2333-A West Glades Road
Boca Raton, FL 33431
Telephone: (561) 206-6200

Clearwater Housing Authority
908 Cleveland Street
Clearwater, FL 33755
Telephone: (727) 461-5777

Deerfield Beach Housing Authority
533 South Dixie Hwy, Suite 201
Deerfield Beach, FL 33441
Telephone: (954) 425-8449

Ft. Lauderdale Housing Authority
437 SW 4th Avenue
Ft. Lauderdale, FL 33315
Telephone: (954) 525-6444

Fort Myers Housing Authority
4224 Michigan Avenue
Fort Myers, FL 33916
Telephone: (239) 344-3220

Ft. Pierce Housing Authority
707 N. 7th Street
Fort Pierce, FL 34950
Telephone: (772) 461-7281

Hialeah Housing Authority
75 E. 6th Street
Hialeah, FL 33010
Telephone: (305) 888-9744

Hollywood Housing Authority
7350 N. Davie Road Extension
Hollywood, FL 33024
Telephone: (954) 989-4691

Lee County Housing Authority
14170 Warner Circle
North Fort Myers, FL 33903
Telephone: (239) 997-6688

Pahokee Housing Authority
465 Friend Terrace
Pahokee, FL 33476
Telephone: (561) 924-5565

Panama City Housing Authority
804 E. 15th Street
Panama City, FL 32405
Telephone: (850) 769-2358

Pompano Beach Housing Authority
321 West Atlantic Boulevard
Pompano Beach, FL 33060
Telephone: (954) 785-7200

Punta Gorda Housing Authority
414 East Charlotte Avenue
Punta Gorda, FL 33950
Telephone: (941) 639-4344
Hillsborough County Housing Authority
620 W. Humphrey St.
Tampa, FL 33614
Telephone: (813) 903-3400

Tampa Housing Authority
1529 W. Main Street
Tampa, FL 33607
Telephone: (813) 253-0551

West Palm Beach Housing Authority
1715 Division Avenue
West Palm Beach, FL 33407
Telephone: (561) 655-8530
The following case example is designed to give one example of how content from Module 8 could be applied in real life.

Savannah

Savannah has a dream of being a homeowner. Savannah and her parents feel that Savannah needs to maintain eligibility for her SSI benefits, which require that her resources remain below $2000. After reviewing the Changing Faces of Benefits workbook, Savannah and her parents learned that she can participate in an asset building program called an Individual Development Account, which will allow Savannah to save towards home ownership and maintain her public benefits.

An Individual Development Account (IDA) is a matched savings account designed to enable low-income individuals to save, build assets, and enter the financial mainstream. IDAs support an individual in saving monthly to realize an asset building goal of buying a first home, paying for post-secondary education, or starting a small business. Because the IDA program Savannah chose is federally funded, her IDA savings (along with the match money and interest earned) will not impact her federally funded public benefits.

Savannah and her parents connected with a local IDA program through the Family Foundations of Northeast Florida, Inc. A representative worked with Savannah to open an account with a partnering financial institution. This account holds Savannah’s IDA savings and is not counted as an asset for any public benefit. When Savannah reaches her IDA savings goal of $2000, Family Foundations of Northeast Florida will provide a 2:1 match of $4000. Savannah will have $6000 to use towards closing costs on a home.

Savannah is working with the Family Foundations of Northeast Florida to participate in a First Time Homebuyers program that provides financial literacy and a subsidy for first-time homebuyers. The program provides access to affordable housing programs that may be combined for a maximum assistance of up to $85,000 (depending on the household's gross annual income).

Currently, Savannah has a balance of $1700 in her savings account. She is very close to her savings goal and, more importantly, to her dream of being a homeowner.

Note: Savannah is able to participate in the IDA program because she has earned income to save towards her goal. SSI and/or SSDI payments alone may not be used to receive matching funds. If Savannah receives a tax refund or an Earned Income Tax Credit refund from the IRS, those funds can be used in the IDA matched savings program.
**FAQ**

**Q:** If an individual receives the Earned Income Tax Credit, will they lose their SSI eligibility?

**A:** No. SSA disregards this income when considering eligibility for SSI, [https://secure.ssa.gov/apps10/poms.nsf/lnx/0500820570](https://secure.ssa.gov/apps10/poms.nsf/lnx/0500820570).

**Q:** How long can a person hold on to their Earned Income Tax Credit before it is considered a resource?

**A:** SSI recipients have 12 months before SSA will count EITC funds toward the SSI resource limit, [https://secure.ssa.gov/apps10/poms.nsf/lnx/0501130676](https://secure.ssa.gov/apps10/poms.nsf/lnx/0501130676). Recipients should have their refund direct deposited so that SSA can easily identify the funds in their account.

**Q:** For individuals who have someone help them with their finances, should they take a financial education class?

**A:** Yes. Having even a basic understanding of money will connect individuals to setting financial goals, making decisions about how their money is spent, and saving towards their goals.

**Q:** What do work incentives have to do with asset building?

**A:** As noted, a few of the SSI work incentives provide recipients an opportunity to save above the SSI resource limit ($2000/individual, $3000/couple). Work incentives can also result in a higher SSI cash payment, giving the recipient more income to work with.

**Q:** If an individual participates in an IDA program, what can they save for?

**A:** Currently, the Assets for Independence program provides federal funding for IDAs that can be used for home ownership, business capital, or post-secondary education and training.
**Resources**

**Links for Financial Empowerment** [www.realeconomicimpact.org/RESOURCES/Links.aspx](http://www.realeconomicimpact.org/RESOURCES/Links.aspx)
Provides connections to websites and organizations working to improve the financial empowerment of all Americans.

Money Smart is a free financial education curriculum designed to help low- and moderate-income individuals enhance their financial skills. The curriculum is not copyrighted and is available online, as a self-paced tutorial (in Spanish and English) and in other formats (in multiple languages and in Braille).

**World Institute On Disability Access to Assets** [http://wid.org/publications/access-to-assets](http://wid.org/publications/access-to-assets)
Series of publications on asset building strategies for individuals with disabilities. Includes articles, reports, and success stories.

**IRS EITC Tax Assistant** [http://www.irs.gov/individuals/article/0,,id=130102,00.html](http://www.irs.gov/individuals/article/0,,id=130102,00.html)
IRS online tool to learn more about the Earned income Tax Credit (EITC) and to pre-screen for EITC eligibility.

U.S. government's website dedicated to teaching all Americans the basics about financial education.
The following post-test is designed to test your knowledge after reading Module 8. Completing the post-test is not required, but may help you to assess what you learned and to identify topics or areas where you need more information. This tool is for your use only.

1. Financial Education is the process by which people improve their understanding of financial products, services, and concepts so they are empowered to make informed choices.
   c. True
d. False

2. Financial education classes are available online and in the local community.
   c. True
d. False

3. Money, property, and furniture, are all assets.
   c. True
d. False

4. Plan to Achieve Self-Support (PASS) is a vocational rehabilitation program.
   c. True
d. False

5. Property Essential to Self-Support (PESS) is an SSA Work Incentive.
   c. True
d. False

6. Microenterprise is defined as a business having five or fewer employers and start-up capital typically less than $35,000.
   c. True
d. False

7. The Earned Income Tax Credit (EITC) is the smallest federal support program for low-income individuals and families.
   c. True
d. False

8. Individual Development Accounts (IDA) are matched savings accounts.
   c. True
d. False
9. An IDA can typically be used to purchase a boat, a car, or a truck.
   c. True  
   d. False

10. The Family Self-sufficiency Program is an SSA program.
   c. True  
   d. False

How did you do?

My Pre-Test score was: ________________  My Post-Test score was: ________________  

I need more information about:  
   _________________________________________________________________________  
   _________________________________________________________________________  
   _________________________________________________________________________

Answers: 1-a, 2-a, 3-b, 4-b, 5-a, 6-a, 7-b, 8-a, 9-b, 10-b
ADA (Americans with Disabilities Act of 1990)

Legislation (Public Law 101-336) that gives civil rights protections to individuals with disabilities to prohibit discrimination against and provide equal opportunity in the following areas: employment (Title I), public transportation and State and local government services (Title II), public accommodations (Title III), and telecommunications (Title IV). Miscellaneous (Title V) provisions of the ADA are addressed, such as: prohibiting either (a) coercing or threatening or (b) retaliating against individuals with disabilities or those attempting to aid people with disabilities in asserting their rights under the ADA. The ADA was signed into law on July 26, 1990 under President George H W Bush.

AHCA (Agency for Health Care Administration)

Agency responsible for the administration of the Medicaid program in Florida.

APD (Agency for Persons with Disabilities)

An agency responsible for meeting the needs of Floridians with developmental disabilities. APD also provides assistance to individuals with developmental disabilities under the Developmental Disability Medicaid Waiver program by working in partnership with local communities and private providers.

Appeals

The review process for an individual if there is a disagreement concerning a benefits claim, benefits overpayment, or termination of benefits, among other benefit issues. The timelines and the rules for an appeal must follow Social Security Administration (SSA) procedures. *(Applies to SSI and SSDI)*

AWIC (Area Work Incentives Coordinators)

This individual coordinates public outreach on work incentives and training on employment support programs for Social Security Administration (SSA) field office personnel in a specific geographic area.

Benefit

Cash payment and/or health insurance received from the Social Security Administration due to a documented medical disability and the inability to work at SGA (Substantial Gainful Activity). *(Applies to SSI and SSDI)*
BPQY (Benefits Planning Query)

Benefits planning tool that provides a snapshot of an individual’s SSDI and/or SSI benefits, work effort, use of work incentives, and other benefits related information. A BPQY is requested from and prepared by the Social Security Administration.

Break Even Point

A dollar amount that demonstrates when an individual’s countable income is high enough that their Supplemental Security Income (SSI) payment amount equals $0. A person’s break-even point depends on factors such as amount of earned and unearned income, income exclusions, and use of work incentives. *(Applies to SSI)*

BWE (Blind Work Expense)

A work incentive, for SSI recipients that meet SSA’s level of blindness, that allows for the deduction of any cost incurred to go to work. *(Applies to SSI)*

CDR (Continuing Disability Review)

The process the Social Security Administration (SSA) uses to determine if an individual continues to have a documented medical disability that prevents them from earning at a substantial level, thus remaining eligible for benefits. SSA will review current information about a person’s medical condition to make this determination. *(Applies to SSI and SSDI)*

CHIP (Children’s Health Insurance Program)

The State Children’s Health Insurance Program (SCHIP) — known more simply as CHIP — is a program administered by the U.S. Department of Health and Human Services (HHS) that provides matching funds to states for health insurance to families with children.

CIL (Center for Independent Living)

A Center for Independent Living provides services to people with disabilities in local communities.

CMS (Centers for Medicare & Medicaid Services)

A branch of the U.S. Department of Health and Human Services that oversees Medicare, Medicaid, and the State Children’s Health Insurance Program (CHIP). CMS was previously known as the Health Care Financing Administration (HCFA).

COLA (Cost of Living Adjustment)

COLA is represented by a percentage rate increase based on measures used to determine inflation. When the COLA increases in a given time period, SSDI and SSI cash benefits receive the percentage rate increase the following January. *(Applies to SSI and SSDI)*

Countable Earned Income

Gross income and/or unearned income less benefit allowable exclusions and work incentives.
CR (Claims Representative)
A Social Security Administration (SSA) staff employee who works in an SSA field office.

CWIC (Community Work Incentives Coordinator)
Benefits Specialists under the Social Security Administration (SSA) Work Incentives Planning and Assistance Program (WIPA) that provide all SSA beneficiaries with disabilities (including transition-to-work aged youth) access to benefits planning and assistance services.

DAC (Disabled Adult Child)
A person with a disability that occurred before the age of 22, is not legally married to a non-Title II beneficiary, and whose insured parent is deceased, disabled, or retired. A DAC may draw an SSDI benefit from their parent’s work record, even if the DAC does not have the required work credits to receive SSDI based on their own work record. (Applies to SSDI)

DCF (Department of Children and Families)
A state agency that offers programs and services to help improve the lives of individuals and families and protect children, the elderly, and individuals with disabilities from abuse and neglect.

DDS (Disability Determination Service)
A state level partner with the Social Security Administration (SSA) contracted to make the medical determination for benefit eligibility.

Deeming
The Social Security Administration (SSA) may consider some of the income and resources of a recipient’s spouse, parent (if under age 18), or sponsor (if an alien) when applying for or receiving Supplemental Security Income (SSI) benefits. (Applies to SSI)

Disability
Defined by the Social Security Administration (SSA) as the inability to engage in Substantial Gainful Activity (SGA) by reason of any medical impairment that has lasted longer or is expected to last for a continuous period of not less than 12 months or result in death.

EITC (Earned Income Tax Credit)
The EITC is a refundable federal income tax credit for low-income working individuals and families. Congress originally approved the tax credit legislation in 1975 in part to offset the burden of social security taxes and to provide an incentive to work. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return.
EN (Employment Networks)
Employment networks are public or private providers in the local community, and can include the state Vocational Rehabilitation (VR) Agency and Florida Workforce Centers, that have chosen to provide return to work services to Ticket holders under the Ticket to Work program.

EPE (Extended Period of Eligibility)
A period of 36 consecutive months (36 months in a row) that follow the Trial Work Period (TWP). During the EPE, eligibility for SSDI cash benefits continue in months countable earnings are below SGA. (Applies to SSDI)

Expedited Reinstatement
Individuals who lose eligibility for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits — meaning their SSDI or SSI benefits are terminated — can request that their benefits start again through this process. (Applies to SSI and SSDI)

FBIRN (Florida Benefit Information Resource Network)
A consortium of staff from various Florida agencies that assist persons with disabilities to locate trained and certified professionals to assist workers in effectively managing their benefits.

FBR (Federal Benefit Rate)
Federal Benefit Rate is the maximum amount a person receiving SSI benefits can receive from the Federal government. Usually changes January 1 of each calendar year. (Applies to SSI)

FDDC (Florida Developmental Disabilities Council, Inc.)
This web course, Changing Face of Benefits, is an initiative of the FDDC. For more resources and to learn more about the FDDC and how you can support self-advocacy and meaningful participation for Floridians with developmental disabilities, visit www.fddc.org.

FDIC (Federal Deposit Insurance Corporation)
Guarantees up to $250,000 of a person’s money deposited in an insured financial institution.

Financial Education
The process by which people improve their understanding of financial products, services and concepts, so they are empowered to make informed choices, avoid pitfalls, know where to go for help, and take other actions to improve their present and long-term financial well-being.

FSS (Family Self-Sufficiency)
A voluntary program Public Housing Authorities can participate in to provide their tenants the opportunity to set goals and save money to advance their self-sufficiency.
FICA (Federally Insured Contribution Act)
These funds come out of payroll to be deposited into the Title II Trust Fund for Retirement, Survivors and Disability Insurance Programs.

Gross Income
Money earned as wages or self-employment before any deductions or exclusions are applied (IRS Term) *(Applies to SSI and SSDI)*

HUD (Housing and Urban Development)
A U.S. federal agency that develops national policies and programs to address housing needs in the United States and enforces fair housing laws. HUD helps people by administering a variety of programs that develop and support affordable housing and provide counseling services for potential homeowners.

In-Kind
Counted value of food, utilities or shelter provided at no cost. This is considered Unearned Income. *(Applies to SSI)*

IDA (Individual Development Account)
Matched savings account designed to help low-income and low-wealth families accumulate savings for high return investments in long-term assets such as a house, higher education or a small business.

IRS (Internal Revenue Service)
A U.S. government agency responsible for tax collection and tax law enforcement.

IRWE (Impairment Related Work Expense)
A work incentive that allows an individual to deduct the cost of items they pay for themselves, to go to work, because of their disability. *(Applies to SSI and SSDI)*

Medicaid
Medicaid is a federal medical assistance program administered by states, and the medical benefit attached to Supplemental Security Income (SSI). Eligibility is based on resources, earned and unearned income levels. *(Medical Benefit attached to SSI)*

Medicare
A federal medical insurance program connected to Social Security Disability Insurance (SSDI). Individuals receiving SSDI are automatically eligible after applicable waiting period. *(Medical Benefit attached to SSDI)*
NDI (National Disability Initiative)
This web course, Changing Face of Benefits, was developed by NDI.
For more resources and to learn more about how to make a real economic impact on your life, visit www.realeconomicimpact.org.

PABSS (Protection and Advocacy of Beneficiaries on Social Security)
A program created to:
- Assist SSDI and SSI beneficiaries in obtaining information and advice about receiving vocational rehabilitation and employment services.
- Provide advocacy or other related services that beneficiaries may need to secure or regain gainful employment.
The PABSS program in Florida is administered by Disability Rights Florida.

PASS (Plan for Achieving Self Support)
An earned income and resource exclusion that allows a person who is disabled or blind to set aside income and/or resources (over the $2000 asset limit) to reach an occupational goal. (Applies to SSI)

PESS (Property Essential for Self-Support)
A work incentive that excludes from countable resources property used in a trade or business or personal property used for work as an employee. (Applies to SSI)

Representative Payee
A person, agency organization or institution Social Security Administration (SSA) approves to manage a person’s benefits when they are unable to manage the benefits themselves. (Applies to SSI and SSDI)

Resources
Anything a person owns that can be converted to cash to pay for food, shelter and clothing. The SSI resource limit is $2000 for an individual and $3000 for a couple. (Applies to SSI)

Section 8 Voucher
U.S. Department of Housing and Urban Development (HUD) program administered locally by public housing authorities (PHAs). Section 8 Vouchers allow the holder to secure their own suitable housing or, if authorized by the PHA, to purchase a modest home.

Section 301
A work incentive for individuals participating in an appropriate program of vocational rehabilitation or similar service that extends the time an individual receives benefits, in the event they become ineligible because they medically improve. (Applies to SSI and SSDI)
Section 1619(a)
A work incentive that allows a working Supplemental Security Income (SSI) recipient to earn above the Substantial Gainful Activity (SGA) amount and maintain SSI eligibility. As the earnings of the SSI recipient increase, the SSI cash benefit may decrease. *(Applies to SSI)*

Section 1619(b)
A work incentive that allows a working Supplemental Security Income (SSI) recipient to keep their Medicaid eligibility when earning income at a level that eliminates an SSI cash benefit. *(Applies to SSI)*

SEIE (Student Earned Income Exclusion)
A work incentive that allows a student, under 22, who is regularly attending school, and is earning wages to maintain more of their Supplemental Security Income (SSI) cash benefit by deducting a monthly maximum amount, up to an annual maximum amount of income. *(Applies to SSI)*

Self-Employment
Earnings secured through working for oneself rather than being employed by someone else.

SGA (Substantial Gainful Activity)
The performance of physical or mental activities that does or should result in pay.

Special Condition
A work incentive that allows an individual to deduct the value of support provided by someone other than the individual’s employer that assists the beneficiary in earning wages above the Substantial Gainful Activity (SGA) level. *(Applies to SSDI. Only applies to SSI at time of application)*

SSA (Social Security Administration)
The U.S. federal agency that administers the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs.

SSDI (Social Security Disability Insurance)
A program under Title II of the Social Security Act. It is a cash benefit program for individuals who have worked and paid into FICA (Federal Insured Contribution Act) or are a Disabled Adult Child, and who meet Social Security’s definition of disability (inability to work at a substantial level due to a documented disability).

SSI (Supplemental Security Income)
Supplemental Security Income is a program under Title XVI of the Social Security Act. It is a cash benefit paid to individuals who have limited income and resources and who meet Social Security’s definition of disability (inability to work at a substantial level due to a documented disability).
**Subsidy**
A work incentive that allows an individual to deduct the value of support provided by the individual’s employer that assists the beneficiary in earning wages above the Substantial Gainful Activity (SGA) level. *(Applies to SSDI. Only applies to SSI at time of application)*

**TWP (Trial Work Period)**
Work incentive that allows person to test his/her ability to work without losing benefits. Under this provision, the beneficiary is credited with a month of trial work for each month that earnings exceed the TWP amount. When the beneficiary has accumulated 9 such months (not necessarily consecutively earned), the Trial Work Period is complete. *(Applies to SSDI)*

**Threshold**
The maximum amount an SSI Recipient can earn yearly to maintain 1619B status and the continuation of Medicaid at no cost. Amount is State specific and changes each year. An Individualized Threshold is available for individuals with excessive Medicaid costs. *(Applies to SSI)*

**Ticket to Work and Work Incentives Improvement Act**
Legislation that modernizes the employment services system for people with disabilities and makes it possible for millions of Americans with disabilities to no longer have to choose between taking a job and having health care.

**Ticket to Work Program**
The Ticket to Work Program, which is part of the Ticket to Work and Work Incentives Improvement Act, increases opportunities and choices for Social Security disability beneficiaries to obtain employment, vocational rehabilitation (VR), and other support services from public and private providers, employers, and other organizations. Under the Ticket to Work Program, the Social Security Administration provides disability beneficiaries with a Ticket they may use to obtain the services and jobs they need from organizations called Employment Networks (ENs).

**Unearned Income**
Any money a person receives that is not for services performed (paid work). Unearned income may include SSDI or other governmental cash benefits, money directly paid to a person from a trust, interest, dividends, and/or monthly provision by a family to subsidize living expenses. *(Applies to SSI)*

**UWA (Unsuccessful Work Attempt)**
This occurs when a beneficiary's effort to do a substantial level of work, in employment or self-employment, is stopped or reduced to below the Substantial Gainful Activity (SGA) level after a short time (six months or less). *(Applies to SSDI)*
VITA (Volunteer Income Tax Assistance)
A program supported by the Internal Revenue Service (IRS), providing certified tax preparers at the local community level and no cost to the individual person to offer free tax help to people who make $50,000 or less and need assistance in preparing their own tax returns.

VR (Vocational Rehabilitation)
A federal-state program available in every state to assist individuals with disabilities to prepare for, gain, or retain employment.

WIL (Work Incentive Liaison)
A Social Security employee specially trained in the work incentive provisions of Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).

WIPA (Work Incentives Planning and Assistance)
A program to assist Social Security Administration (SSA) beneficiaries with transitioning from dependence on public benefits to paid employment and greater economic self-sufficiency.
The Federal Developmental Disabilities Act of 2000 requires all Developmental Disabilities Councils to report on customer satisfaction with Council-supported activities. The information that you are providing in this survey will be incorporated into an annual report that is submitted to the Administration on Developmental Disabilities. We value your appraisal of this activity. Your reply is important. Please complete the information below and mail it to: Florida Developmental Disabilities Council, 124 Marriot Drive, Suite 203, Tallahassee, Florida 32301

Activity: Benefits Training & Asset Building Initiative

Check the category that best describes you:

- Individual with a disability
- Family member
- Public policy maker
- Representative of Public Agency
- Representative of Private Agency
- Member of Community Organization or Association

Name of city where you live: ___________________________

Please check the box that best reflects your opinion of this activity.

I. Consumer Satisfaction with Council Activities

<table>
<thead>
<tr>
<th>Statement</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Respect: I (or my family member) was treated with respect during project activity.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice: I (or my family member) have more choice and control as a result of project activity.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community: I (or my family member) can do more things in my community as a result of this project.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rights: Because of this project activity, I (or my family member) know my rights.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Safe: I (or my family member) am more able to be safe and protect myself from harm as a result of this activity.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
II. What has been helpful or not helpful about this project activity?

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Satisfied</strong>: I am satisfied with project activity.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Better Life</strong>: My life is better because of project activity.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

II. What has been helpful or not helpful about this project activity?