

SSA Work Incentives: What you need to know before making an employment decision...

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Two Different Disability Programs

Title 2 Disability (often called SSDI)

No effect on check unless wages are over substantial gainful activity level

Supplemental Security Income (SSI)

Amount of check is relational to other income

SGA Determinations

When making SGA decisions, SSA considers a wide variety of factors including pay, nature of job duties, hours worked, productivity, and any other factors related to the VALUE of services. SGA is not generally determined unless there is an ongoing pattern of work behavior over the SGA guideline (\$1000,2011;\$1010,2012).

Factors Affecting SGA Decisions (**DI 10505.010**)

- Paid time off (sick, annual, holiday leave)
- Subsidy
- Impairment Related Work Expenses (IRWEs)
- Income Averaging
- Unsuccessful Work Attempt (UWA)

Determining Countable Wage

2000 (gross wage)

-380 (sick leave)

1620

-280 (IRWEs)

1340

-350 (subsidy)

990 (countable wage)

SSD Work Incentive Phases

- **Phase 1 - Trial Work Period (TWP) (9 months in 60 month timeframe)**
 - Earn as much as you can and still receive your full benefit check.
 - No SGA test while in the TWP.
 - May last much longer than 9 months.

SSD Work Incentive Phases

- **Phase 2 - Extended Period of Eligibility (EPE) (36 months)**
 - Receive your benefit check any months that your countable wages are below SGA.
 - Remain eligible, which means benefits can be restarted without a new application and Medicare continues.

SSD Work Incentive Phases

- **Phase 3-Expedited Reinstatement (EXR)(60 months after termination)**
 - After EPE, if SGA causes termination, you have 60 months in which you can be reinstated quickly to benefits if you cannot work above SGA at that time.
 - You receive provisional checks while your case is being processed.
 - When reinstated, you are in an “EPE” again until you’ve received 24 checks. Then, you get a new TWP and EPE!

SSD Work Incentive Phases

- **Phase 4 - Extended Period of Medicare Coverage (at least 93 months after TWP)**
 - If you engage in SGA and are eventually terminated from Title 2, your Medicare Part A remains free to you for at least 93 months after the TWP, possibly much longer.
 - You can still buy Medicare, even after that, and may qualify for help with the premium.

Supplemental Security Income and Employment

- VERY work-friendly system
- Less than half of wages are counted when calculating reduction of SSI
- SEIE
- IRWE
- Blind Work Expenses

How SSI benefit is calculated

- Unearned income - 20 = countable unearned income (CUI)
- Earned income - SEIE - 65 - IRWE / 2 - BWE = countable earned income (CEI)
- CUI + CEI = total countable income (TCI)
- Federal Benefit Rate (FBR) - TCI = SSI

1619 B

- A terrific work incentive that applies if the SSI check goes to 0 (break-even point; BEP)
- SSI case file stays open indefinitely, allowing easy access to checks again
- Protects Medicaid eligibility and prevents spend-down.

Two More SSI Work Incentives

- These will be covered in the afternoon session:
 - Plan for Achieving Self-Support (PASS)
 - Property Essential to Self-Support (PESS)