

A Desktop Guide To Social Security And SSI Work Incentives 2016

Rules make it possible for people with disabilities receiving Social Security or Supplemental Security Income (SSI) to work and still receive monthly payments and Medicare or Medicaid. Social Security calls these employment supports “work incentives.” Following are the rules that apply under each program. If you would like more information in general about work incentives or using the Ticket to Work program, you can call the Ticket to Work Helpline at 1-866-968-7842, TTY 866-833-2967. If you are a beneficiary who is working, or about to go to work, and you want individualized counseling about the effect of work on benefits, contact Shepherd Center’s Benefits Navigator Program at 1-800-283-1848.

Social Security Disability Insurance (SSDI) TWP = \$810, SGA = \$1130, Blind SGA = \$1,820	Supplemental Security Income (SSI) FBR = Single \$733, Couple \$1,100, Threshold \$29,480 “Break Even “ = \$1551
<p>Trial Work Period—A period of nine months (not necessarily consecutive) during which the earnings of a Social Security beneficiary who is blind or disabled will not affect his or her benefit.</p> <p>Extended Period of Eligibility—For at least three years after a successful trial work period, a Social Security beneficiary who is blind or disabled may be due a disability benefit for any month that his/her earnings are below the substantial gainful activity level (in 2016, \$1130 for people who are disabled, \$1,820 for people who are blind).</p> <p>Expedited Reinstatement—If a beneficiary’s benefits have ended because of earnings from work and he/she becomes unable to earn Substantial Gainful Activity within 60 months, benefits may begin again without a new application. The beneficiary must still have the same disability, or one related to the reason he/she was first entitled.</p> <p>Continuation of Medicare—If Social Security disability payments stop because a person has earnings at or above the substantial gainful activity level, but the person is still disabled, Medicare can continue for at least 93 months after the trial work period. After that, the person can buy Medicare coverage by paying a monthly premium.</p> <p>Impairment-Related Work Expenses—Certain expenses for things a person with a disability needs because of his/her impairment in order to work may be deducted when counting earnings to determine if the person is performing substantial gainful activity.</p> <p>Subsidies and Special Conditions— refer to support you receive on the job that could result in your receiving more pay than the actual value of the services you performed. Social Security deducts the value of subsidies and special conditions from your earnings when they decide whether you are working at the SGA level.</p> <p>Section 301—If a person recovers while participating in a vocational rehabilitation or training program that is likely to lead to becoming self-supporting, benefits may continue until the program ends.</p>	<p>Continuation Of SSI—Working SSI recipients who are blind or disabled may continue to receive payments until countable income exceeds SSI limits.</p> <p>Continuation Of Medicaid Eligibility—Medicaid may continue for SSI recipients who are blind or disabled and earn over the SSI limits if they cannot afford similar medical care and need Medicaid in order to work.</p> <p>Plan For Achieving Self-Support—An SSI recipient who is blind or disabled may set aside income and resources toward an approved plan for achieving self-support (PASS).</p> <p>Impairment-Related Work Expenses—Certain expenses for things a person with a disability needs because of his/her impairment in order to work may be deducted when counting earnings to determine if a person is eligible and to figure the payment amount.</p> <p>Blind Work Expenses— Earned income that a blind individual uses to meet the expenses of working does not count when Social Security determine SSI eligibility and payment amount. The expenses do not need to be related to blindness and include earned income used to pay income taxes, meals consumed during work hours, transportation costs or guide dog expenses.</p> <p>Student Earned Income Exclusion — Disabled students under age 22 may exclude up to \$1,780 of earnings a month (\$7,180 a year).</p> <p>Sheltered Workshop Payments—Pay received in a sheltered workshop is treated as earned income, regardless of whether it is considered wages for other purposes. This enables Social Security to exclude more of the sheltered workshop employee’s earnings when computing his/her SSI payment.</p> <p>Section 301—If a person recovers while participating in a vocational rehabilitation or training program that is likely to lead to becoming self-supporting, benefits may continue until the program ends.</p>

