

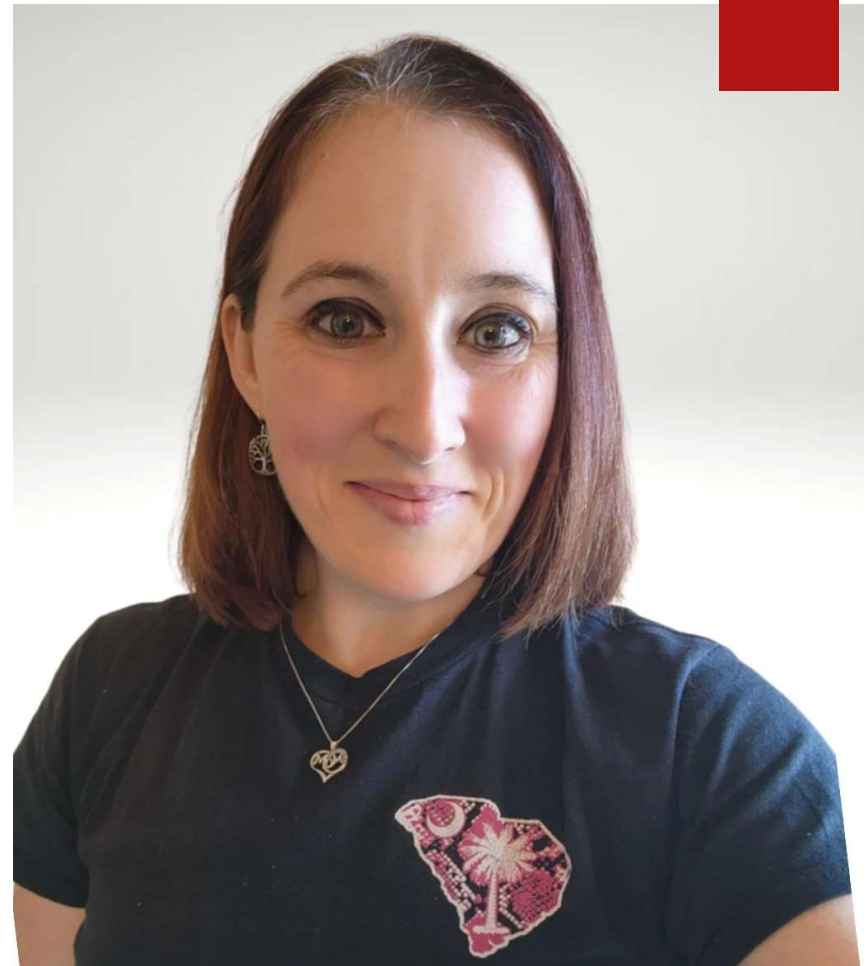


DISPELLING THE COMMON MYTHS OF WORKING
WHILE RECEIVING SOCIAL SECURITY AND
MEDICAL BENEFITS.

Presented By:
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South Carolina Vocational Rehabilitation

About The Presenter:

- ▶ Born and raised in Upstate New York
- ▶ Married with 3 children ages 23, 20, and 14
- ▶ Completed 2nd master's degree (Mental Health and Psychology) in November 2013
- ▶ Moved to South Carolina end of April 2014 after being offered my current position
- ▶ I have worked with individuals with disabilities since 2005
- ▶ I believe a piece of paper does NOT define the individual's abilities.



Introduction

► Many adults, and possibly youth, who receive benefits from Social Security, whether SSI or SSDI, are likely to remain unemployed, or gain little work experience due to lack of awareness or knowledge on the benefits of working while disabled.



Benefits At Age 18

The process is similar for both children and adults.

Each must have a condition which meets or equals a qualifying condition from SSA's Listing of Impairments.

The difference can be seen in what is expected of a child versus what is expected of an adult.

Adult Listings of impairments can be found here:
<https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>.

When to Apply for SSI/SSDI

- ▶IF the child is receiving SSI under the age of 18, a redetermination is done. This is where SSA is now determining if the individual meets the disability criteria as an adult.
- ▶IF the child is NOT getting SSI under 18 due to parental income, but IS getting TEFRA Medicaid, call the local SSA office to schedule an appointment to apply the individual for SSI the month before they turn 18.
- ▶IF the child under 18 is getting a social security benefit off a parent that may be deceased, retired, or disabled, AND the child has a disability that appears to meet the criteria of disability according to SSA, call the local SSA office the month before the child turns 18 to schedule an appt for Dependent Adult Child Benefits.
- ▶Protected Filing Date---what is it and why is it important?





What Is The Difference Between SSI and SSDI?



Supplemental Security Income (SSI) vs. Social Security Disability Insurance (SSDI)

SSI

Received on the 1st day of the month

Maximum benefit amount for 2025 is \$967
(may be less depending on situation)

Is a federally funded, needs-based program (i.e. not based on work record)

Intended to supplement the individual's overall monthly income in order to bring them up to about 75% the Federal Poverty Limit.

Intended to supplement food and shelter expenses

Automatically eligible for Medicaid

SSDI

Receive on the 3rd day of the month
(may be received on another day such as the third Wednesday of the month)

Work credits are earned based upon the work record of the individual worker, a parent, or a deceased spouse.

Eligible for Medicare 24 months after eligibility for benefits has been determined

Medicaid not guaranteed but may be a possibility.

SSI...

- ▶ Supplemental Security Income (SSI) disability benefits are available for:
- ▶ low-income adults who are 65 or older, blind, or have a qualifying medical condition, and
- ▶ children with a qualifying medical condition whose parents meet the income guidelines.
 - ▶ Social Security considers anyone under the age of 18 to be disabled if he or she has a medically determinable physical or mental impairment or combination of impairments that causes marked and severe functional limitations, and that can be expected to cause death or can be expected to last for a continuous period of at least 12 months.



What Happens if I work While Getting SSI?



Gross wages in September	Part Time \$685	Full Time \$1285
-\$85	\$600	\$1200
Divide by 2	\$300	\$600
Total income counted	\$300	\$600
SSI check received in October	\$967	\$967
Subtract-counted income	\$300	\$600
New SSI check for November	\$667	\$367
BUT WAIT!!!!		
Gross wages	\$685	\$1285
+ new SSI check	\$667	\$367
Total	\$1352	\$1652

What if I am a Student in School and Go to Work?

Student Earned Income Exclusion

- ▶ Under age 22
- ▶ Make up to \$9460/year or a Max of \$2,350/month
- ▶ Regularly attending school
 - ▶ In a college or university for at least 8 hours a week
 - ▶ In grades 7-12 for at least 12 hours a week; or
 - ▶ 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
 - ▶ For less time than indicated above for reasons beyond the student's control, such as illness.

Homeschooling?

- ▶ If you are home-taught, you may be considered “regularly attending school” if:
 - ▶ Are instructed in grades 7-12 for at least 12 hours a week; and
 - ▶ The instruction is in accordance with a home school law of the state or other jurisdiction in which you reside.
- ▶ If you are home-taught because of a disability, you may be considered “regularly attending school” by:
 - ▶ Studying a course or courses given by a school (grades 7-12), college, university or government agency; and
 - ▶ Having a home visitor or tutor who directs the study.

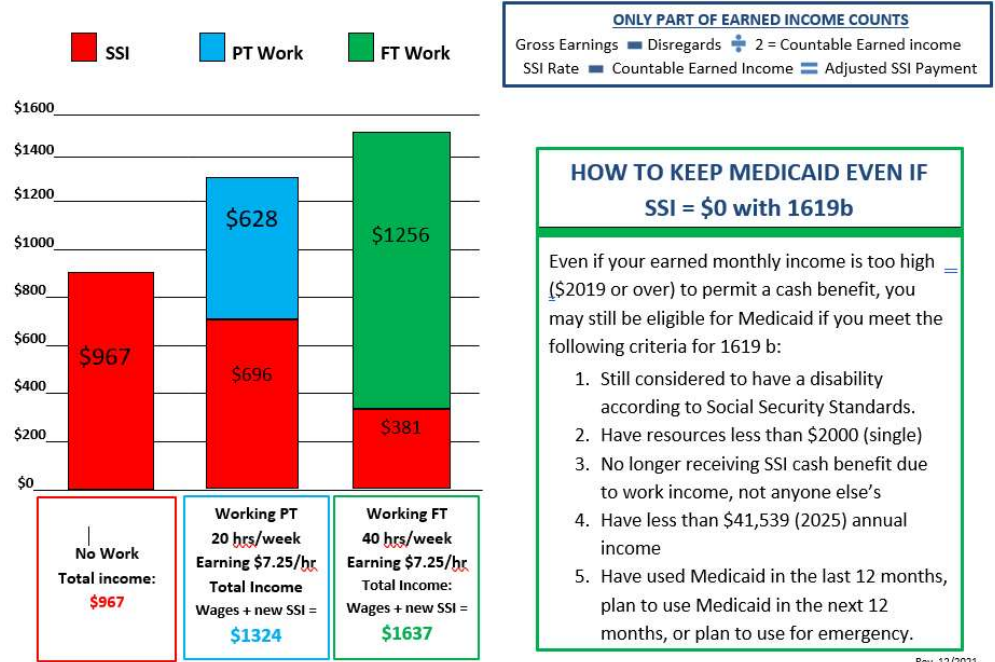
Gross wages	Month	SSI check	Total Income
\$700	January	\$967	\$1667
\$700	February	\$967	\$1667
\$700	March	\$967	\$1667
\$700	April	\$967	\$1667
\$700	May	\$967	\$1667
\$700	June	\$967	\$1667
\$700	July	\$967	\$1667
\$700	August	\$967	\$1667
\$700	September	\$967	\$1667

Student Earned Income Exclusion




Work & SSI

Beneficiary always has more money by working!



Rev. 12/2021

Another SSI Visual and 1619b Medicaid



What if I work and earn above \$41,000/year OR want to save and have over \$2000 in resources? What will happen to my Medicaid?

Working Disabled Medicaid

- ▶ A person who may qualify for the Working Disabled program in South Carolina must:
 - ▶ Be under age 65
 - ▶ Be totally and permanently disabled according to the Supplemental Security Income (SSI) definition of disability
 - ▶ Be a South Carolina resident
 - ▶ Be a United States citizen or Lawful Permanent Resident Alien
 - ▶ Have a Social Security number or verify one has been applied for
 - ▶ Be working--have earned income
 - ▶ Have resources less than \$9,660
 - ▶ Be earning less than \$75,365/year in income.

What if I go to
Work and
Receive SSDI?

SSDI has Special Work Incentives SSI Does NOT Have!

- ▶ Trial work period months
 - ▶ In 2025, a trial work month is used if you gross more than \$1160/month
 - ▶ An individual is eligible for 9 months and can use them throughout a 60 months rolling period (not need to be used consecutively but, once all are used, they do not earn them back)
- ▶ Substantial Gainful Activity
 - ▶ In 2025, an individual is considered gainfully employed if their countable wages (not always gross) exceed \$1620 (\$2700 for individuals who are blind).
- ▶ Cessation/Grace Period
 - ▶ The first month the individual is gainfully employed, after the use of the trial work months
 - ▶ Social Security will continue benefits for 3 additional months (the month the cessation occurs, and 2 months following).
- ▶ Extended Period of Eligibility
 - ▶ Consecutive 3 years of protection, starts immediately after the use of the last trial work month

Work Incentives Cont.

Extended Period of Reinstatement

- Consecutive 5 years of protection, immediately following the Extended Period of Eligibility

Extended Period of Medicare Coverage

- Once the period of Cessation is reached, 93 months of Medicare protection begins

Impairment Related Work Expenses

- Social Security will deduct expenses related to the individual's disability, paid out of pocket and not reimbursed, from their gross wages

Working Disabled Medicaid

- An individual can continue to receive Medicaid under this program, if their working income disqualifies them from any other Medicaid program they are on, due to working wages.

Subsidy/Special Work Conditions

How are Work Credits Earned?

There is a maximum of 4 credits/year



In 2025: Earn 1 work credit when earnings have reached \$1810 or earn 4 work credits when earnings have reached \$7240



If an individual worker becomes disabled prior to the quarter in which he/she reaches the age of 24, SSA may only require 6 credits to qualify for SSDI benefits. Please note that SSA may review the worker's previous 12 quarters of work when determining eligibility. This means that even work performed prior to age 21 may be counted as credits.

Is This Great News or What?

Your 18 year old receives SSI and stays in school until the age of 22. Receives \$967/month in SSI and earns \$700/month in gross wages/\$8400 a year, up through the age of 22 (under the full max amount).

Not only will your child receive the full amount of SSI benefits while still in school, but he/she will also earn the minimum amount of work credits needed (between 6 and 12 credits) within 3 years, to obtain SSDI off of his/her own work record. As a result, he/she will also be eligible for Medicare by the time he/she is 23 years old (2 years after getting first SSDI benefit).

Other Information To Consider:

WHEN AND HOW TO REPORT WORKING WAGES

Reporting for the first time I recommend via faxing. This way SSA (Social Security Administration) has established the individual working, in their system.

For those receiving SSI, once SSA has established employment, the individual may report their wages on a wage reporting app. The individual or rep payee must have an SSA account (my SSA) in order to use the app.

For SSDI, reporting to a representative may also generate a work review, which is NOT a bad thing. This will then verify employment, possible use of trial work months, and the ability for the individual to report via their My SSA.gov account.

Other Info Cont.

Medical Reviews

- Depending on an individual's disability, depends on when they are up for a Medical Review. The review is an indication of whether or not their disability has improved, or stayed the same, thus deeming continuation of benefits.

Ticket To Work

- When an SSI or SSDI individual chooses to work with an employment network such as VR, when they sign their plan for employment, they are then signing their ticket in use. During the time their ticket is assigned, IF the individual is engaging in timely progress (SSI is significantly reduced, using trial work months), they are exempt from a Medical Review.

Other Info Cont.

Child Disability Benefits

- Just like a Social Security Disability Benefit BUT with other rules...
- Received after the age of 18, but disability must have occurred before the age of 22.
- Is getting benefit off of a parent's social security record because the parent is disabled, deceased, or retired.

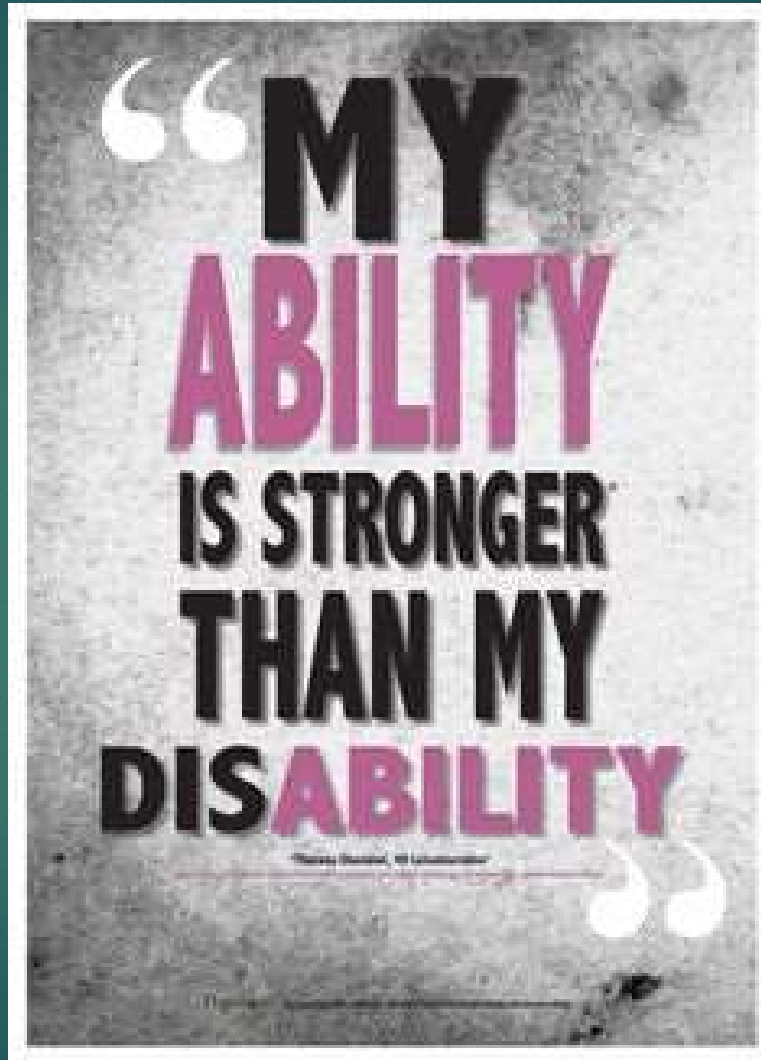
Section 301 protection

Getting Medicaid Waiver?

- Protections to include:
 - Special Needs Trust
 - ABLÉ Accounts

Always
Remember

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Questions?

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