

You Can Make it Work!



Basic Overview of Social Security

Disability Benefits

Mission

- To increase understanding of how work can impact SSI & SSDI cash and healthcare benefits, as well as other public benefits
- To increase awareness of Social Security (SSA) works incentives and how they can be helpful when a beneficiary works

Services

- Team of certified benefits specialists that provide counseling and analysis to beneficiaries who are working or looking for employment

Today's Overall Goals

You will leave learning:

- Work is not impossible when receiving public benefits
- Employment can be beneficial and rewarding on many levels
- Special supports & programs exist to help you along the way



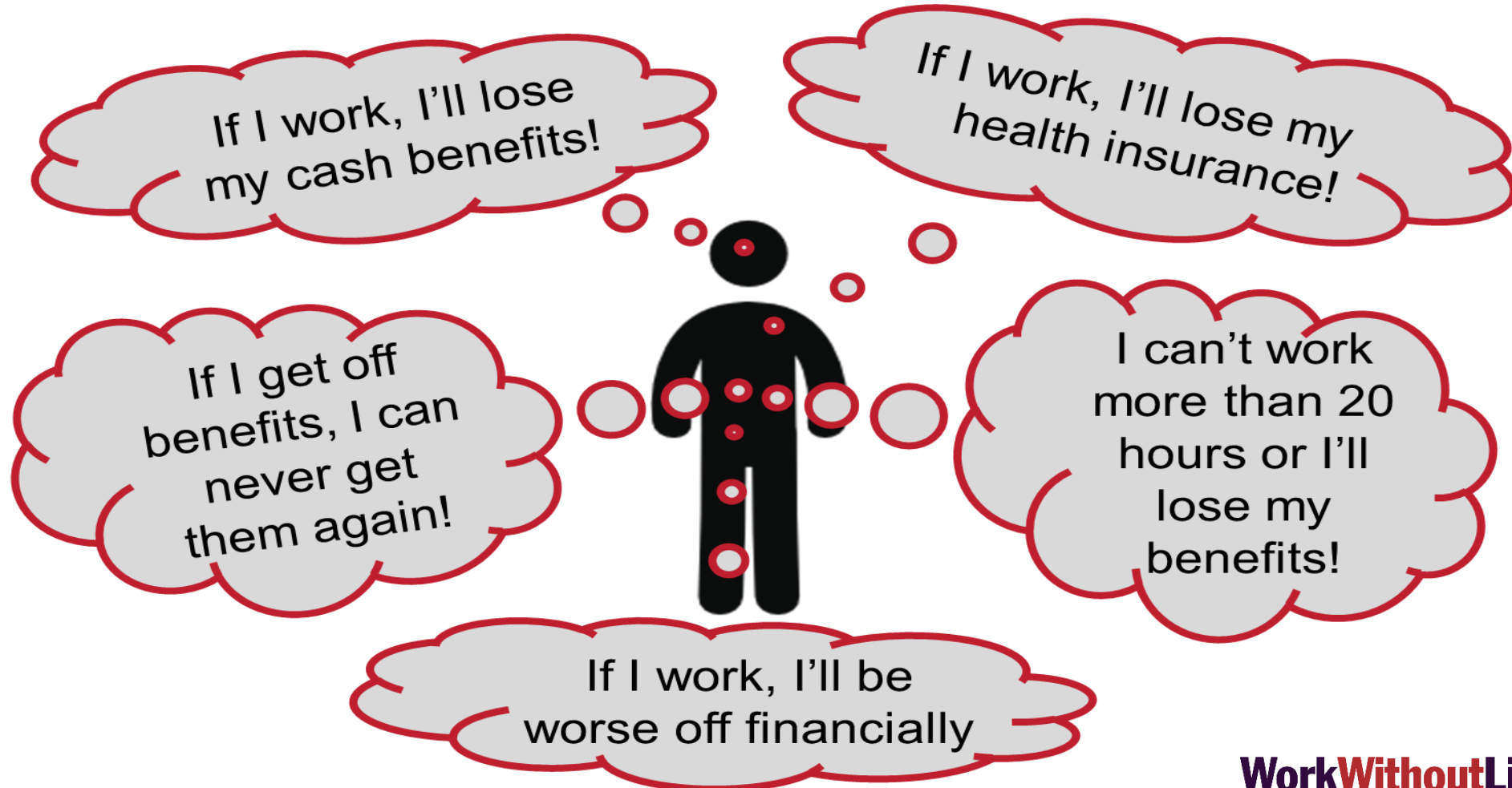
Get Informed!

For starters, get the facts about:

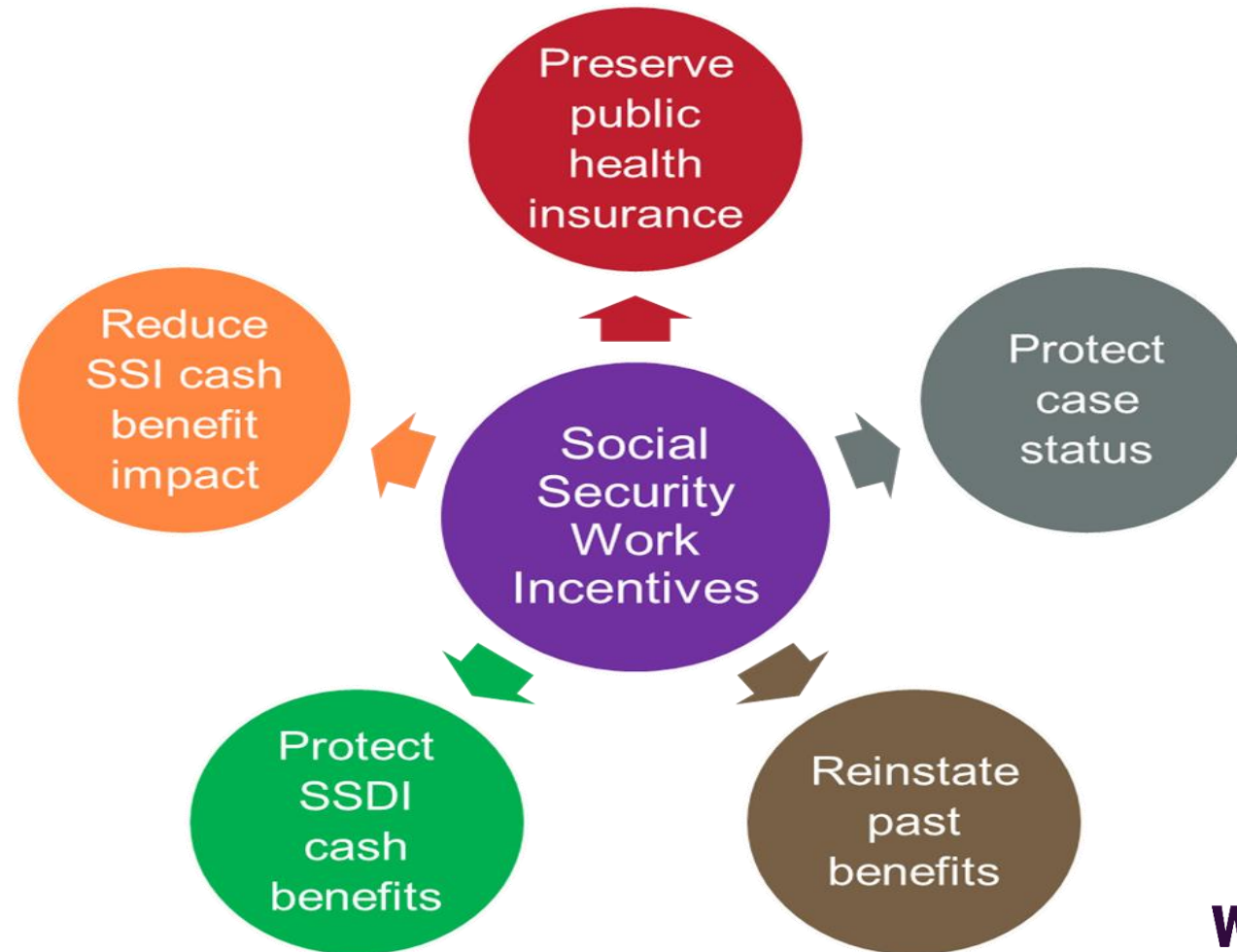
- Your current public cash and healthcare benefits
- Your work history and related earnings
- How SSA work incentives can be helpful when you work



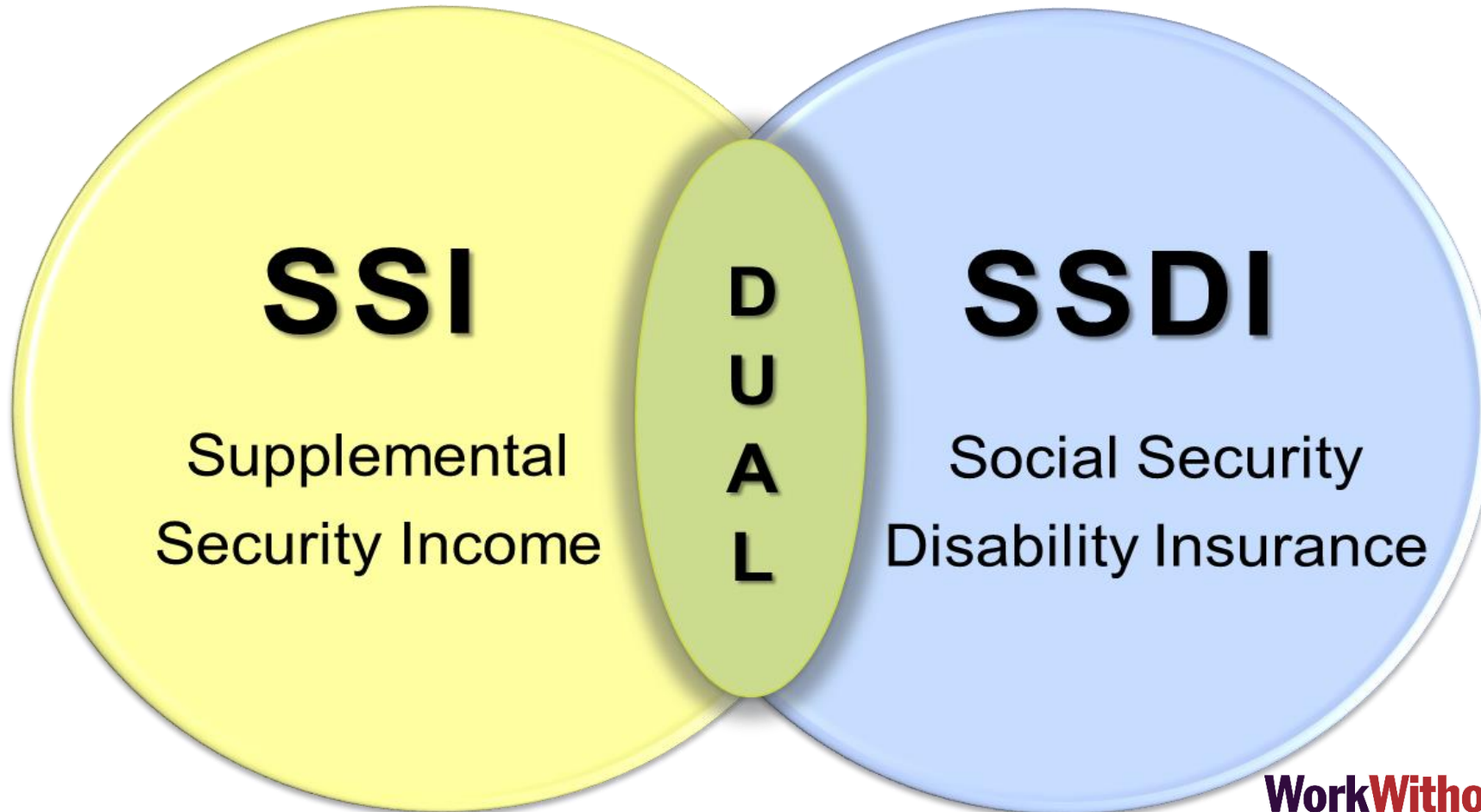
Don't Believe Myths!



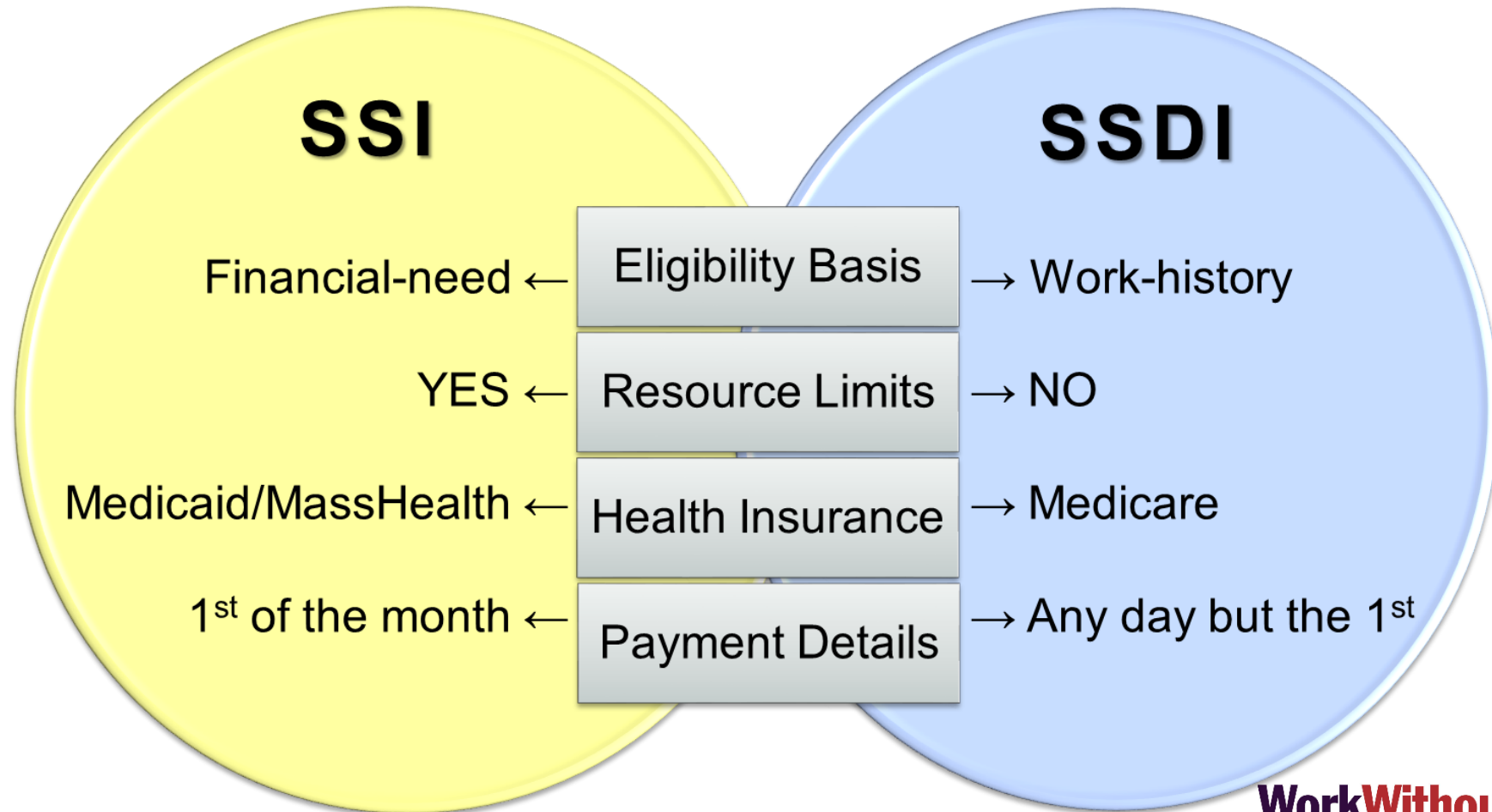
The Benefits of Work Incentives!



SSA Benefit Programs



4 Main Differences



IMPORTANT!

**Work earnings impact SSI and SSDI
cash benefits differently!**



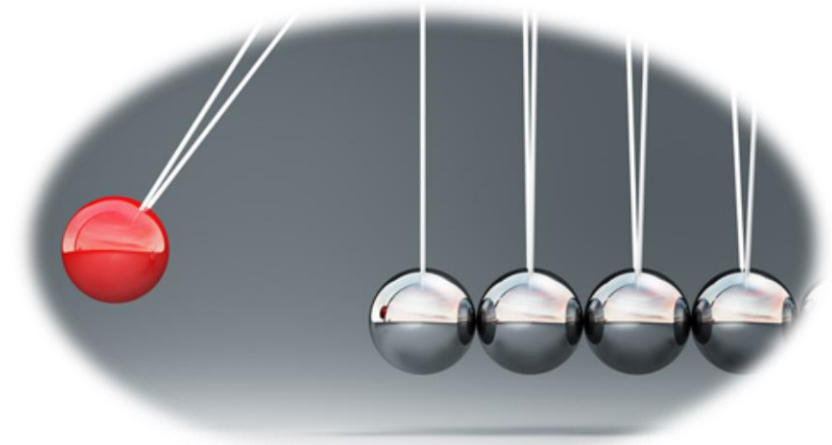


SSI

Cash Benefit Impact Factors

Changes to the following will impact your SSI:

- Living Situation
- Marital Status
- Monthly Income



SSI Max Payment Levels



Full Cost of
Living

Beneficiary is the only one who pays all household expenses

2019 SSI Max Payment Level: \$ 885.39 (\$771 + \$114.39)



Shared Living

Roommate(s) and each pays household expenses equally

2019 SSI Max Payment: \$ 801.40 (\$771 + \$30.40)



Household of
Another

Person lives somewhere and doesn't pay any expenses

2019 SSI Max Payment Level: \$ 601.58 (\$514.00 + \$87.58)

Key Messages: SSI & Work

When you work, remember the following:

- You will have more money than when you only got SSI
- Using SSI work incentives can result in higher SSI payments
- Your SSI case won't close unless you exceed SSI resource and income limits or if your medical condition improves



SSI Work Calculation

Cash benefits are reduced in proportion to work income

- First \$85 of work income doesn't impact SSI payments
- Less than half of what's leftover of work income will impact SSI
- SSI payments reduce \$1 for ever \$2 you earn after those \$85

Reporting on time is key to correct payments!



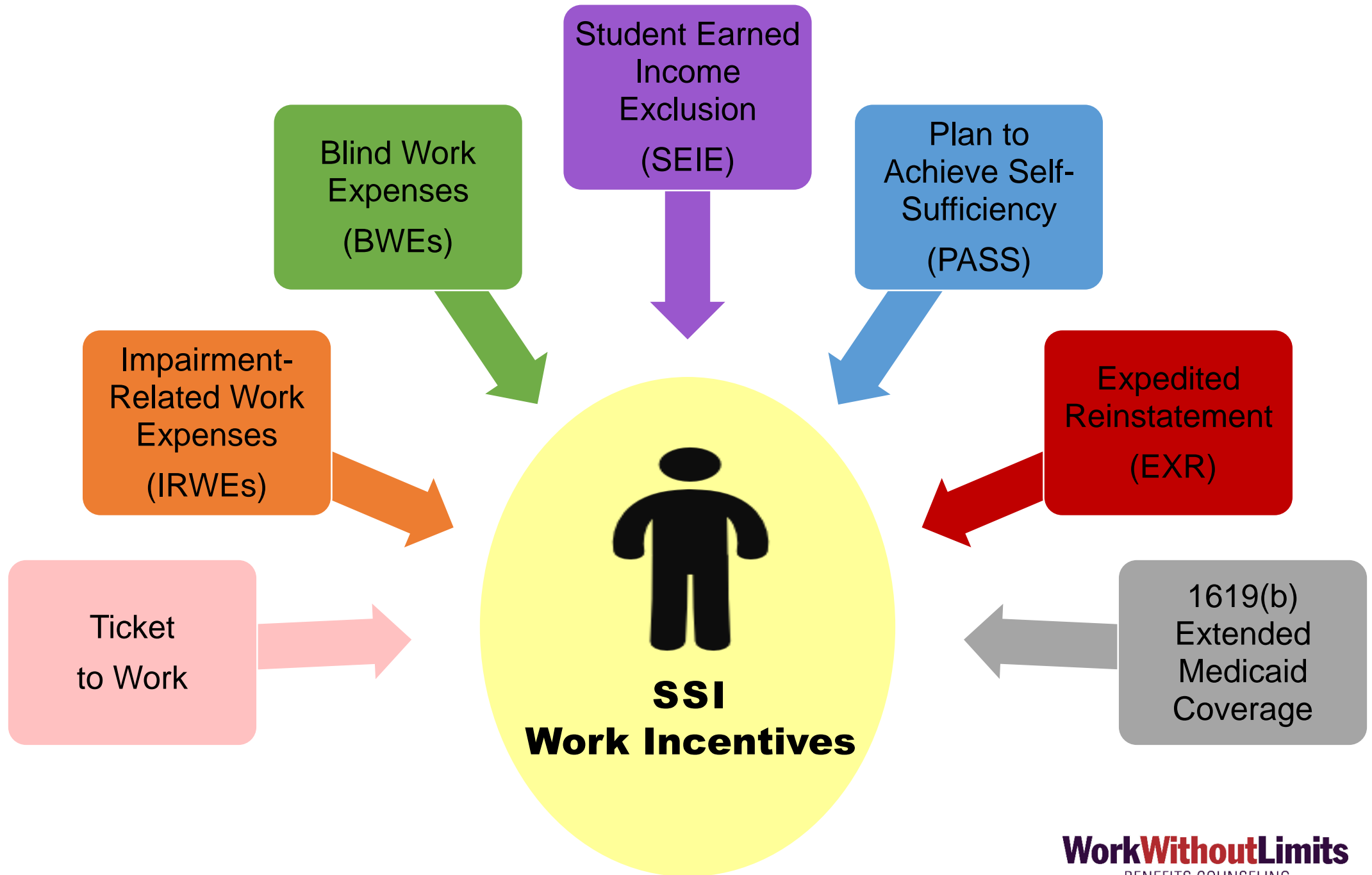
Beneficiary Profile:

- Marital Status: **Single**
- Gross Earned Income: **\$960**
- Living Situation:



**Full Cost of
Living**

SSI & WORK CALCULATION EXAMPLE	
Total Monthly Earned Income	\$ 960.00
Total Income Exclusions	(85.00)
Difference	\$ 875.00
Divided by 2	/2
Total Countable Income	\$ 437.50
SSI Maximum Payment Level	\$ 885.39
Total Countable Income	(437.50)
New SSI Payment	\$ 447.89
Total Available Gross Monthly Income (\$466.89 SSI + \$880 Gross Earnings)	\$ 1,407.89



Impairment-Related Work Expenses

Definition

- IRWEs are items or services you pay for out of pocket due to your disability and that you need to work

Benefit to SSI

- You get back half of what you spent for IRWEs in your SSI check

Examples

- Medication co-pays
- Specialized transportation to get to work
- Specialized equipment

Beneficiary Profile:

- Marital Status: **Single**
- Gross Earned Income: **\$960**
- Work Incentives: **\$50 IRWEs**
- Living Situation:



Full Cost of
Living

IRWE & WORK CALCULATION EXAMPLE	
Total Monthly Earned Income	\$ 960.00
Total Income Exclusions	(85.00)
Difference	\$ 875.00
IRWEs	(50.00)
Divided by 2	/2
Total Countable Income	\$ 412.50
SSI Maximum Payment Level	\$ 885.39
Total Countable Income	(412.50)
New SSI Payment	\$ 472.89
Total Available Gross Monthly Income (\$491.89 SSI + \$880 Gross Earnings)	\$ 1,432.89

SSI Health Insurance & Work



SSI beneficiaries are automatically entitled to free health insurance called MassHealth Standard

1619(b)

SSI work incentive that preserves MassHealth Standard even when cash benefits are suspended



In order to use 1619(b) your cash benefits must have been suspended due to your monthly work income