



More Money; Fewer Problems

True or False?

- ▶ On Disability I can only have \$2,000 in the Bank.
- ▶ If I make more than \$1,000 I will lose my Disability benefits.
- ▶ I have to keep at least \$1.00 of SSI to keep my Medicaid.
- ▶ I have to report my tax refund to Social Security.
- ▶ The rules for SSI and Disability are the same.
- ▶ If I lose my benefits (SSDI or SSI benefits) I have to do new application.

The Big Question

- ▶ Will I lose my benefits?
 - ▶ Cash payments
 - ▶ Health care

Social Security isn't all knowing



They base decisions on what you tell them.

Disability Benefit Programs

- ▶ Social Security Disability Insurance (SSDI)
- ▶ Supplemental Security Income (SSI)
- ▶ Both SSDI and SSI = Concurrent benefits

Overview of Social Security Benefit Programs

- ▶ Title II Social Security Disability Insurance (SSDI)
 - ▶ Entitlement program based upon insured status
 - ▶ 3 different forms - SSDI, CDB and DWB
 - ▶ Comes with Medicare coverage
 - ▶ Amount of benefit varies
 - ▶ Received on 3rd of month (usually)
 - ▶ Income counted when it's received.
 - ▶ Impacted by wages
- ▶ Title XVI Supplemental Security Income (SSI)
 - ▶ Funded by federal tax dollars, not Social Security trust fund
 - ▶ Income-based program based upon financial eligibility
 - ▶ Comes with Medicaid coverage
 - ▶ Set full benefit amount (\$735)
 - ▶ Received on 1st of month
 - ▶ Income counted when it's received.
 - ▶ Impacted by most income

Income you must report to the Social Security Administration

SSDI

- ▶ Only Earned Income
 - ▶ Gross earnings from Wage Employment
 - ▶ Net earnings from Self-Employment

SSI

- ▶ Most Income (Earned or Unearned)
 - ▶ Gross earnings from Wage Employment
 - ▶ Net earnings from Self-Employment
 - ▶ Unemployment Benefits
 - ▶ FIP
 - ▶ Inheritance
 - ▶ Gifts (above \$20)
 - ▶ Gambling & Lottery Winnings
 - ▶ *Spouse's wages*
 - ▶ *In-kind Support and Maintenance (Food and Shelter)*
 - ▶ *Does not include programs like SNAP, Section 8 or Public Housing

Money and SSDI

- ▶ SSDI is an “all or nothing” program
- ▶ Only impacted by earned income
- ▶ SSA counts gross wages (before taxes) for wage employment
- ▶ SSA counts net wages (after taxes/expenses) for self-employment
- ▶ All earned income should be reported to SSA; best done monthly
- ▶ Dollar amount which impacts SSDI is called Substantial Gainful Activity (SGA)
 - ▶ \$1,170 per month (non-blind)
 - ▶ \$1,950 per month (blind)
- ▶ Wages by spouses are not counted (impacts SSI)
- ▶ Resources are not counted (impacts SSI)
- ▶ Tax returns are not counted for either program

Calculation of SSI w/earned income only

\$885	Earned Income
<u>-20</u>	General exclusion
\$865	
-65	Earned Income Exclusion
<u>\$800</u>	
/2	½ remaining earnings
<u>\$400</u>	Countable earnings

\$735.00 Federal Benefit Rate- 2017

-400.00 countable earnings

\$335.00 SSI payment

+ \$885 gross income =

\$1,220.00 Total Gross Income

2-MONTH LAG (January wages impact March SSI Benefit)

***MAGIC NUMBER \$1,555 per month (for most people)**

What happens if my earnings are so high that my SSDI or SSI stops?

- ▶ For SSDI there are multiple phases before termination (at least 3 years and 9 months).
- ▶ For SSI you must go 12 consecutive months of no cash benefit before termination.
- ▶ Medicaid continues until you earn above a threshold (\$37,642) for 2017 (*called 1619b*)
- ▶ Both benefits have a safety net of 60 months (5 years) called “Expedited Reinstatement” where benefits can be restarted without filing a new application.
- ▶ Always speak with a benefits planner for more details.

Things to remember

- ▶ Everyone can work
- ▶ You can work and maintain benefits
- ▶ You can gradually transition off benefits
- ▶ You can maintain your Medicare/Medicaid
- ▶ **ALWAYS reports wages to SSA, get receipt**
- ▶ Assign T2W



True or False?

- ▶ On Disability I can only have \$2,000 in the Bank.
 - ▶ Only applies to SSI Recipients. Can be raised through MEPD
- ▶ If I make more than \$1,000 I will lose my Disability benefits.
 - ▶ This refers to the SGA (SSDI); which is \$1,170 (non-blind) or \$1,950 (blind).
- ▶ I have to keep at least \$1.00 of SSI to keep my Medicaid.
 - ▶ Absolutely not; even if you receive \$0.00 in SSI you can make \$37,642 per year.
- ▶ I have to report my tax refund to Social Security.
 - ▶ No. SSDI does not count unearned income. SSI has already counted it.
- ▶ The rules for SSI and Disability are the same.
 - ▶ Duh. 😊
- ▶ If I lose my benefits (SSDI or SSI benefits) I have to do new application.
 - ▶ If benefits are lost by working; only after the EXR period has expired.

SSI vs SSDI

SSI

- Paid on the 1st
- Set amount (\$735/\$1,103)
- Medicaid
- Check is reduced depending on income
- Check is impacted by most income
- Resource limit is \$2,000/\$3,000

SSDI

- Paid on the 3rd (usually)
- Depends on previous earnings
- Medicare
- Check is “all or nothing”; depending on income
- Check is impacted only by wages
- Has no resource limit

2017 SSA Disability Benefit Amounts

SSDI

Social Security Disability Amounts		2017
Benefit Amount - COLA raise		0.3%
Substantial Gainful Activity (SGA)	Non-Blind	\$1,170/mo.
	Blind	\$1,950/mo.
* Trial Work Period (TWP) - trigger		\$840/mo.

SSI

SSI Federal Payment Standard:		2017
Individual		\$735/mo.
Couple		\$1,103/mo.

Overview of WIPA

WIPA (work incentives planning and assistance) is a grant funded program sponsored by the Social Security Administration that provides work incentives planning and assistance services to Social Security beneficiaries who receive Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI), who want to pursue gainful employment/self employment.

Disability Rights IOWA (DRI) staff members who provide WIPA services are called Community Work Incentives Coordinators (CWICs). There are currently two in Iowa.

Priorities

- ▶ Priorities allow us to work with individual beneficiaries at a time most crucial for their professional development, while avoiding any possible issues as they make an important transition.
 - ▶ **Priority Group 1:** Beneficiaries who are currently working or engaging in self-employment and have both a need and interest in receiving individualized work incentives planning and assistance services.
 - ▶ **Priority Group 2:** Beneficiaries who are actively pursuing employment or self-employment and who are interested in receiving work related benefits counseling.

Referral Process

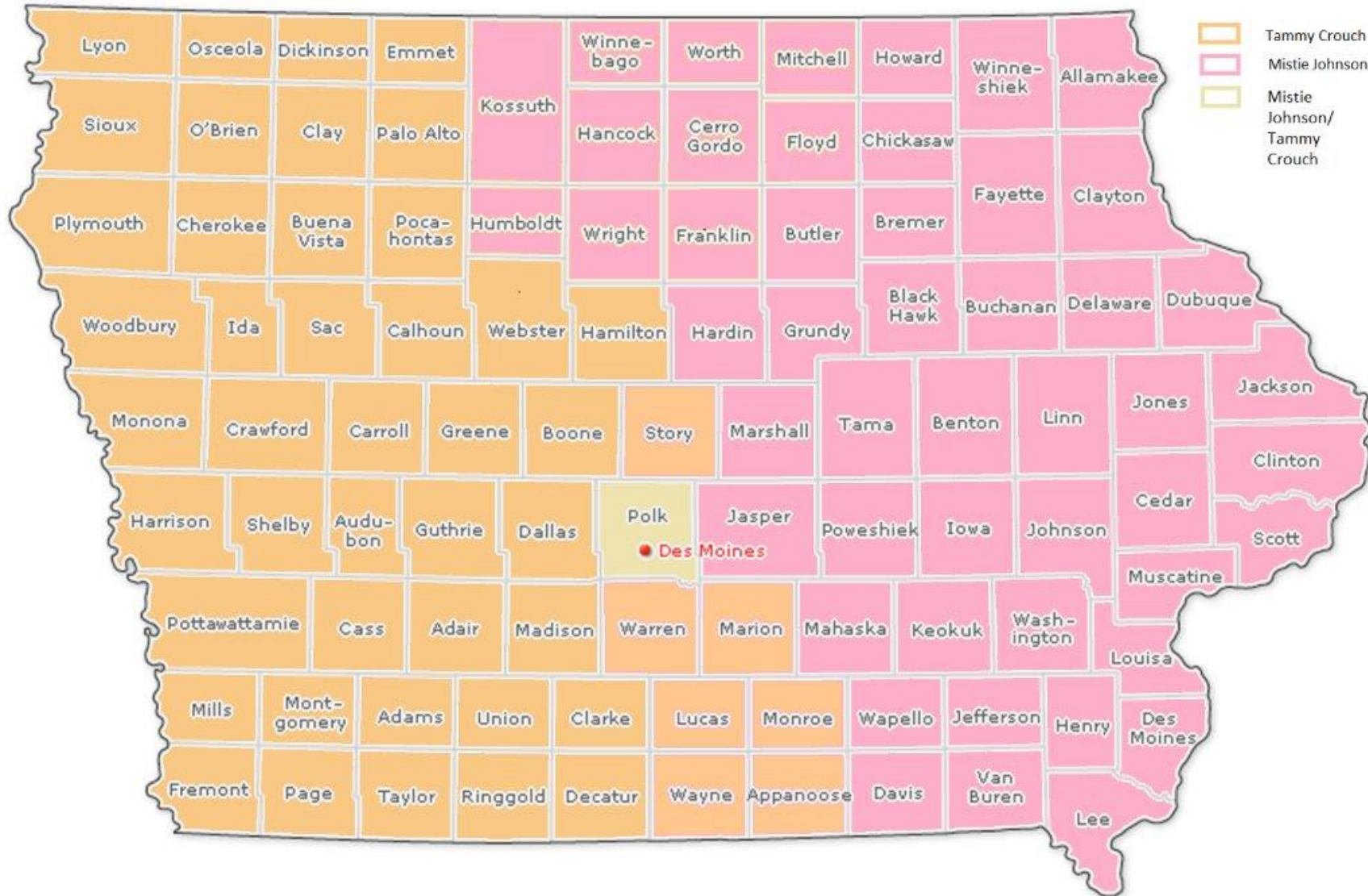
*****Please direct all possible WIPA eligible beneficiaries to the Ticket Helpline [1-866-968-7842](tel:1-866-968-7842).**

When an individual calls the Ticket helpline, the Help Line will evaluate their appropriateness for WIPA Initial Services. The process looks like this:

Step 1: Begins with determining that the referral is eligible for WIPA services. Questions that will be asked: Are you receiving SSI and/or SSDI? Are you working? Are you actively preparing?

Step 2: Is this individual a high priority for WIPA services based on the NEW prioritization?

WIPA Coverage Areas



Iowa Work Incentive Planning and Assistance Community Work Incentive Coordinators

Mistie Johnson, CWIC

mjohnson@driowa.org

641-529-6010

Toll Free: 800-779-2502

Fax: 641-587-2677

Tammy Crouch, CWIC

tcrouch@driowa.org

712-560-3651

Toll Free: 800-779-2502

Fax: 712-560-4666

Disability Resource Coordinators (DRCs) through IWD

Region	DRC	Phone	Email	Counties
3&4	Erin Pingel	(712) 262-1971 ext. 42011	Erin.Pingel@iwd.iowa.gov	Dickinson, Emmet, Kossuth, Clay, Palo Alto, Lyon, Osceola, Sioux, and O'Brien
7	Sara Spieker	(319) 235-2123 ext. 306	Sara.Spieker@iwd.iowa.gov	Butler, Bremer, Grundy, Black Hawk, and Buchanan
11	Diane Hernandez	(515) 725-3668	Diane.Hernandez@iwd.iowa.gov	Boone, Story, Dallas, Polk, Jasper, Madison, Warren, and Marion
12	Trisha Sadler	(712) 233-9030 x 46045	Trisha.Sadler@iwd.iowa.gov	Plymouth, Cherokee, Woodbury, Ida and Monona
16	Lanae Greene	(319) 753-1671 ext. 31419	Lanae.Greene@iwd.iowa.gov	Louisa, Henry, Des Moines, and Lee

Title	Name	Phone	Email
DEI Co-Lead	Brian Dennis	(515) 725-3666	Brian.Dennis@iwd.iowa.gov
Ticket to Work Coordinator	Sheila Stoeckel	(641) 422-1524	Sheila.Stoeckel@iwd.iowa.gov

Q & A

