

Work Incentives Planning Services

Supplemental Security Income Work Incentives

Quick View

Supplemental Security Income Work Incentives:

When you receive Supplemental Security Income (SSI), you have many work incentives available to support your employment efforts and ensure you don't lose your benefits prematurely.

What are SSI benefits?

SSI benefits are needs-based benefits for individuals who have limited income and resources and who meet Social Security Administration's (SSA's) definition of disability, blindness, or age. There are three types of SSI benefits:

- SSI—Disabled
- SSI—Blind
- SSI—Aged

How do SSI work incentives help me?

Your SSI check is reduced when you have other sources of income, such as earnings. SSI work incentives allow SSA to count less of the income you earn so you can maximize your SSI check as you transition to work. These work incentives apply to individuals receiving SSI due to disability or blindness:

Income Exclusion	Description
General and Earned Income Exclusions	SSA counts less than half of what you earn!
Impairment Related Work Expenses	Exclude the cost of certain items or services you purchase
Plan to Achieve Self-Support	Invest in your career! SSA excludes your income or resources used to purchase items and services needed for your work goal under an approved PASS plan
Section 1619(b)	Even if your earnings are high enough to cause your SSI check to adjust to 0, it doesn't mean you're SSI is terminated! And your Medi-Cal can continue!

Other Special Income Exclusions

If you are a student under age 22, or if you receive SSI due to blindness, SSA has special income exclusions that may apply specifically to you and be very beneficial!

Expedited Reinstatement

Expedited Reinstatement (EXR) is a 5-year period after your SSI terminates due to work and excess earnings. During this time, if you need to stop or reduce work due to your disability within 5 years of when your benefits ended, you may be able to have your SSI benefits start again right away through an EXR request!

What's the Bottom Line??

Because of the powerful work incentives available under the SSI program, you're always better off financially when you're working!

SSA counts less than half of your earned income when they're adjusting your SSI check. That means in general, for every \$2 you earn, SSA will reduce your SSI check by \$1. If you are able to use other work incentives, it can be even more beneficial!

You are better off financially when you're working!

Need Help with this Information?

Talk to your Work Incentives Planner (WIP) or another benefits planner for help in determining which SSI work incentives are available to you.

[insert WIP contact info]

[insert WIPA contact info]

[attach fact sheets for more details on specific work incentives]

SSI Calculation Sheet

Scenario Comparisons

Step One	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Unearned Income				
General Income Exclusion				
Countable Unearned				
Step Two				
Earned Income(Paycheck)	\$585	\$1085	\$2085	
Student Earned Income	–			
Earned Income Exclusion	– \$65	– \$65	– \$65	
General Income Exclusion	– \$20	- \$20	- \$20	
Remainder	= \$500	\$1000	\$2000	
Impairment-Related Work	–			
Remainder	= \$500	\$1000	\$2000	
Divided by 2	/2	/2	/2	/2
Remainder	= \$250	\$500	\$1000	
Blind Work Expense	–			
Total Countable Earned	= \$250	\$500	\$1000	
Step Three				
Total Countable Unearned				
Total Countable Earned	+			
Countable Income	=			
PASS Deduction	–			
Total Countable Income	= \$250	\$500	\$1000	
Step Four				
Base SSI Rate	\$910.72	\$910.72	\$910.72	
Total Countable Income	–\$250	–\$500	–\$1000	
SSI Payment	= \$660	= \$410	= 0	
Step Five				
Unearned Income				
Earned Income(Paycheck)	+\$585	+\$1085	+\$2085	
New SSI Payment	+\$660	+\$410	0	
Equals Total Usable Income	= \$1245	\$1495	\$2085	
Minus Cost of Work	–			
Total Monthly Income	= \$1245	\$1495	\$2085	

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Fact Sheet: Student Earned Income Exclusion (SEIE) Supplemental Security Income

What is it?

Student Earned Income Exclusion (SEIE) allows Supplemental Security Income (SSI) recipients, who are students under age 22 and regularly attending school, to earn up to \$1,790 per month and still receive a full SSI check! There is an annual limit of \$7,200 (2017 amounts).

How does it work?

To apply for SEIE, provide a letter on school letterhead to the local Social Security office with the following:

- Name of student
- Social Security number
- The amount of time that the student is in school, including dates that they started school and if they are attending summer school

The letter must be written by individuals such as counselors, itinerant teachers, case managers or a school official. A new letter must be submitted every calendar year. SEIE can be used during semester and summer breaks as long as you intend to resume the course of study when the break period ends.

Why is it important?

Many young people and their families are afraid that working will cause the loss of SSI cash benefits and Medi-Cal. If you qualify, using SEIE allows you to earn a significant amount of money without losing your SSI cash benefit prematurely. Students can increase their income, keep their Medi-Cal, build work experience and achieve greater financial independence!

Need Help with this Information?

Talk to your Work Incentives Planner (WIP) or another benefits planner for help in determining which SSI work incentives are available to you.

[insert WIP contact info]

[insert WIPA contact info]

Fact Sheet

Medi-Cal (Medicaid) Supplemental Security Income

What is it?

Medi-Cal (Medicaid) provides basic medical coverage for individuals who meet certain income and/or disability criteria. There are several different categories of Medi-Cal, and each one treats earnings and resources differently.

How does it work?

Supplemental Security Income-Linked Medi-Cal

When you receive Supplemental Security Income (SSI), you automatically receive free SSI-linked Medi-Cal. As long as you continue to be eligible for your SSI check, you will continue in this category of Medi-Cal.

Medi-Cal 1619(b)

When your SSI check reduces to zero due to work and earnings, you can continue to receive your free SSI-linked Medi-Cal until your earnings reach an annual threshold. The threshold is a bit higher for individuals who receive SSI due to Social Security's definition of blindness. There are eligibility criteria for this type of Medi-Cal, including resource limits.

Medi-Cal Working Disabled Program

This is a unique program that allows Californians with disabilities to earn a lot and access Medi-Cal for an affordable monthly premium, and it even has asset building features! The annual earnings threshold for this program also changes each year.

Why is it important?

There are Medi-Cal programs that ensure you can keep your coverage long-term while you're working! You can even use Medi-Cal with employer-sponsored health insurance and with Medicare. If you rely on In-Home Supportive Services (IHSS), any of the Medi-Cal programs above can help to ensure you continue to have access to those necessary services.

Need Help with this Information?

Talk to your Work Incentives Planner (WIP) or another benefits planner for help in determining which SSI work incentives are available to you.

[insert WIP contact info]

[insert WIPA contact info]

Work Incentives Planning Services

Social Security Disability Insurance Work Incentives

Quick View

Social Security Disability Insurance Work Incentives:

When you receive Social Security Disability Insurance (SSDI) or other Title II benefits, you have many work incentives available to support your employment efforts and ensure you don't lose your benefits prematurely.

What are SSDI benefits?

SSDI benefits are for individuals with enough qualifying work history who meet Social Security Administration's (SSA's) definition of disability or blindness. SSDI work incentives may apply to you if you receive any of the following Title II benefits:

- SSDI
- Childhood Disability Benefits (CDB)
- Disabled Widow(er)'s Benefits (DWB)

How do SSDI work incentives help me?

Work incentives under SSDI benefits come in phases. These phases are activated when your earnings reach certain levels and they occur in a specific order.

Trial Work Period (TWP) →	Extended Period of Eligibility (EPE) →	Expedited Reinstatement (EXR)
9 months within a rolling 5-year period →	3 years →	5 years

Trial Work Period (TWP) \$850

The Trial Work Period (TWP) is the first work incentive phase available. When your earnings reach the TWP level, you will begin to use your TWP months. The TWP continues until 9 TWP months accumulate within a rolling 60-month period (5 years).

During the TWP, you receive a **FULL** monthly SSDI check! What a great way to test your ability to work!

No other work incentives apply during the TWP. You only have one TWP to use.

Extended Period of Eligibility

The Extended Period of Eligibility (EPE) is a 3-year period that starts the month after your TWP ends. When your countable earnings are above Substantial Gainful Activity (SGA), you are not entitled to an SSDI check. When earnings are below SGA you are entitled to an SSDI check.

SGA: \$ 1,180

SGA is a level of monthly earnings that SSA decides. This level typically changes each year. It's important to know that SGA is not a *limit*. The SSDI program has work incentives that allow SSA to count less of your earned income. This means you may be able to earn above SGA and still receive your SSDI!

Work Incentives You Can Use

After your TWP, you can use work incentives to reduce the amount of your earnings that SSA counts. This means you may be able to earn above SGA and still receive your SSDI check!

Grace Period

After the TWP, for the first 3 months that your countable earnings are above SGA, you can still receive your SSDI check! This is called the Grace Period.

Expedited Reinstatement (EXR)

EXR is a 5-year period after your SSDI terminates due to work and earnings. During this time, if you need to stop or reduce work below SGA due to your disability, you can reinstate your Title II benefits without having to reapply!

What's the Bottom Line?

SSDI work incentives allow you to try work out for a long period of time and still receive your full SSDI check. They also allow you to remain eligible for SSDI even if your countable earnings are above SGA! This means if you have to stop or reduce your work efforts, your SSDI will be there for you.

Need help with this information?

Talk to your Work Incentives Planner (WIP) or another benefits planner for help in determining which SSDI work incentives are available to you.

[insert WIP contact info]

[insert WIPA contact info]

[attach fact sheets for more details on specific work incentives]

Fact Sheet

Medicare

Social Security Disability Insurance

What is it?

When you receive Social Security Disability Insurance (SSDI), you typically receive Medicare health insurance after a 2-year waiting period. There are different parts to Medicare that provide coverage for different types of medical services:

- Part A: Hospital Insurance
- Part B: Supplemental Medical Insurance
- Part D: Prescription Drug Coverage

How does it work?

SSDI has Medicare work incentives designed specifically for individuals with disabilities who work.

Extended Period of Medicare Coverage (EPMC)

This program allows your Medicare coverage to continue for at least 93 consecutive months after your Trial Work Period ends! In some cases, this coverage can continue much longer than 93 months.

Medicare for Persons with Disabilities Who Work

Even after your EPMC is complete, you have the option to continue your Medicare under this program as long as you continue to have a disability and you pay your premium.

Why is it important?

When you go to work, there are options to keep your Medicare long-term! The programs designed specifically for individuals with disabilities who work are meant to support your employment efforts and provide you with options for keeping your Medicare coverage. Even when you still have Medicare, you can also have employer-sponsored health coverage.

Need help with this information?

Talk to your Work Incentives Planner (WIP) or another benefits planner for help in determining which SSDI work incentives are available to you.

[insert WIP contact info]

[insert WIPA contact info]

Work Incentives Planning Services

Fact Sheet: Expedited Reinstatement (EXR)

Supplemental Security Income and Social Security Disability Insurance

What is it?

Expedited Reinstatement (EXR) is an important safety net for beneficiaries who receive Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI).

How does it work?

If your SSI/SSDI cash benefits terminate due to work and earnings, and you later have to stop working or reduce your hours due to your disability, you can use EXR to reinstate your benefits without a new application. This is available for 5 years after your benefits terminate due to work and earnings!

Why is it important?

EXR can be a quick way to get your SSI/SSDI back if you have to stop working or reduce your hours because of your disability. Also, you can receive up to 6 months of provisional benefits while the Social Security Administration (SSA) is processing your request to use EXR!

Need help with this information?

Talk to your Work Incentives Planner (WIP) or another benefits planner for help in determining which SSDI work incentives are available to you.

[insert WIP contact info]

[insert WIPA contact info]

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Reporting Wages to Social Security Administration

Methods for reporting wages to Social Security:

1. In person at your local Social Security office
2. Mail or fax your pay stubs in to Social Security
3. Call Social Security and report your wages by telephone (for SSI recipients)
4. Use SSA's Wage Reporting App on a smartphone (for SSI recipients)

Whichever method that you choose to report your wages, please do the following:

1. Keep all benefits-related information in a "benefits binder" (such as a notebook, binder, or folder).
2. Always keep your original paystubs. Provide copies to Social Security.
3. Record the methods that you used to report your wages in your benefits binder. Write down the name of the representative you spoke to. Write down the date and time that you reported your wages.
4. If you report in person, you should get a receipt of the wage report immediately following your meeting. Staple this receipt along with your paystub in your notebook.
5. If you report your wage by mail or phone, you will get a receipt within two to three weeks of reporting your wages. If you don't get a receipt from Social Security, your wages may not have been reported. If this occurs, do a follow-up call to Social Security to confirm that your wages have been reported.
6. It is also a good idea to keep track of your work hours in your notebook when you first start working.
7. Use your notebook to keep all your benefits-related letters and notices. Also use it to write down notes from any meetings or phone calls about your benefits.

Staple your paystub and receipts to your notebook. Keep all of your benefits and work-related information and notes in your notebook.