

# Understanding Social Security Disability Benefits While Working for 2020

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# A Few Words on UCP/Detroit...



*The mission of United Cerebral Palsy of Metropolitan Detroit is to advance the independence of all people with cerebral palsy and other disabilities by supporting their right to self-determination and inclusion through programs that focus on person centered advocacy, employment and assistive technology*

## ➤ **UCP focus is on Four Domains**

- ✓ *Assistive Technology*
- ✓ *Cerebral Palsy*
- ✓ *Employment*
- ✓ *Person Center Advocacy*

➤ *More than 85% of the people who are served by UCP/Detroit have other disability other than Cerebral Palsy*

*For additional information please go to our web-site: [www.ucpdetroit.org](http://www.ucpdetroit.org)*

# SSA's Defines a Disability as:

The inability to work:

- Cannot do the work that you did before
- Cannot adjust to other work because of your medical condition and
- Your disability has lasted or is expected to last for at least one year or to result in death



## Social Security Disability Insurance (SSDI) Supplemental Security Income (SSI)

### SSDI → (FICA)

- Insurance program based on the individual's work history or on a parent's work history
- No resource limits
- Comes with **Medicare** after 24 months (Parts A, B, C & D)
- Must apply for **Medicaid** through Michigan's Dept. Health & Human Services

### SSI → No Work History

- Needs based program
- Federal Benefit Rate 2020
  - \$ 783.00 for Individual
  - \$1,175.00 for Couple
- Resource limits
  - \$2,000 Individual
  - \$3,000 Couple
- Comes with **Medicaid** automatically in Michigan through Michigan's Dept. Health & Human Services

*➤ Some individual's may receive benefits from both programs at the same time.*

# *Social Security Disability Income (SSDI)*

## *Work Incentives (Triggers)*

### **Phase 1 - Trial Work Period (TWP)**

\$910.00 Gross Wages or MORE = 1 month for 2020

9 months = Trial Work Period

Used within a “rolling window” 60-month period

**Extended Medicare (at least 93 months) after completing the Trial Work Period**

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### **Phase 2 - Extended Period of Eligibility (EPE)** 36 months after TWP

SGA (\$ 1,260.00) for 2020

SGA (\$2,040.00 for people w/ blindness)

\*\* Grace Period – (First time achieving SGA after TWP)

- Unincurred Business Expenses – Self Employment Only
- Impairment Related Work Expense
- Subsidies & Special Conditions
- Unsuccessful Work Attempt

## Supplemental Security Income (SSI)

- Needs Based Program
- Comes with Medicaid – Automatically through MI DHHS
- Federal Benefit Rate
  - Individual      \$783.00 / Month
  - Couple          \$1,175.00 / Month
- Asset Resource Limit
  - Individual      \$2,000
  - Couple          \$3,000
- Report monthly on income received during the month  
(Unearned & Earned income)

## *Supplemental Security Income (SSI) & Medicaid*

*\*\* Managed by: MI Dept. of Health & Human Services*

- **1619b** – Not receiving SSI payment due to earned income and earnings under \$36,552 for 2019
- **Freedom To Work** (BEM 174) – Earning above or have assets greater than \$2,000 Ind. / \$3,000 Couple

# Working & Receiving SSI

## ➤ Basic formula when working:

$(\text{Gross Wages} - \$85.00) / 2 = \text{Countable Earned Income}$

$\$783.00 - \text{Countable Earned Income} = \text{Adjusted SSI Payment}$

Based on Gross Wages **Received** within a Calendar Month

- \* \$42/quarter State of Michigan's COLA Supplement Check



# *Supplemental Security Income (SSI) & Using Work Incentives*

- Impairment Related Work Expense (IRWE)
- Blind Work Expense (BWE)
- Plan for Achieving Self Sufficiency (PASS)
- Plan for Essential Self-Support (PESS) - Self Employed
- Student Earned Income Exclusion (SEIE)
  - \$1,900.00 / Month- \$7,670.00 / Year

# SSI Calculation While Working

(Gross Wages - \$ 85.00) / 2 = Countable Earned Income

\$783.00 - Countable Earned Income = Adjusted SSI Payment

**Example:**

\$ 866.00 Gross Wages in November (20hrs/wk \* \$10/hr \*4.33wks/month)

- \$85.00

\$ 781.00 / 2 = \$390.50  **Countable Earned Income**

\$783.00 – \$390.50 = \$393.00 SSI Check in January

**Not taking any Work Incentives into account**

Work in September → Report Pay Stubs in October → SSI Check received in November from wages

	October	November	December	January
Work	\$0.00	\$866.00	\$866.00	\$866.00
SSI	\$783.00	\$783.00	\$783.00	\$393.00
Total	\$783.00	\$1,649.00	\$1,649.00	\$1,259.00

What if the individual receives both....  
SSDI - \$500.00 & SSI- \$303.00

- Wages/Income are looked at in both ways:

- SSDI Trial Work Period or  
Extended Period Eligibility (SGA)

AND

- SSI Calculation

Unearned Income (SSDI) - \$20.00 = **Countable Unearned Income**

Gross Wages - \$65.00 / 2 = **Countable Earned Income**

\$783.00 – **Total Countable Income** = Adjusted SSI Payment

# SSDI and SSI

## Expedited Reinstatement of Benefits (EXR)

- If SSA closes the SSDI or SSI case, Due to earned income and the individual stops working or reduces Countable Earned Income to less than SGA (\$1,260.00) and it is within 60 months after the case closed
1. They can request reinstatement of benefits without filing a new disability application.
  2. They will be given temporary benefits for up to six months while Social Security conducts a review.
  3. If it is decided that they are no longer medically disabled by Social Security rules, they will not have to pay the temporary benefits back, unless they knew that they did not qualify for reinstatement.

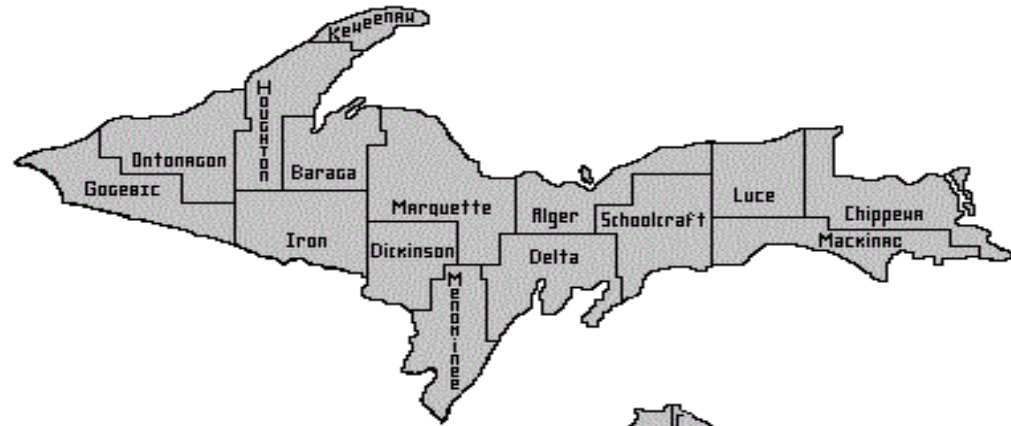
MI ABLE: [www.miabile.org](http://www.miabile.org)



- The federal Achieving a Better Life Experience (ABLE) program was created to encourage and assist individuals and families in saving funds for the purpose of supporting individuals with disabilities to maintain health, independence and quality of life; and to provide secure funding for qualified disability expenses on behalf of designated beneficiaries with disabilities WITHOUT jeopardizing benefits provided through private insurance, Supplemental Security Income (SSI) program, Medicaid program, the beneficiary's employment and other sources.
- The ABLE account provides a way for people, whose disability began before the age of 26, to save money and maintain eligibility for public benefits. The beneficiary and other people can deposit a combined total of \$15,000/year. A beneficiary who is working can deposit up to \$12,140 more in 2020 if he or she isn't participating in an employer-sponsored retirement plan.
- Money deposited by other people and investment gains are not counted as income for federally funded need-based benefits. Money in an ABLE account is also excluded from the resource limit for federally funded need-based benefits like Medicaid and Supplemental Security Income (SSI), but with SSI only \$100,000 is excluded



*The mission of WIPA services is to promote employment and enhance financial stability, the primary function of WIPA services is to provide beneficiaries with accurate and complete information about work incentives programs designed to support their efforts to obtain, retain or enhance employment.*



# Who is Eligible???

- Any individual who is already receiving disability benefits from Social Security.
  - Considering Employment
  - Currently Employed
  - \*\*Wants to Transition from receiving Social Security's disability benefits



# What WIPA can do for you?

Assist in understanding how your benefits are affected by being employed.

Areas include:

- Supplemental Security Income (SSI) cash benefits
- Social Security Disability Insurance (SSDI) cash benefits
- Medicare, Part A, B, C, and D
- Medicaid
- Private Health Insurance
- Short/Long Term Disability Insurance
- Worker's Compensation
- Unemployment Benefits
- Veteran's Benefits
- Housing Subsidies
- Food Assistance

# Benefit Counseling Services:

- Develop Benefit Analysis and Summary
- Develop Work Incentive Plan
  - Developed Work Incentives
  - Assist with completion of Work Activity Reports from SSA
  - Problem solve Medicaid issues

Benefit Analysis can be Developed / Revised at anytime!!!

# Social Security Administration

## Ticket to Work and Self-Sufficiency

Ticket Number  
123-45-6789TW

Claim Account Number

987-65-4321 W

Issue Date:



This ticket is issued to you by the Social Security Administration under the Ticket to Work and Self-Sufficiency Program. If you want help in returning to work or going to work for the first time, you may offer this ticket to an Employment Network of your choosing or take it to your State vocational rehabilitation agency for services. If you choose an Employment Network and it agrees to take your ticket, or if you choose your State agency and you qualify for services, these providers can offer you services to help you go to work.

An Employment Network provides the services at no cost to you. The Social Security Administration will pay the Employment Network if you assign your ticket to it, and the Employment Network helps you go to work and complies with other requirements of the Program. An Employment Network serving under the Program has agreed to abide by the rules and regulations of the Program under the terms of its agreement with the Social Security Administration for providing services under the Program. Your State agency can tell you about its rules for getting services.

*J. Arne B. Baird*

Commissioner of Social Security

# SSA Resources:

➤ [www.ssa.gov](http://www.ssa.gov)

➤ [www.ssa.gov/work](http://www.ssa.gov/work)

➤ [2020 Redbook on Employment Support](#): *A summary guide to employment support available to people with Social Security Disability Insurance and Supplemental Security Income Programs.* Social Security Pub. no. 64-030

➤ [www.miable.org](http://www.miable.org)

➤ [www.yourtickettowork.com](http://www.yourtickettowork.com)



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