

FEAR FACTOR

Season 4

Episode 8 (February 16th 2024 9am – 10:30 am):

SSI vs. SSDI Just Give Me the Basics

A close-up photograph of a hand holding a torn piece of white paper. The paper has the words "I Can't" written on it in a dark blue, cursive-style marker. The paper is torn at the top and right edges, and the background is a warm, brownish-orange color.

I Can't

Today's Episode

- Introductions and context 9:00 am – 9:15 am
- Overview of Social Security SI vs. SSDI 9:15 am – 10:15 am
- Next steps: Q+A, and Next Steps Poll 10:15 am – 10:30 am

Poll # 1: Who's here today?

- Service Support Administrator (SSA)
- Other County Board staff
- Family member
- Self advocate
- Provider
- Opportunities for Ohioans with Disabilities (OOD)
- Ohio Department of Developmental Disabilities (DODD)

F. E. A. R.

- Facts
- Evaluate
- Action
- Results

FEAR FACTOR

Purpose behind all *Fear Factor* Episodes:

- Providing access to experts and resources to SSAs, jobseekers and employees with developmental disabilities, their families/supporters (and anyone else interested), so we can all face the fears around benefits and working and move forward with facts and confidence.

Fear Factor

Confronting Fears About Losing Benefits Due to Employment Opportunities

Facts, Evaluation, Action, and Results



So far...

- *7 Episodes so far, covering SSI, SSDI, Medicaid, Ticket to Work, and Medicaid Buy In for Workers with Disabilities...*
- *Season 4: Updates and more!*
- *Published [Fear Factor Working Document](#) packed with info, resources and links around all aspects of Benefits and Working.*
- *Shout to FEAR Factor Fans! SSAs, providers, family-members, people being supported, and more.*

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So far...

- *In all episodes, we went through several fears around benefits and working and fielded questions.*
- *We polled folks at the end of Episode 7, and SSI vs. SSDI was chosen as the next topic*

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FEAR Factor Episodes
on the Employment
First Website

- Episode 1: Maintaining Critical Services and Support (August 30, 2021)
- Episode 2: SSI Benefits + Work (October 4, 2021)
- Episode 3: Refresher about SSDI (January 24, 2022)
- Episode 4: Medicaid Buy In for Workers with Disabilities (March 28, 2022)
- Episode 5: STABLE Accounts (June 13, 2022)
- Episode 6: SSI and Medicaid Refresher (December 12, 2022)
- Episode 7: Medicaid Buy In for Workers with Disabilities (June 28, 2023)

All recordings and supporting docs available [here](#).



Poll # 2: How much do you know about the difference between SSI and SSDI prior to today?

- I have never heard about SSI or SSDI
- I have heard of SSI and SSDI, but I don't understand the difference
- I consider myself fairly knowledgeable about SSI and SSDI
- I believe I know as much as the presenter about SSI and SSDI

“Fear Factor” Superstars

- **Darenda Geer, Certified Work Incentive and Transitioning Youth Practitioner, Fairfield County Board of DD**
- **Jeanne Ehmke, Work Incentives Consultant, Opportunities for Ohioans with Disabilities**

“Fear Factor” Production Team

- **Elizabeth Risner, Employment Services Coordinator, Butler County Board of Developmental Disabilities**
- **Paula Washek, Benefits and Supports Specialist, Clearwater Council of Government**
- **Latosha Olinger, Work Incentives Coordinator, Warren County DD**
- **Christine Brown, Clinical Research Assistant/Self Advocate Faculty, Ohio State Nisonger Center**
- **Nathan Turner, Advocacy Policy Specialist, Ohio Department of Developmental Disabilities**
- **Tanya R. Chiles, Chiles Creations**

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

Darenda Geer
Certified Work Incentive
and Transitional Youth Practitioner
&
Jeanne Ehmke
Work Incentives Consultant

AGENDA

Title II (SSDI)

Title XVI (SSI)

SSDI vs SSI

How earnings affect disability benefits

SSDI Work Incentives

SSI Work Incentives

Future SSDI Eligibility

When and How to report Income

Questions

Title II – SSDI

Disability Insurance Benefits (DIB), also called Social Security Disability Insurance (SSDI)

- Payable to workers insured under the Act

Childhood Disability Benefits (CDB), previously called DAC benefits

- Payable to a disabled adult child of an insured worker who is retired, disabled or deceased
- The child must have a disabling condition that began prior to age 22
- Entitlement cannot begin until they have turned 18

Disabled Widow(er)'s Benefits (DWB)

- Payable to the widow, widower, or surviving divorced spouse of an insured worker.
- Widow, widower, or surviving divorced spouse must be at least age 50
- Be disabled before the end of a specified period of time called the “prescribed period”
- Meet additional requirements regarding relationship to the worker and the length of time between the worker’s death and the application.

Title XVI - SSI

To be eligible for SSI an individual must be aged (at least 65), disabled or blind with limited income and resources

- Means tested program
- NOT based on prior work

A disabled or blind child under age 18 may be eligible

In addition, to get SSI, you must also:

- Be either a U.S. citizen or national or a qualified alien;
- Reside in one of the 50 states, the District of Columbia or the Northern Mariana Islands; and
- Not be absent from the U.S. for a full calendar month or 30 or more consecutive days.

Differences in SSDI and SSI

SSDI

Benefits based on earnings of a worker

Financed by employer and wage earner contributions (FICA)

No income or resource limit

Must have appropriate number of credits depending on age of disability onset

MediCARE eligible two years from date of entitlement

Benefit amount based on average lifetime earnings

Established monthly benefit changes only with annual COLA or additional earnings

SSI

Needs Based

Financed by general tax revenue

Income and resource limits

No work credits required

MediCAID automatic

Benefit amount is based on the annual Federal Benefit Rate (FBR)

Monthly benefit changes annually and fluctuates with countable earnings
2024 FBR Individual is \$943
2024 FBR Couple is \$1,415

SSDI (ONLY) Work Incentives

SGA in 2024
Non-Blind = \$1,550
Blind = \$2,590

Trial Work Period (TWP) – 9 months – can earn any amount of money

- After TWP - can earn up to non-blind Substantial Gainful Activity (SGA) - \$1,550 gross per month in 2024
- Trial Work Level in 2024 is \$1,110
- Earning over SGA after TWP ends – SSDI goes in Suspension (during EPE) or cessation (after EPE)
- Earning under SGA or using additional work incentives to reduce countable income after TWP ends – SSDI continues

Extended Period of Eligibility (EPE) – 36 additional months of eligibility beginning the month after TWP ends

- If gross monthly countable wages exceed SGA during the 36-month period, there WILL be suspension of your disability cash benefit (it will stop).
- You will receive the SSDI benefit for the first month you earn above SGA and for the following two (2) months. This is called the "Grace Period".
- If your earnings fall below SGA during EPE, your benefits can be restarted without completing a new disability application.

SSDI (ONLY) Work Incentive

Subsidy and Special Conditions

- Can only used after the TWP is completed

Your employer.....

Or someone else may be helping you with work supports such as a job coach, a different schedule, or a lighter workload. After you have been working for a while, Social Security may be able to help you maintain your SSDI benefits by deciding how much your work is subsidized by your employer or third party; including Vocational Rehabilitation.

Examples of Special Conditions:

Extra supervision

Allowances for extra time to perform duties

Special accommodations

Adjusted work schedules or duties

Subsidy Example

SSDI

- SGA = \$1,550 gross/month
- SSDI = \$900
- Earnings = \$1,800 gross/month
- TWP is complete
- SSDI subject to cessation (suspension if in EPE)
- SSA approves 30% Subsidy

$$\$1,800 \times 30\% = \$540$$

$$\mathbf{\$1,800 - \$540 = \$1,260}$$



Countable earnings below SGA – SSDI continues

SSDI or SSI Work Incentive

Impairment Related Work Expense (IRWE)

SSDI – Can only be used after TWP completes

Out-of-pocket expenses that are related to the disability and enable an individual to work

To be allowable, the expense must meet the following criteria:

- Be related to an impairment AND

- Expense must help you work

- Paid by the beneficiary and not reimbursed by another source

- Paid within a month in which you worked

- Must be reasonable

Examples of IRWE are:

- Supported Employment Services

- Attendant Care

- Transportation Costs

- Medical Devices

- Prostheses

- Medications and Therapies

- Co-Pays, Deductibles, Co-Insurance

Impairment Related Work Expense - Example

SSDI ONLY

- SGA = \$1,550 gross/month
- SSDI = \$900
- Earnings = \$1,600 gross/month
- TWP is completed
- SSDI subject to cessation
- IRWE = \$300/month (transportation)

$$\mathbf{\$1,600 - \$300 = \$1,300}$$

Countable earnings below SGA = SSDI continues

SSI ONLY

- SSI FBR = \$943
- Beneficiary receives only SSI
- Earnings = \$806 gross/month
- IRWE = \$200 (transportation)

- $\$806 - \85 (exclusions) = \$721
- $\$721 - \200 (IRWE) = \$521
- $\$521 / 2 = \260.50
- $\$943 - \$260.50 = \$682.50$ (without counting IRWE SSI would be \$100 less @ \$582.50)

$$\mathbf{\$682.50 + \$806 = \$1,488.50 \text{ (Gross monthly income)}}$$

ALWAYS more gross income when working regardless of SSI reducing!

SSDI or SSI Work Incentive

Expedited Reinstatement (EXR)

- SSDI or SSI benefit has terminated due to earnings over SGA (SSDI) or earnings over the 1619b threshold (SSI) AND your income then decreases or stops (under SGA level).
- Must request within 60 months (5 years) of when Social Security terminated the prior benefit.
- You must still be medically disabled (have the same or related disability)
- Request an EXR
 - If you qualify for EXR you may get up to six (6) months of temporary benefits while Social Security evaluates your reinstatement eligibility
 - For SSDI beneficiaries approved for EXR, entitlement to a new Trial Work Period (TWP) and Extended Period of Disability (EPE) will occur after 24 months of payments. This is called the Initial Reinstatement Period (IRP).

SSI Work Incentive

Blind Work Expense (BWE)

Works the same as IRWE

Work expenses do **NOT** need to be related to blindness

Examples of BWE are:

- Federal, state, and local income taxes, and Social Security taxes
- Transportation to and from work
- Dues or fees (such as licenses, union dues, etc.)
- Vehicle modifications
- Work-related training
- Guide dog expenses
- Visual and sensory aids
- Translation of materials into Braille
- Medical equipment or supplies that help you work
- Attendant care services
- Meals consumed during work hours
- Therapy

Blindness is central visual acuity of 20/200 or less in the better eye with best correction, or a limitation in the field of vision in the better eye so that the widest diameter of the visual field subtends an angle of 20 degrees or less.

SSI Work Incentive

Student Earned Income Exemption (SEIE)

Eligible when working and regularly attending school

Under age 22

Available if enrolled or attending the following:

7th to 12th grade for at least 12 hours each week

A college or university for at least 8 hours per week (semester or quarter system)

A training course to prepare for employment for at least 12 hours per week (15 hours per week if the course involves shop practice)

Any of the above for reasons beyond the student's control, e.g. illness or;

A transition program preparing you for employment while you receive special education services

SEIE is available during school vacations if you attend classes regularly just before and after vacation, AND you notify SSA

In 2024

**\$2,290 per month and
up to \$9,230 annually in
wages can be excluded**

Student Earned Income Exclusion - Example

Earning Wages - regularly attending school using SEIE

SSI Only

- SSI FBR = \$943
- Beneficiary receives only SSI
- Earnings = \$806 gross/month
- SEIE = \$806

- $\$806 - \$806 = \$0$

No reduction in SSI benefit

$\$943 + \$806 = \$1,749$ (Gross monthly income)

Earning Wages NOT attending school nor using SEIE

SSI Only

- SSI FBR = \$943
- Beneficiary receives only SSI
- Earnings = \$806 gross/month

- $\$806 - \85 (exclusions) = \$721
- $\$721 / 2 = \360.50
- $\$943 - \$360.50 = \$582.50$ (Reduced SSI w/earnings)

$\$582.50 + \$806 = \$1,388.50$ (Gross monthly income)

The SEIE is applied to the gross wages not to exceed \$2,290 per month or \$9,230 per year

Future SSDI Eligibility

- The Social Security Administration (SSA) determines if you have worked enough to qualify for Social Security Disability Insurance (SSDI) by converting your earnings into work credits.
- The dollar amount it takes to earn one work credit is calculated annually. In the year 2024, you must earn \$1,730 per quarter to get one Social Security work credit, or \$6,920 annually to get the maximum four credits for the year. Annually, it doesn't matter in which quarters you do the work.
- The younger you are when you become disabled, the lesser amount of credits are needed to be eligible for SSDI.
- To be considered a disabled person for Social Security purposes, a disability applicant must be unable to perform Substantial Gainful Activity (SGA); in 2024 the non-blind SGA limit is \$1,550 gross per month. The Blind SGA limit is \$2,590.

Why is it important to report earned income?

SSDI - Earned income affects the use of Trial Work Period months

Not reporting income or specific changes can easily create an overpayment situation for both SSDI and SSI

Report previous month's income by the 6th of every month

Some Social Security Representatives will tell SSDI beneficiaries they do not need to report earned income.

NOT TRUE!

Where and How to Report

- Reporting can be accomplished by telephone, mail, Fax, in person or through, an individuals' My Social Security Account, or the SSI smartphone app
- Call Toll-Free at 1-800-325-0778 or County SSA office
- Deaf or hearing impaired – call TOLL FREE at TTY 1-800-325-0778
- Mail-In – SSA is required to provide a receipt
- In Person – Keep your check in ticket
- Fax – Keep the transmission page
- My Social Security account – **THE BEST METHOD**
- Drop off – TRY TO AVOID

IT IS YOUR RECORD VS.
SOCIAL SECURITY RECORDS.
IF YOU DON'T HAVE PROOF
OF SUBMITTING YOUR
PAYSTUBS AND YOUR HAVE
AN OVERPAYMENT BECAUSE
SSA BELIEVES YOU HAVE NOT
REPORTED PROPERLY – NOT
GOOD ☹️



Questions

Quiz: Episode Recap

1. Which type of disability benefit does **not** require the applicant to have any work history?
 - a) SSI
 - b) SSDI
 - c) DWB
 - d) CDB
2. If a SSDI beneficiary receives extra support on the job such as extra breaks or adjusted work duties, this may qualify as a:
 - a) Special benefit
 - b) Impairment Related Work Expense
 - c) Subsidy
 - d) Blind Work Expense
3. To be eligible to file for Expedited Reinstatement of SSDI or SSI, the request must occur within ____ year(s) of termination of the prior benefit.

Quiz: Episode Recap

4. To meet the definition of an Impairment Related Work Expense (IRWE), the expense must:

- a) Be paid by the beneficiary
- b) Must be reasonable cost
- c) Be paid by another source
- d) A & B
- e) B & C

5. What is generally the best method of reporting wages to the Social Security Administration?

- a) Through the online My Social Security Account
- b) In person
- c) Via Fax
- d) Via US Mail

Results: Episode Recap

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Answer: 5

Results: Episode Recap

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Poll # 3: What's Next?

More support + training on...

- STABLE
- Work Incentives for Older Adults
- How will work impact housing, transportation, and food assistance benefits?
- Make sense of all the resources!
- Other? (share in the chat)

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Next Episode

- *Episode 9 on March 26th, 2024 from 9am-10:30am*
- *Reporting Requirements to Maintain Benefits*

Questions?

