

The Benefits of Working

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DEPARTMENT of
REHABILITATION

Employment, Independence & Equality



The Benefits of Working

- ▶ Learning new skills
- ▶ Having more money to spend
- ▶ Having more money to save
- ▶ Finding new friends
- ▶ Accomplishing something important or helpful to others

Which is most important to you?

Types of Benefits

Which benefits can people receive from the Social Security Administration (SSA)?

- ▶ SSI?
- ▶ SSDI?
- ▶ CDB/DAC?
- ▶ Retirement?
- ▶ Don't know?

What happens to these benefits when you go to work?

What is Supplemental Security Income (SSI)?

- ▶ For people who are disabled, over age 65, or blind
- ▶ Resource Limit: \$2,000 for an individual, \$3,000 for a couple
- ▶ Always have more money when working than when receiving only SSI

Scenario: Robin

Robin is 31 years old

Robin's job: grooming dogs and cats

Working 10 hours per week

Earning \$15 per hour

What will happen to her SSI?



SSI Calculation

\$15 per hour X 10 hours per week X 4 weeks = \$600
per month – earned income

\$600 - \$85 –exclusions
= \$515

\$515/2 = \$257.50 – amount Social Security counts

\$794 – SSI amount - \$257.50 – amount Social
Security counts
= \$536.50 – new SSI amount

\$536.50 – new SSI amount + \$600 – earned income
= \$1,136.50 – total monthly income

More money every month!



Two Important SSI Work Incentives

Student Earned Income Exclusion (SEIE)

Blind Work Expense (BWE)

Student Earned Income Exclusion (SEIE)

Students can earn up to \$1,930 per month with no impact on SSI payments

Up to \$7,770 per calendar year (2021 amounts)



Blind Work Expenses (BWEs)

Items or services:

- ▶ Purchased while employed
- ▶ Paid for out-of-pocket
- ▶ Do not have to be related to blindness or low vision

Examples:

Guide dog expenses, assistive technology equipment and training, union dues, lunches eaten at work, transportation costs, and much more

Blind Work Expenses (BWEs) Continued

When reporting monthly wages, submit:

- ▶ Copies of pay stubs
- ▶ BWE Request Form
- ▶ Receipts for all BWEs

Social Security may count less of your earned income, resulting in a higher monthly SSI payment!

Scenario: Brandi

Brandi is 31 years old

Brandi's job: same as Robin's

Working 10 hours per week

Earning \$15 per hour

Monthly Blind Work Expenses (BWEs):

- ▶ \$50 monthly bus pass
- ▶ \$50 cell phone bill
- ▶ \$40 Lions Club dues
- ▶ \$10 prorated annual Toastmasters dues

Total amount of monthly BWEs: \$150

Let's compare



Robin's new SSI amount:
\$536.50

Brandi's new SSI amount:
\$686.50

Total monthly income:

Robin: \$1,136.50

Brandi: \$1,136.50

Same amount!

More money every month!

Other Benefits

Always more money with SSI and work

What about SSDI?

Title II: Social Security Disability Insurance (SSDI)

- ▶ Work history
- ▶ Bridge from work history to future employment
- ▶ Social Security determines the amount

Title II: CDB

Childhood Disability Benefits (CDB)
Disabled Adult Child (DAC)

Two names for the same benefit

- ▶ Over age 18
- ▶ Disability prior to age 22
- ▶ Parent is disabled, retired, or deceased

Similar work incentives to SSDI

SSDI and CDB Work Incentives

- ▶ 9-month Trial Work Period (TWP)
- ▶ 36-month Extended Period of Eligibility (EPE)
- ▶ 3-month Grace Period
- ▶ Substantial Gainful Activity (SGA) Amount: \$2190
- ▶ Subsidies and Special Conditions
- ▶ Impairment-Related Work Expenses (IRWEs)



What about health insurance?

SSDI and CDB: Medicare

SSI: Medicaid

Both can continue for a long time

Summary

It's okay to get a job!

Even if you receive cash and healthcare benefits from SSA

SSI:

- ▶ You always have more money when you receive SSI and are working

SSDI and CDB:

- ▶ You can earn a million dollars for at least nine months and benefits continue without change



One More Work Incentive

EXR: Expedited Reinstatement

- ▶ Available for five years after benefits stop
- ▶ Get benefits back within a month or two
- ▶ No need to reapply

ABLE Accounts

- ▶ Save up to \$15,000 annually with no impact on cash or health benefits
- ▶ Save even more if you are working
- ▶ Some have optional pre-paid debit cards
- ▶ Use this money to pay for Qualified Disability Expenses (QDEs)
- ▶ QDEs are anything that help you Achieve a Better Life Experience
- ▶ Examples: rent, food, clothing, assistive technology, transportation, and much more

California Department of Rehabilitation

Work Incentives Planners (WIPs)

Before receiving WIP Services, beneficiaries must:

- ▶ Request their Benefits Planning Query (BPQY) from the SSA
- ▶ Give their BPQY to the WIP
- ▶ Have completed their training program
- ▶ Be ready to do whatever it takes to find and keep a job



Don't Have a Case Open?

Work Incentives Planning and Assistance (WIPA) Projects:

- ▶ Provide benefits planning services
- ▶ Mainly serve beneficiaries remotely
- ▶ Provide benefits planning to students, even if they aren't seeking employment

Employment Networks (ENs):

- ▶ Some have benefits planners but not all
- ▶ Serve beneficiaries who do not have an open case with a state vocational rehabilitation agency
- ▶ Ticket to Work (TTW) can be assigned to them

Resources

Links:

- ▶ Create a MySSA Account: www.ssa.gov/myaccount
- ▶ Explore DB101.org
- ▶ Learn more about ABLE accounts at ABLENRC.org
- ▶ Review fact sheets and forms on SSA.gov website
- ▶ Check out the Ticket to Work program with list of ENs at Choosework.ssa.gov

Questions?

Ask general questions

Please don't ask personal questions

Thank you!

