

Benefits and Employment

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Benefits and Employment

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What We'll Discuss Today

Agenda

- Benefits Planning Services
- Dispel Common Myths
- How to Talk About Benefits and Work
- CalABLE
- California Disability 101 Website
- Resources
- Q&A

Work Incentive Planning Guidance

- DOR Work Incentive Planner (WIP)
- Ticket to Work: Work Incentive Planning & Assistance (WIPA) Program

Assists SSI/SSDI beneficiaries to bridge the gap between Social Security benefits and successful employment

Provide individuals with the information they need to make informed decisions about their work goals.

Contact SSA to request a Benefit Planning Query (BPQY) (SSA-2459), a detailed report about a beneficiary's current benefits status.



How Can I Connect an Individual to Benefits Planning Services

Department of Rehabilitation: Work Incentive Planning (WIP) Services

- Speak with the DOR Counselor or Service Coordinator for a referral to meet with WIP
- For more information on:
 - WIP Services
 - Ticket To Work
 - Past and future webinars
 - Spotlight on Social Security Newsletter

Please visit the Social Security Programs and Disability Planning Services Webpage at:
www.dor.ca.gov/home/ssa.

Work Incentive Planning and Assistance (WIPA) Project

- Go to www.choosework.ssa.gov to use the “Find Help” Tool to locate a WIPA Project serving your Area or find an Employment Network (EN) that provides benefits planning.
- Call the Ticket To Work helpline at 1-866-968-7842 or TTY 1-866-833-2967

SSI? SSDI? What's What?

Supplemental Security Income (SSI)	Social Security Disability Insurance (SSDI) or Title II
Makes cash assistance payments to aged, blind and disabled people with limited income and resources.	Based on disabled workers passed earnings.
Must meet SSA disability criteria	Must meet SSA disability criteria
Needs Based	Insurance Program
Resource Limits: \$2,000 for individual; \$3,000 for couple	FICA contributions/work history
Paid from general tax revenue	Paid from Title II Trust Fund
Payment fluctuates with income, work incentives, living arrangements, etc.	Monthly payment depends on average lifetime earnings
Medicaid (Medi-Cal): Immediate eligibility	Medicare: 2-year waiting period

Three Ways to Receive Social Security Benefits

- Supplemental Security Income (SSI) for Minor
- Supplemental Security Income (SSI) Adults (age 18 and over)
- Social Security Disability Insurance (SSDI)
 - Own work record
 - Childhood Disability Benefits/Disabled Adult Child (CDB/DAC)
based on parents work record if disability occurs prior to age 22 and parent is deceased, disabled or retired.

Common Myths & Misconceptions

If I go to work:

- I'll lose my cash benefits
- I'll lose my Medi-Cal/Medicare
- If my disability worsens and I can't continue to work, I won't be able to get back on benefits



Common Myth & Misconceptions

Myth # 1

If I go to work,
I'll lose my
Cash Benefits



What Are Work Incentives?

Employment supports to explore work without the fear of losing benefits right away, including medical coverage.

SSI Work Incentives

- Income Exclusions
- Student Earned Income Exclusion (SEIE)
- Impairment Related Work Expenses (IRWE)
- Blind Work Expenses
- Plan to Achieve Self Support (PASS) Plan

SSDI Work Incentives

- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Expedited Reinstatement (EXR)



Common Myth & Misconceptions

Myth # 2

If I go to work,
I'll lose my
MediCal or Medicare



Medi-Cal Options When Working

SSI-Linked Medi-Cal: When working, keep Medi-Cal if you continue to receive an SSI check of any amount and you continue to be eligible for SSI.

Medi-Cal Section 1619(b): Keep your free SSI-linked Medi-Cal until your earnings reach an annual threshold amount. **2024: \$58,638, Blind: \$60,663**

- Resources under **\$2,000 (\$3,000 for couple)**
- Remain disabled under Social Security rules
- Need Medi-Cal to work

Medi-Cal Working Disabled Program: Free coverage until your earnings reach an annual threshold amount. 2024: \$76,320

- No resource limit
- Allows you to save money
- Apply through your County Department of Social Services.
- Continued IHSS Services

Medicare Options When Working

Extended Period of Medicare Coverage (EPMC)

Medicare continues for over 7 years if earnings are above SGA, even if SSDI ends.

Medicare for Person with Disabilities that Work

Continued Medicare with premium payment is an option when EPMC ends.

Medi-Cal Working Disabled Program: Free coverage until your earnings reach an annual threshold amount. 2024: \$76,320

- No resource limit
- Allows you to save money
- Will pay Medicare premiums
- Apply through your County Department of Social Services

Common Myths & Misconceptions

Myth #3:

If I go to work and have to stop working because of my disability, I won't be able to get back on benefits.



Common Myths & Misconceptions

Expedited Reinstatement (EXR)

If you must reduce your hours or stop working due to your disability, **you can get** your benefits back without another application!

- Within 5 years of your benefits stopping due to work



Securing today
and tomorrow

Case Scenario: Elena, an SSI Recipient (1 of 4)

- Elena is 18 years old.
- Receives SSI benefits
- She lives at home with her parents and pays rent.
- She wants to explore work and be more financially independent.
- No other income.
- Hopes to work part-time, estimated monthly earnings of \$1,385 per month.

What will happen to Elena's SSI payment?

Calculate Countable Income

$$\begin{aligned} & \$1,385 \text{ (Gross Earnings)} \\ & - \$20 \text{ (General Income Exclusion)} \\ & - \$65 \text{ (Earned Income Exclusion)} \\ & = \$1,300 \\ & \underline{\$1,300/2 \text{ (divide remaining in half)}} \\ & = \mathbf{\$650 \text{ (Countable Earned Income)}} \end{aligned}$$

Case Scenario: Elena an SSI Recipient (2 of 4)

How Does This Affect Elena's SSI Check?

$$\begin{array}{r} \$1,182.94 \text{ SSI Rate} \\ - \quad \$650.00 \text{ Countable Earned Income} \\ \hline = \quad \boxed{\$532.94 \text{ SSI Check}} \end{array}$$



How Does this Affect Elena's Total Monthly Income?

$$\begin{array}{r} \$1,385.00 \text{ Elena's Gross Earned Income} \\ + \quad \$532.94 \text{ Adjusted SSI Check} \\ \hline = \quad \boxed{\$1,917.94 \text{ Total Monthly Income}} \end{array}$$

Case Scenario: Elena, an SSI Recipient (3 of 4)

SSI Only	SSI + Earnings of \$1,385
\$1,182.94	\$1,917.94



Elena comes out ahead financially!

Case Scenario: Elena an SSI Recipient (4 of 4)

Key Discussion Points for Elena and Her Family

- SSA rules help you work and maintain SSI benefits, including your Medi-Cal.
- You can stay connected to SSI when you work.
- Keep SSI-linked Medi-Cal when working.
- Earn over \$58,000 and stay eligible for benefits in case you stop working.
- SSA counts less than half of your income to determine how much SSI to pay you. This ensures you will always have more money when working than on SSI alone.
- Though SSI may go down, your overall income will go up when you work.
- Keep resources below \$2,000 to stay eligible for SSI, we'll discuss some strategies for this.

Case Scenario: Cindy, SSI Household of Another (1 of 2)

- Cindy is 27 years old
- Her SSI is reduced because she is living with her parents rent free.
- She receives Medi-Cal In Home Supportive Services (IHSS).
- She may consider part-time work.
- Mom is Representative Payee

Considerations?

- Fear of losing SSI
- Receives reduced SSI
- Medi-Cal for IHSS Support
- Representative Payee, managing benefits

Case Scenario: Cindy, SSI Household of Another (2 of 2)

Key Discussion Points for Cindy and Her Family

- SSA rules help you work and maintain SSI benefits, including your Medi-Cal.
- You can keep SSI-linked Medi-Cal while working, IHSS will continue.
- SSA counts less than half of your income, this ensures you have more money than on SSI alone. Working can improve your finances, build savings, make friends and learn a skill.
- Working part-time will reduce the SSI payment, but you will still maintain part of the SSI.
- Keep resources below \$2,000 to stay eligible for SSI, a CalABLE can help.
- May consider paying rent, to maximize the monthly SSI payment.
- As Representative Payee, help Cindy report wages and manage benefits.

Case Scenario: Tom, an SSDI Disabled Adult Child Recipient (1 of 3)

- Tom is 40 years old
- Receives SSDI Disabled Adult Child/Childhood Disability Benefits (DAC/CDB)
- Reported wages for his subminimum wage for the past 15 years.
- Will need a job coach to help him transition from his Work Activity Program.

Considerations?

- Past work and use of any work incentives.
- Expected earnings?
- What Work Incentives can Tom use?
- Does he pay a premium for Medicare? Other health care options?

Case Scenario: Tom, an SSDI Disabled Adult Child Recipient (2 of 3)

Trial Work Period (TWP)

- Test ability to work for at least 9 months.
- Work and get SSDI benefits at the same time.
- Receive full SSDI benefits no matter how much is earned.

Extended Period of Eligibility (EPE)

- 36-Months
- Substantial Gainful Activity (SGA).
- Earnings below SGA-keep SSDI check.
- Other work incentives reduce how SSA counts income.
 - Special Condition for job coaching hours
 - Impairment Related Work Expenses.

Expedited Reinstatement (EXR)

- SSDI benefits stop due to earnings
- Stop working due to disability
- Restart benefits quickly with in 5 years

During the EPE

- Tom works 25 hours per week
- Earns \$16 per hour
- Gross earnings of \$1,700
- 50% Job Coaching

Gross Earnings	\$1,700
Value of job coach	- \$850
Countable Income	\$850

Tom Keeps His Full SSDI Check and
His Earnings from Work!

Case Scenario: Tom, SSDI Disabled Adult Child Recipient (3 of 3)

Key Discussion Points for Tom and His Family

- SSA rules help you work without losing benefits right away, including your Medicare.
- Medicare can last for more than 7 1/2 years when working.
- You can test work to see if its right for you with no impact on your benefits for a period of time. There are over 8 years of protection available.
- There are work incentives to reduce how much of your income SSA counts, helping you keep your SSDI payment.
- Going to work will not impact your parent's benefit.
- In the future, if benefits stop due to earnings from work, you can quickly restart them.

General Talking Points to Encourage Work (1 of 1)

1. I can't work because of my disability.
 - There are laws that support you going to work and resources to help you reach your employment goals, like training, job coaching and accommodations that make work possible.
2. If I go to work, I'll lose my cash benefits.
 - Social Security has over 20 work incentives to help you work without losing your benefits right away, including your healthcare.
 - With SSI, Social Security's rules ensure you will always have more money when you work.
 - With SSDI, you can give work a try for a period of time with no impact on your benefits, to see if working is right for you.
3. I rely on my cash benefit, so I can't afford to work.
 - Working while on SSI or SSDI can actually increase your income. Social Security has special rules to help you keep some or all the support you need while you work to earn more money.

General Talking Points to Encourage Work (2 of 2)

4. I'll lose my Medi-Cal or Medi-Care when I go to work.
 - There are programs to protect your health care long term while you are working. Medi-Cal has several programs to fit different situations and Medicare coverage continues when you are working for at least 7 years and 9 months. There are other options available through Medicare, an employer or through Covered California.
5. If I work, Social Security will assume I don't have a disability anymore.
 - SSA routinely conducts Continuing Disability Reviews (CDR) based on the information they have about your impairment. SSA wants you to give work a try if you are able, and if you are using your TTW and making timely progress toward your employment goals, they will not do a medical CDR.
6. If my benefits end because of my work and earnings, I won't be able to get back on benefits.
 - If your benefits stop because of your work and earnings, and you have to stop working or reduce your hours due to your medical condition, you can restart your benefits without having to reapply. SSI and SSDI both have rules that allow you to quickly restart benefits within 5 years of when benefits stopped.

Wage Reporting

- Report in person by visiting, calling, faxing, or writing Social Security. Call Center: 1-800-772-1213
- Ask about the automated toll-free [SSI Telephone Wage Reporting Service](https://www.ssa.gov/ssi/telephone) (866-772-0953) or the free [SSI Mobile Wage Reporting Smartphone App](https://www.ssa.gov/ssi/mobile).
- Online: www.ssa.gov/myaccount

To report online you must have a “**my Social Security**” account.

- Report between the 1st – 6th of the month to avoid underpayments/overpayments.

[How to Report Wages to Social Security](#)

CalABLE

California Achieving a Better Life Experience

- Savings & investment account for people with disabilities
- Must have been disabled before age 26 –
 - ABLE age eligibility requirement from 26 to 46 starting January 1, 2026
- Individuals can contribute up to \$18,000 a year
- Save as much as \$100,000 in an account with no impact on federal or California public benefits.
- Tax advantage if used for qualified expenses
- Provide greater financial security to people with disabilities

Learn more at CalABLE.ca.gov or call 833-CAL-ABLE



California Disability 101

- ca.db101.org
- [SSI & Work](#)
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Disability Benefits 101

California

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See how work and benefits go together

You can make work a part of your plan.

See how benefits support work



Find programs that can help you find work



Discover ways to save up money while working



ALL WORK & BENEFITS →



Benefits Planning Estimators

Check the numbers to see how you can have more money when you work.

Benefits and Work Estimator

School and Work Estimator

Medi-Cal for the Working Disabled Estimator

Get Help



Resources

Social Security: www.ssa.gov/

- Red Book www.ssa.gov/redbook/
- Working While Disabled: How We Can Help: <https://www.ssa.gov/pubs/EN-05-10095.pdf>
- Order SSA Publications: <https://www.ssa.gov/pubs/>
- My Social Security Account www.socialsecurity.gov/myaccount/
- Overpayment Fact Sheet: <https://www.ssa.gov/marketing/assets/materials/EN-05-10106.pdf>
- SSA Call Center: 1-800-772-1213

Ticket to Work (TTW): www.choosework.ssa.gov

- Call: 1-866-968-7842 or TTY 1-866-833-2967
- Find a Work Incentive Planning & Assistance Program (WIPA)

Contact the DOR TTW Help-Line

- TTWinfo@dor.ca.gov
- 1-866-449-2730
- <https://www.dor.ca.gov/Home/SSA>