



# Student Work and SSA Benefits

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# vaACCSES Work Incentives Planning and Assistance (WIPA) INITIATIVE

- ▶ Initial Eligibility - assist with the organization of all necessary documents (Fee based)
- ▶ Provide information and direct assistance assisting individuals who are transitioning to the workplace, working or employment is immanent. (No fee/ no referral needed)

# *Array of WIPA/CWIC Services*

- ▶ Initial Eligibility (fee based)
- ▶ Information and referral
- ▶ Problem solving and advocacy
- ▶ Benefits planning
  - ▶ analysis
  - ▶ advisement
- ▶ Benefits assistance
  - ▶ Support planning
  - ▶ Management



## DEFINITION OF DISABILITY

The SSA defines disability for both SSI and SSDI programs as the inability to engage in **Substantial Gainful Activity (SGA)** by reason of any medical (physical and/or mental or blind) impairment.

Disability must have lasted or be expected to last for a continuous period of not less than 12 months or result in death.

SGA= \$1080.00 Gross/Month 2018



# Definition of Disability

Definition for those under age 18

*“a person under the age of 18 shall be considered disabled if they have a medically determinable physical or mental impairment which results in marked and severe functional limitations and which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.”*

***Translation = Developmental Milestones***

# INITIAL ELIGIBILITY DETERMINATION

## Step 1. Disability Report Form-Application

### A. Call 1-800-772-1213, SSA On-line, or Field Office

1. Interview will take place information will be entered into the computer securing the date of application.
2. Paperwork will be mailed that is required to be completed and return within a timeline.
3. Computer generated document will also be mailed to be signed for accuracy during the phone interview.
4. Before mailed, copy all documents after they are filled out, including the computer generated document for signature sent by SSA
5. Second interview will be set up to take place either by phone or face to face

## Eligibility Continued

**Step 2. SSA will send Disability Report Form to the Disability Determination Service (DDS)**

- A. Medical history information collected by DDS;**
- B. Information received will be reviewed;**
- C. DDS may or may not request information such as:**
  - 1. Work History**
  - 2. When disability began**
  - 3. What treatment has been given**

# Eligibility Continued

D. DDS may request, on behalf of SSA, a medical exam (SSA pays for exam by a physician chosen by SSA).

E. Determination will be sent to SSA (estimated 60 days)

1. Eligible for benefits; 2) denial (apply for reconsideration; and 3) if denial at reconsideration stage next step is to Appeal (This is the Administrative Law Judge System).



# Supplemental Security Income (SSI)

- ▶ A cash benefit paid to individuals who meet medical disability and financial needs criteria.
- ▶ The maximum 2018 Federal Benefit Rate is \$750.00
- ▶ Associated with Medicaid
- ▶ Resource Limit of \$2000.00
  - ▶ Resource = Checking/savings acct., stocks, bonds, 401K,

# Parent to Child Deeming

- ▶ A portion of the parents' income is considered to be available to the SSI child.
- ▶ May reduce the amount of the student's maximum SSI check. (if the student is under the age of 18)



# Living Arrangement

- ▶ If the student is age 18 or older and someone provides his/her food and/or shelter, the base SSI check will be less than \$750/mo.
- ▶ If paying room and board, he/she may receive the full \$750/mo.





## SSI Resources Counted-Maybe

- Countable by SSA (maybe):
  - Cash, Savings Accounts, Stocks, Bonds, CD's, IRA's etc.
  - Land (Owned but not lived on)
  - Anything owned that is converted to cash and used for Food and Shelter (including utilities)
  - Resources of a spouse. Resources of parent if beneficiary is under 18 (minor).

# Commonly Asked Questions

- ▶ How much can I earn and still keep my benefits?
- ▶ If I work, will I lose my Medicaid
- ▶ Is there a way I keep more of my SSI Check while working?
- ▶ When and what must I report to Social Security?



# Impact of Wages on Monthly SSI Payments

- ▶ The SSA reduces the student's max SSI by a portion of his/her total countable income each month.
- ▶ One always gains more in wages than one loses in SSI payments.
- ▶ No earnings limits.



# IRWE - Impairment Related Work Expenses

- ▶ 1/2 of the money spent on these items does not count against the monthly SSI amount

Attendant care services, certain transportation costs, medical devices, medications, residential modifications, and more.

# STUDENT EARNED INCOME EXCLUSION SSI WORK INCENTIVE

- ▶ Student Earned Income Exclusion allows individuals under the age of 22 who regularly attend school to exclude earned income up to a certain amount (as of January 1, determined each year) in a month (with a maximum per year, also determined each year). In addition, both amounts will be automatically adjusted annually based on increases in the cost-of-living index.
- ▶ Individuals not able to claim the full amount in a month can carry the balance over to the next month.

**2018 limits: \$1,820 month/ \$7350.00 year**



# Plan for Achieving Self-Support

- ▶ An Approved PASS helps the student pay for items or services they need to achieve an occupational goal.
- ▶ Social Security will increase his/her monthly SSI checks to match or nearly match what they put aside.
- ▶ Set aside earned or unearned income
- ▶ **Note: you MUST have an Occupational goal.**

# Continuation of Medicaid (1619B)

- ▶ Medicaid coverage to continue even if SSI cash benefit is reduced to \$0

Needs Medicaid in order to work, and has annual earnings not greater than the state threshold amount (\$35,684 for 2017) \*

***NOTE: Medicaid Waivers have a different earnings threshold amount***

# Virginia's Medicaid Buy-In Program: ***MEDICAID WORKS***

- Disabled/ ages 16-64 years of age
- Meet all requirements of Medicaid group with income  $\leq$  80% of poverty (\$804/mo. in 2017)
- Employed or have letter from employer
- ▶ *This plan option allows enrollees to have annual earnings in 2017 as high as \$75,000 & resources up to \$39,758.*



# Medicaid Waivers

- ▶ Allow the provision of long term care services in home and community based settings under the Medicaid Program. These have specific earnings thresholds.
- ▶ 300% of the FBR (\$750.00) or \$2250 in earnings.
- ▶ There might be a “patient pay” fee applied to unearned income.

# CDB Benefits

- ▶ CDB is a monthly cash payment to a child based on the social security earnings record of a parent of that adult child.
- ▶ Found to be disabled prior to the age of 22.
- ▶ A disabled adult child is entitled to one-half of the parents' Benefit if the parent is living, and three-fourths of the PIA if the parent is deceased.
- ▶ If both parents are disabled, retired or deceased, the child is entitled to CDB benefits on the higher account of the two.

# Quick Reference Guide

## SSI

- ▶ Financial Needs Based
- ▶ Max. \$750.00 for individual
- ▶ \$2000 Resource limit
- ▶ Benefits check is reduced \$1 for every \$2 earned
- ▶ Medicaid eligibility
- ▶ No earnings limits

## SSDI, SSCDB, SSDWB

- ▶ Based on work history
- ▶ Individual payments differ according to work history
- ▶ Medicare Eligibility after 24 month waiting period
- ▶ Benefit check is all or nothing, based on whether countable earnings are above or below SGA (1180/month)

# ABLE Now

- ▶ ABLEnow accounts help individuals with disabilities save money to pay for qualified expenses, without being taxed on the earnings - and in most cases, without losing eligibility for certain means-tested benefit programs.
- ▶ Generally, funds in an ABLEnow account are disregarded when determining eligibility for certain means-tested benefits programs, such as Medicaid and Supplemental Security Income (SSI).
- ▶ <https://www.able-now.com>

# To Avoid Overpayment:

- ▶ Report employment to Social Security.
- ▶ Set up a simple filing system
- ▶ Submit pay stubs and IRWE receipts once very month (including months that are not worked).
- ▶ Remember that there is a resource limit of \$2000.00 in order to remain eligible for SSI benefits
- ▶ Contact your local CWIC (Marilyn or her team)



# For More Information

**Contact:**

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**571-339-1305**

**<https://www.ssa.gov/redbook/documents/TheRedBook2017.pdf>**



*thank you!*