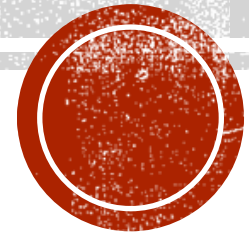


WORKING WITH PUBLIC BENEFITS

Massachusetts Rehabilitation Commission
Statewide Employment Services



Project IMPACT
Kathy Kelly, MPA

SOCIAL SECURITY BENEFIT PROGRAMS

TITLE II

Social Security Disability Insurance (SSDI)

A beneficiary receives SSDI based on:

- ✓ Their work history
- ✓ Their deceased spouses work
- ✓ Their parent, if the individual is disabled prior to age 22
- ✓ Always arrives on the 3rd of each month

TITLE XVI

Supplemental Security Income (SSI)

- ✓ Provides assistance to the aged, blind and people with disabilities who have limited income and resources.
- ✓ Always arrives on the 1st of the month



SOCIAL SECURITY DISABILITY INSURANCE

- ✓ Eligibility is based on number of “Credits” Earned
- ✓ Generally one needs at least 20 credits in the previous 10 years of becoming disabled
- ✓ 1 credit = \$1,260 earned
- ✓ Maximum is 4 credits per year
- ✓ 5 Month Waiting Period
- ✓ No Resources of asset limit
- ✓ Eligibility for Medicare after 24 months



SSI ELIGIBILITY

- Disabled
- Low Income – Need based program
- Asset limit \$2000
 - ❖ To be eligible to receive SSI benefits based on disability, an SSI applicant or a current SSI recipient who is single cannot have more than \$2,000 in resources)
- If a child under age 18 lives with their parents, the SSA deems the resources of a parents in determining financial eligibility



AGE 18 RE- DETERMINATION

- When SSI beneficiary turns 18, Social Security considers them to be adults
- Eligibility for SSI must be re-determined using the adult eligibility criteria
- Adulthood for SSA means the child has no guardianship. A Representative Payee or guardian may need to be appointed to manage the SSI payments
- Parental Support viewed by Social Security
 - In-Kind Support and maintenance (food and shelter)



ASSET AND RESOURCE

- Resources are defined as cash and any other personal property that an individual
 - ❖ Owns
 - ❖ Has the authority to convert to cash
 - ❖ Is not legally restricted from using it for support

- Common exclusions:
 - ❖ Household goods and personal effects
 - ❖ Medical devices and adaptive equipment
 - ❖ Home in which beneficiary lives
 - ❖ One car per household
 - ❖ Burial funds
 - ❖ Certain types of student financial assistance



WORK INCENTIVES

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



STUDENT EARNED INCOME EXCLUSION (SEIE)

Qualifications

- Student beneficiaries under the age of 22 who regularly attend school can work and earn up to \$1,820 per month up to a maximum ANNUAL exclusion of \$7,350 without any of those earnings being countable.
 - ✓ In grades 7-12, attending at least 12 hrs. per week
 - ✓ In college or university for at least 8 hours a week, or
 - ✓ In a skills training program to prepare for a paying job for at least 12-15 hours per week (ex. Job Corps, and government-supported courses in self improvement)
 - ✓ SEIE is not automatic and must be requested in writing.
 - ✓ SEIE ends one month before 22nd birthday.



Impairment Related Work Expense (IRWE)

You can be eligible for certain impairment related items that are needed for you to work!

Some examples include: medicine, medical supplies, medical devices, service animals, and disposable items such as bandages and syringes, some attendant care services or certain transportation services needed to work

These items or services cannot be reimbursed by another source such as MassHealth and need to be approved by the Social Security Administration. Contact them directly for additional information.



PLAN FOR ACHIEVING SELF SUPPORT (PASS)



- A PASS plan allows a beneficiary to set aside income or resources to accomplish occupational goal.
- May be used for educational expenses, modifications, etc.
- Must be approved by Social Security.
- Self Sufficiency **MUST** be a reasonable outcome.



YOU CAN WORK AND STILL GET BENEFITS!



How is SSI Benefit Calculated After Age 22

If John earns \$885 a month from work
and receives \$864.39 from SSI:

1. \$885 (gross earnings)
- \$ 85 (exclusions)
\$800
2. $\$800 / 2 = \400.00 (Countable Income)
3. **\$864.39** (SSI Check)
- \$400.00 (countable income)
\$464.39 (new SSI payment)

Total Monthly Income

\$ 464.39 (new SSI payment)
+ \$ 885.00 (work income)
\$1,334.39 Gross / Month

Total income before work: \$864.39
Total income after work: \$1,349.39



REPORTING EARNED INCOME TO SSA

- ✓ Beneficiaries who go to work should bring their first 4 pay stubs **in person** to the SSA office which holds their record.
- ✓ Failure to report earned income in a timely manner may result in an overpayment (owing money back to SSA)
- ✓ Once the beneficiary has reported new earnings in person to SSA, the claims representative can authorize the use of two separate wage reporting system.
 - Supplemental Security Income Telephone Wage Reporting – It's a toll-free automated system that allows certain beneficiaries to report monthly
 - The SSI Mobile Wage Reporting app, allows monthly report using a smart phone.



ABLE ACCOUNTS

The Attainable Savings Plan managed by Fidelity can help disabled individuals and their families save for their disability expenses while keeping benefits such as Supplemental Security Income and Medicaid.

Expenses allowed by ABLE account: may include education, housing, transportation, employment training and support, assistive technology, personal support services, health care expenses, financial management and administrative services and other expenses which help improve health, independence, and/or quality of life.



WHY ABLE ACCOUNTS?

- ABLE Accounts allow eligible people with disabilities to save money without losing important federal benefits.
- ABLE Accounts allow individual choice and control over spending by people eligible for SSI, Medicaid, and other federal needs-based programs.
- But there are details that people need to know about establishing ABLE Accounts and making disbursements to avoid problems.
- ABLE Accounts work with supported decision-making.



MASSACHUSETTS ABLE ACCOUNT PROGRAM

- The Attainable Savings Plan
- MEFA is the program manager
<https://www.mefa.org/products/attainable/>
- Fidelity is the investment manager
<https://www.fidelity.com/able/attainable/overview>
- Ask plan for info on available investment strategies & risks.
- People can use the ABLE Account Program in any state that accepts out of state residents. States have latitude re: fees, verifying disability criteria – use comparison tool at <http://www.ablenrc.org/>



OTHER IMPORTANT BENEFITS TO CONSIDER!



Housing costs should not increase when you are working in a training program! Rent freezes are available!

- Federal public housing
- Section 8 Housing Choice Vouchers
- State public housing
- SNAP (Food Stamp)

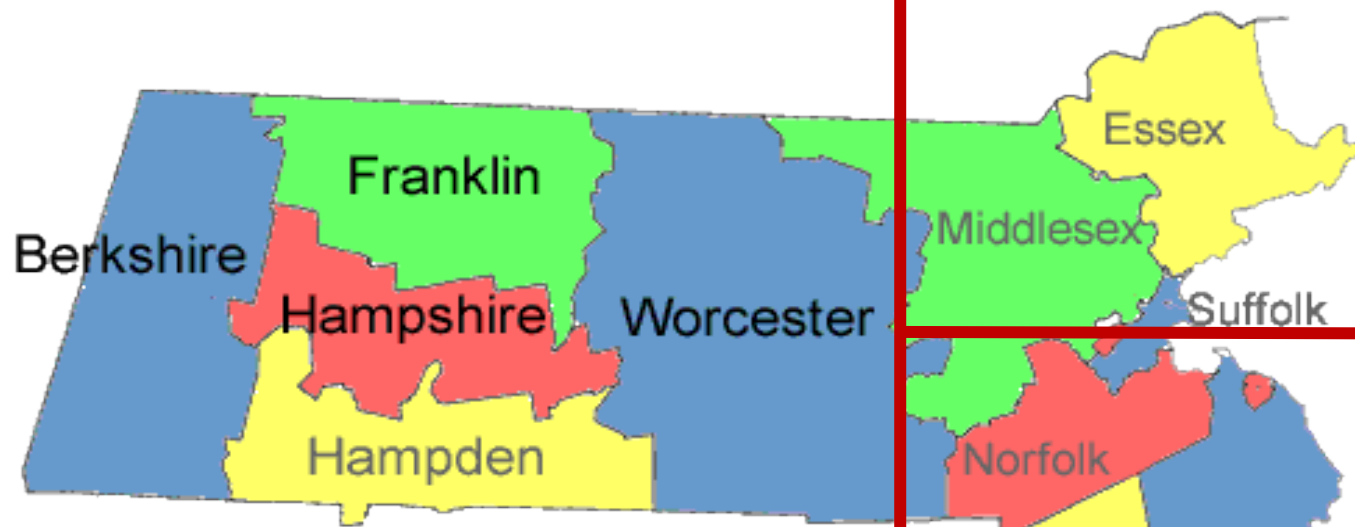




Student Benefits Counselors Are Here to Help You Understand All This And More!

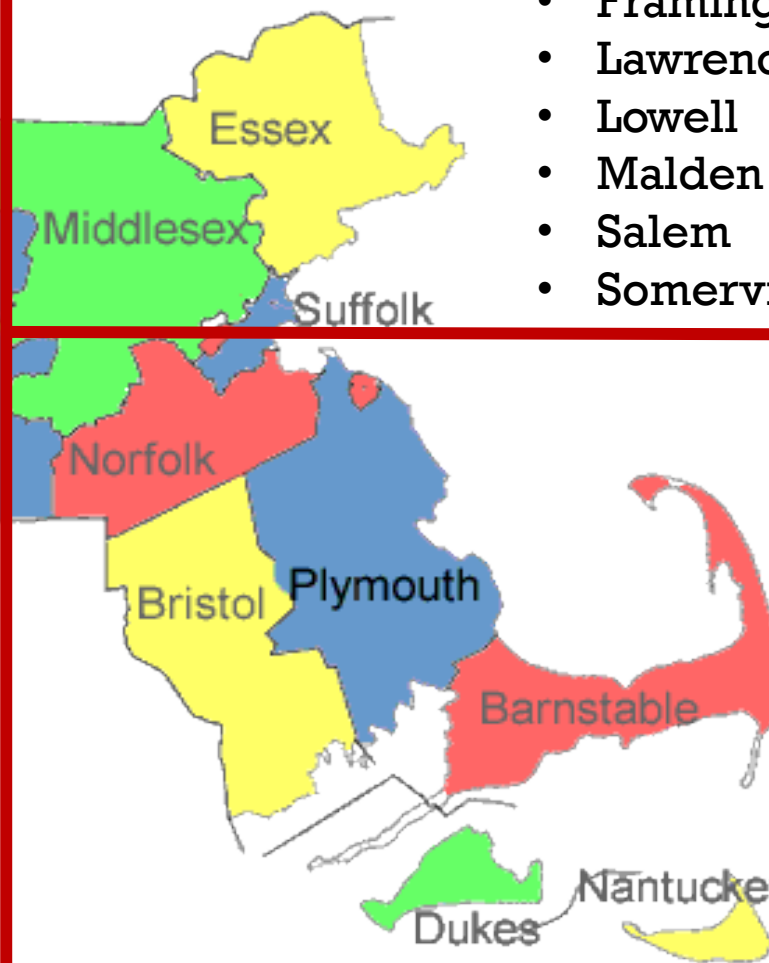
- ✓ We can assist you in understanding how to work and still receive cash and non-cash benefits
- ✓ We can help you to plan for self-sufficiency and independence
- ✓ We can help you to navigate the public benefits system





Xeimirillys Burgos (West District)

- Greenfield
- Holyoke
- Milford
- Pittsfield
- Springfield
- Sturbridge
- Worcester



Kathleen Kelly (North District)

- Fitchburg
- Framingham
- Lawrence
- Lowell
- Malden
- Salem
- Somerville

Elsa Jimenez (South District)

- Downtown Boston
- Braintree
- Brockton
- Cape & Islands
- Fall River
- New Bedford
- Plymouth
- Roxbury
- Taunton



What does a benefits planning session look like

- During a benefits planning session, a Benefits Counselor will:
 - ✓ Meet with the individual and family, gather relevant information and answer any questions they may have regarding their public benefits.
 - ✓ After reviewing all the information provided, a Benefits Counselor will offer information and advise, including referral to appropriate community agencies for additional support, if necessary
 - ✓ Throughout the process, there is an emphasis on employment as an outcome
 - ✓ After the meeting the Project IMPACT benefits counselor will develop a comprehensive individualized benefits plan outlining how earnings will impact public benefits.



How to Apply for Benefits

- Applications may be filed online, in person at the local SSA office, or by mail. To schedule an appointment with a local office call 1-800-772-1213 (TTY 1-800-325-0778)
- Online Applications: <https://www.ssa.gov/forms/apply-for-benefits.html>
- SSI - What to bring for your Interview: <https://www.ssa.gov/ssi/text-documents-ussi.htm>
- Helpful Links for Understanding SSI: <https://navitomeapp.com/public/app/index.php/#/library>
- PASS application: <https://www.ssa.gov/forms/ssa-545.pdf>
- Helpful link to understand SEIE: <https://secure.ssa.gov/poms.nsf/lnx/0500820510>
- Work Incentives- Detailed Information:
<https://www.ssa.gov/disabilityresearch/wi/detailedinfo.htm>
- mySocial Security at <https://www.ssa.gov/myaccount/>
- ABLE:
https://www.fidelity.com/able/attainable/overview?imm_pid=700000001560455&immid=100337&imm_eid=e20809734497&gclid=CImLo5ThltgCFQ6zswodyZUA5w&gclsrc=ds



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