

***HOW WORKING MIGHT
AFFECT YOUR BENEFITS***

Title II Programs:

- Social Security Disability Insurance (SSDI)
- Childhood Disability Benefit (CDB)
- Disabled Widow(er) Benefit (DWB)

Supplemental Security Income (SSI)

Concurrent:

(Both SSI and SSDI/CDB/DWB)

SSDI – CDB - DWB

- Financed with Social Security taxes paid by workers, employers, and self-employed persons.
- To be eligible a worker must earn sufficient credits based on taxable work to be "insured" for Social Security purposes.
- The amount of the monthly disability benefit is based on the Social Security earnings record of the insured worker.

SSDI – CDB - DWB

- Financed with Social Security taxes paid by workers, employers, and self-employed persons.
- To be eligible a worker must earn sufficient credits based on taxable work to be "insured" for Social Security purposes.
- The amount of the monthly disability benefit is based on the Social Security earnings record of the insured worker.

SSDI – CDB – DWB Continued

- Substantial Gainful Activity (SGA) - \$1,130 Per Month/\$1,820 Blind.
- Does not count other income.
- No Resource Limit.
- Medicare - 24 months from the date of eligibility.

SSI Program

- Provides monthly income to people who are age 65 or older, are blind or disabled, and have limited income and financial resources.
- In 2016 the SSI payment for an eligible individual is \$733 per month and \$1,100 per month for an eligible couple.

SSI Program Continued

- If married or under the age of 18, and only one person is eligible for SSI, a portion of spouse's or parent's income may be counted in figuring one's SSI Benefit amount.
- Resource Limit - Financial resources (savings and assets you own) cannot exceed \$2,000 (\$3,000 if married).
- Medicaid – Effective from date of eligibility.

Work Incentives

SSDI/CDB/DWB Work Incentives:

- Trial Work Period (\$810 benchmark)
- Extended Period of Eligibility (\$1,130 SGA)
- Continuation of Medicare Coverage
- Medicare for People with Disabilities who Work.
- Protection From Medical Continuing Disability Reviews.

Work Incentives Continued

SSI Work Incentives:

- Blind Work Expenses
- Earned Income Exclusion
- Student Earned Income Exclusion (Earn \$1,780 per month up to a total of \$7,180 per year).
- Plan to Achieving Self Support
- Property Essential to Self Support
- Special SSI Payments to People who Work
- Continued Medicaid Eligibility 1619b (Threshold \$30,970).
- Reinstating Eligibility Without a New Application

Work Incentives Continued

SSI & SSDI Work Incentives:

- Impairment Related Work Expenses
- Subsidies and Special Conditions
- Un-incurred Business Expenses
- Continued Payments Under a Vocational Rehabilitation Program
- Expedited Reinstatement

Work Incentives Continued

Plan to Achieve Self-Support (PASS):

A Plan to Achieve Self-Support allows you to use other income and/or things that you own to reach a work goal. For example, you can set aside money to go back to school, or get specialized training for a job or to start a business. Your goal should be employment that allows you to earn enough to reduce or eliminate your need for SSI Benefits. Social Security does not count the money or resources that are set aside under an approved PASS when deciding your initial or continuing eligibility for SSI. Having a PASS may help you qualify for SSI or may increase the amount of your SSI payment.

Work Incentives Continued

Property Essential to Self-Support (PESS)

Social Security does not count some resources that you need to be self-supporting when deciding if you are eligible for SSI. For example, they don't count property such as tools or equipment that you use for work. Or, if you have a trade or business, they don't count property such as inventory.

Contact Information

Margaret Keener

Benefits Planning Director/Site Manager

North Central Independent Living Services

1120 25th Avenue NE

Black Eagle, Montana 59414

Phone:(406) 452-9834

Toll Free: 1-800-823-6245

E-mail: ncils.keener@bresnan.net