



Improving lives THROUGH
supports and services
THAT FOSTER self-determination.

Champions of Employment

Taking a Closer Look at SSI



Promoting Employment First

Who's in the Audience?



Poll Question #1

What is your role?

- Support Coordinator
- Service Provider
- Regional Office Employee (UR, PR, CLC, SDS, AD, etc.)
- Other State Employee (VR, DHEWD, DBH, RSB, etc.)
- Individual/Family Member
- Other

Today's Topic



Taking a closer look at how income impacts SSI & the work incentives available:

- Recap of SSI Basics
- Examples of income on SSI
- Specialized Work Incentives
- Resources for learning more

Basic Terms



SSA = Social Security Administration

SSI = Supplemental Security Income

SGA = Substantial Gainful Activity

FBR = Federal Benefit Rate

IRWE = Impairment Related Work Expenses

SEIE = Student Earned Income Exclusion

BWE = Blind Work Expenses

PASS = Plan for Achieving Self- Support

PESS = Property Essential for Self-Support

Supplemental Security Income (SSI) Cheat Sheet



SSI Basics

What is it? Cash benefit based on financial need

Who can get this?

- 1) Disabled according to Social Security definition (or age 65 or older)
- 2) Low assets: Below \$2000
- 3) Low income: Countable income below \$841 per month (2022)

How much is the benefit?

- Maximum is \$841/month (2022)
- Reduced by other income and free shelter/food

When is benefit paid? 1st of the month

What health insurance comes with this benefit? Medicaid (MO HealthNet)

**Must apply for separately*

Other Info:

- If married or under 18 years if age – spouse's/parents' income and assets counted

Supplemental Security Income (SSI) Cheat Sheet



SSI – What Happens When Working?

General Rule: SSI amount decreases as earned income increases

Fact 1: Income is increased by working!

- SSI is reduced by half of wages
 - Subtract \$65 (sometimes another \$20) then subtract half of remaining wages
- Example: \$1299 per month in wages (only \$607 counts)
 - New SSI payment = \$234
 - Wages and SSI = \$1,533

Fact 2: If SSI goes to \$0 due to work – keep SSI claim open, keep Medicaid (MO HealthNet), restart SSI easily!

- Continue to have a disability
- Assets below \$2,000
- Need Medicaid
- Would get SSI if no earnings
- Annual earnings below \$47,856 (2022)

Myths to Watch Out For:

- My SSI goes down when I work so I have less money working
- I'll lose SSI and Medicaid (MO HealthNet) if I work

Earned v Unearned Income



Earned Income

Income that is from work (wages, net earnings from self-employment, certain royalties, and sheltered workshop payments)

Unearned Income

Income that does not come from work (Social Security benefits, pensions, unemployment benefits, interest income, dividends, and cash from friends/relatives).

What is NOT Income?



- Food Stamps
- Home energy assistance
- Food or shelter based on need provided by nonprofit agencies
- Money someone else spends toward expenses other than food or shelter (i.e. telephone, internet, car, etc.)
- Income tax refunds
- Loans that you have to repay
- Grants, scholarships, fellowships or gifts used for tuition and educational expenses
- Income set aside under a Plan to Achieve Self-Support (PASS)

Effect of Income on SSI

General Income Exclusion (\$20)

- Subtracted from unearned income first
- If no unearned income, subtracted from earned income

Earned Income Exclusion (\$65)

- Subtracted only from earned income

Earned Income Disregard

- After subtracting the applicable exclusions, the remaining earned income is divided in half
- What is left is considered the countable earned income & is subtracted from one's SSI benefit

Example

Earned Income



Cassandra (Cassie) is 25 years old & receives \$841 in SSI. She gets a part-time job working 15 hours/week, making minimum wage (\$11.15/hr).

Total income from work (15 hrs/week x \$11.15/hr x 4 weeks)	\$669
Minus the General Income Exclusion (-\$20)	\$649
Minus the Earned Income Exclusion (-\$65)	\$584
Minus the Earned Income Disregard (1/2)	- \$292
SSI Countable Earned Income	\$292
Base SSI Amount	\$841
Minus SSI Countable Income	- \$292
Adjusted SSI payment	\$549
Total Monthly Income (earnings + adjusted SSI)	\$1218

Example

Unearned Income



Cassie has recently become eligible for SSDI based on her own work activity. She continues to work 15 hours/week, making \$11.15/hr.

Unearned Income (SSDI)	\$500
Minus the General Income Exclusion (-\$20)	\$480
SSI Countable Unearned Income	\$480
Total Income from Work (\$15 hrs/week x \$11.15/hr x 4 weeks)	\$669
Minus the Earned Income Exclusion (-\$65)	\$604
Minus the Earned Income Disregard (1/2)	- \$302
SSI Countable Earned Income	\$302
SSI Total Countable Income (Countable Unearned Income + Countable Earned Income)	\$782
Base SSI amount	\$841
Minus SSI Total Countable Income	- \$782
Adjusted SSI Amount	\$59
Total Monthly Income (SSDI + earnings + Adjusted SSI)	\$1228

SSI Specialized Work Incentives



These are deductions that may apply to some people, but do not automatically apply to all:

- Impairment Related Work Expenses (IRWE)
- Student Earned Income Exclusion (SEIE)
- Blind Work Expenses (BWE)
- Plan for Achieving Self-Support (PASS)
- Property Essential for Self-Support (PESS)

Impairment Related Work Expense (IRWE)



What is it?

IRWEs are “out-of-pocket” costs for items or services needed to work because of one’s disability

Who could potentially be eligible for this?

Anyone who is paying for an item or service that is:

- Needed for them to work
- Due to their disability

What to do if you think someone potentially has an IRWE?

Encourage that person to speak with SSA

IRWE Example



Jack is currently working 30 hours/week making minimum wage (\$11.15/hr). Jack has to wear slip resistant shoes while at work. And he also takes medications that help him to concentrate at work & also stabilize his moods. While Medicaid covers most of the cost for his medications, he does end up paying approximately \$10/month for these prescriptions.

Total Income from Work (30 hrs/week x \$11.15/hr x 4 weeks)	\$1338
Minus the General Income Exclusion (-\$20)	\$1318
Minus the Earned Income Exclusion (-\$65)	\$1253
Minus any IRWEs (-\$10)	\$1243
Minus the Earned Income Disregard (1/2)	- \$621.50
SSI Countable Earned Income	\$621.50
Base SSI Amount	\$841
Minus SSI Countable Income	- \$621.50
Adjusted SSI Amount	\$219.50
Total Monthly Income (earnings + adjusted SSI)	\$1557.50

Student Earned Income Exclusion (SEIE)



What is it?

A provision that allows a person under the age of 22, who is regularly attending school, to exclude earnings from their countable income.

Who could be potentially eligible for this?

- Anyone receiving SSI, who is under the age of 22
- Still in school (high school or post-secondary education – including trade school or other vocational training program)
- And is working

What to do if you think someone is potentially eligible for SEIE?

Encourage that individual to contact SSA to ensure they know about the person's student status

SEIE Example



Rayak is 18 years old & will be returning to school in the fall to finish another year of high school. He has an opportunity to work for his uncle this summer. He will be working full-time making \$16/hr (June – Aug). Rayak currently receives SSI.

Total Income from Work (40 hrs/wk X \$16/hr X 4 weeks)	\$2560
Minus the Student Earned Income Exclusion (max. of \$2040/mo)	\$520
Minus the General Income Exclusion (-\$20)	\$500
Minus the Earned Income Exclusion (-\$65)	\$435
Minus the Earned Income Disregard (1/2)	- \$217.50
SSI Countable Earned Income	\$217.50
Base SSI Amount	\$841
Minus SSI Countable Income	- \$217.50
Adjusted SSI Amount	\$623.50
Total Available Income (Earnings + Adjusted SSI)	\$3183.50

Blind Work Expenses (BWE)



What is it?

It's a special SSI rule that allows individuals who are blind to exclude from their earned income all expenses that enable them to work. The expense does NOT need to be related to that person's blindness

Who could be potentially eligible for this?

- Someone who receives SSI & is considered blind by SSA's standards:
- Is working & has expenses due to work activity.

What to do if you think someone is potentially eligible for BWE?

Encourage that individual to contact SSA

BWE Example



Teal'c has SSI & is considered blind. He has recently obtained a job working 30 hours/week, making \$13/hr. Rehab Services for the blind is helping Teal'c acquire the assistive tech he will need for completing his job. He does not expect to have any out-of-pocket expenses for that. He will have transportation expenses. He will also have to purchase a uniform. And will have to each lunch while at work.

Total Income from Work (30 hrs/wk x \$13/hr x 4 weeks)	\$1560
Minus the General Income Exclusion (-\$20)	\$1540
Minus the Earned Income Exclusion (-\$65)	\$1475
Minus the Earned Income Exclusion (1/2)	\$737.50
Minus any BWEs	- \$930
SSI Countable Earned Income	\$0
Base SSI Amount	\$841
Minus SSI Countable Income	\$0
Adjusted SSI Amount	\$841
Total Available Income (work income + adjusted SSI)	\$2401

Plan for Achieving Self Support (PASS)



What is it?

A written agreement allowing one to set aside income &/or resources to be used for achieving a vocational goal. The income & assets set aside are then excluded from determining one's monthly SSI cash benefit.

Who could possibly benefit from a PASS plan?

- Someone who receives SSI
- Can also possibly include people who receive SSDI as well
- Someone who has a goal for achieving more financial self-sufficiency through employment

What to do if you think you have someone who could benefit from this?

Connect that person to a Benefit Specialist (either through a WIPA program or under waiver funded Benefits Planning service)

PASS Example



Samantha (Sam) would like to become a photographer. She currently receives \$425 in SSDI and \$436 in SSI. She knows that she will need to purchase professional-grade equipment in order to be successful. She also thinks taking some coursework in photography would also be helpful.

Unearned Income (SSDI)	\$425
Minus the General Income Exclusion (\$20)	\$405
Countable Income w/o PASS	\$405
PASS Contribution	\$405
SSI Total Countable Income	\$0
Adjusted SSI	\$841
Total Monthly Income	\$861 + \$405

With a PASS, Sam is now saving \$405/month to be used towards her costs for obtaining professional-grade photography equipment & taking the coursework needed for her to become a more successful photographer. And she still has \$841 that can be used to meet her living expenses.

Property Essential for Self Support (PESS)



What is it?

A provision that allows for the exclusion of resources used in operating a business

Who could possibly benefit from PESS?

- Someone who receives SSI
- Someone who is self-employed
- Someone who has property, or other resources, that is used in operating a business, feeding one's family, or generating income

What to do if you think you have someone who could benefit from this?

Connect that person to a Benefit Specialist (either through a WIPA program or under waiver funded Benefits Planning service)

PESS Example



Jake has a lawn care business. He acquired equipment needed to operate his own business, which is valued at \$6,000. He is able to make about \$2000/month from April – October each year. He then sets aside about \$300 each month into his business account which pays for the storage required for his equipment & covering any upkeep needed for his equipment to be operational.

Under a PESS, Jake's lawn care equipment is not used to calculate his assets, nor is any funds in his business account. Assuming he does not have any other assets exceeding \$2000, Jake would maintain his eligibility for SSI.

Medicaid Protections for

Working SSI Recipients (1619 B)



- Medicaid coverage can continue while working even if earnings (alone or in combination with other income) become too high for a Supplemental Security Income (SSI) cash payment.
- For individuals whose SSI stops due to earning, continued Medicaid coverage is possible through a work incentive called Section 1619 (b).
- Be sure to sign up for July's *Champions of Employment* webinar to learn how 1619 (b) and Ticket to Work Health Assurance (TWHHA) provide powerful options for keeping Medicaid while working.

Links to topics covered



- What is income (SSI): <https://www.ssa.gov/ssi/text-income-ussi.htm#:~:text=Unearned%20Income%20is%20all%20income,cash%20from%20friends%20and%20relatives>
- IRWE: <https://choosework.ssa.gov/library/2018-11-28-faq-impairment-related-work-expenses>
- SEIE: <https://www.ssa.gov/ssi/spotlights/spot-student-earned-income.htm>
- BWE: <https://www.ssa.gov/ssi/spotlights/spot-blind-work.htm>
- PASS: <https://www.ssa.gov/disabilityresearch/wi/passelements.htm>
- PESS: <https://secure.ssa.gov/poms.nsf/lrx/0501130500>

Where to Learn More...



- 5-part Benefits Planning series hosted by the Division of DD in the summer of 2018 (July 10th – August 6th):
<https://dmh.mo.gov/developmental-disabilities/webinar/previous/2018>
- VCU's Introductory Web course:
<https://vcu-ntdc.org/training/introductory/introindex.cfm>
- <https://mo.db101.org>

Where to Learn More...



- Tip Sheets available on DMH's website:
 - <https://dmh.mo.gov/media/pdf/easy-guide-managing-employment-and-benefits-tip-sheet>
 - <https://dmh.mo.gov/media/pdf/social-security-benefits-employment-tip-sheet>
 - <https://dmh.mo.gov/media/pdf/changing-culture-and-message-about-benefits>

Save the Dates



Champions of Employment Webinars
2nd Wednesday of each month

1:30 – 2:30

June 8th

July 13th

August 10th

Don't Forget



- Please answer the survey questions at the end of this webinar.
- You're feedback will be very useful in making these webinars worthy of your time.

Reach Out Anytime



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THANK YOU!