

# PRIDE PROVIDER : MODULE 2

## SOCIAL SECURITY, WORK INCENTIVES & BENEFITS COUNSELING



# MODULE OVERVIEW

- **Case example: Part 1**
- **The Social Security Administration (SSA), Supplemental Security Income (SSI), and Social Security Disability Insurance (SSDI)**
- **SSA disability determination**
- **Connecting refugees with disabilities with SSA**
- **Case example: Part 2**
- **Work Incentives**
- **SSA's Ticket to Work Program**
- **The Mayor's Office for People with Disabilities (MOPD) and benefits counseling**
- **Case example: Part 3**

## CASE EXAMPLE: PART 1

**Shaila is a 33-year-old Rohingya woman who arrived in Chicago from a refugee camp in Bangladesh. Shaila is Deaf and lives with her husband and three children, ages 10, 8, and 5. After the family's arrival, Shaila's husband found a job as a baggage handler at O'Hare Airport. However, his income was insufficient to support the family. A case worker at the refugee resettlement agency helped Shaila apply for Supplemental Security Income (SSI) from the Social Security Administration (SSA).**



# WHAT IS THE ROLE OF THE SOCIAL SECURITY ADMINISTRATION?

- ✓ **The Social Security Administration, or SSA, provides financial protection for people with disabilities.**
- ✓ **SSA administers two income support programs for people with disabilities:**
  - **Social Security Disability Insurance (SSDI)**
  - **Supplemental Security Income (SSI)**
- ✓ **Most refugees with disabilities will not be eligible for SSDI because it requires a U.S. work history, whereas SSI does not.**

# **SOCIAL SECURITY DISABILITY INSURANCE (SSDI) VS. SUPPLEMENTAL SECURITY INCOME (SSI)**

<b>Social Security Disability Insurance</b>	<b>Supplemental Security Income</b>
<b>Payments come from the Social Security trust funds and are based on a person's earnings.</b>	<b>Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.</b>
<b>An insurance that workers earn by paying Social Security taxes on their wages.</b>	<b>A needs-based public assistance program that does not require a person to have work history.</b>
<b>Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.</b>	<b>Pays disabled individuals who are unable to work AND have limited income and resources.</b>
<b>Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.</b>	<b>Benefits for children and adults in financial need. Must have limited income and limited resources.</b>

# WHO IS ELIGIBLE FOR SSI?

- To qualify for SSI, an individual under 65 years must:
  - ✓ Have a disability (according to the SSA definition) AND
  - ✓ Demonstrate financial need (insufficient or no income and less than \$2,000 in assets)
- The best time to file for SSI is as soon as someone realizes they may have a disability which is likely to last over a year or if the disability is expected to be terminal within the next year.
- SSI (rather than SSDI) is more relevant to refugees with disabilities.

# WHO IS ELIGIBLE FOR SSI? (CONT'D)

- **Adults and children with certain disabilities may also qualify for SSI as long as their disability is on SSA's current list of accepted conditions.**
- **Once an adult or child with certain disabilities medically qualifies for SSI, he or she will continue to collect SSI (generally paid to a representative payee if a child recipient is under 18 years of age).**
- **If the applicant has worked during the past 10 years, he/she should look into applying for SSDI while also applying for SSI. Some people qualify for both SSI and SSDI (SSI/SSDI combined).**

# WHO IS ELIGIBLE FOR SSDI?

A person is eligible for SSDI if:

1. He/she has worked in jobs covered by Social Security and:
  - a. Has earned enough work credits.
  - b. Credits are based on total yearly wages or self-employment income. You can earn up to 4 credits each year.
  - c. Generally, 40 credits are needed, 20 of which must have been earned in the last 10 years ending with the year the individual became disabled.
  - d. Younger workers may qualify with fewer credits.

# **WHO IS ELIGIBLE FOR SSDI? (CONT'D)**

- 2. He/she must have a medical condition that meets Social Security's definition of disability:**
  - a. An individual is considered disabled under Social Security rules if the individual cannot do work that he/she did before; or is deemed unable to adjust to other work because of his/her medical condition(s) or diagnosis; and the disability has lasted or is expected to last for at least one year or to result in death.**
  - b. Special rules apply to individuals who are blind or have low vision.**

# **HOW DOES SSA DECIDE IF AN INDIVIDUAL HAS A DISABILITY?**

- **SSA maintains a list of medical conditions that are deemed severe enough to qualify an individual as disabled. If the applicant's condition is on the list, then he/she is deemed to have a disability.**
- **If the applicant's condition is not on the list, SSA seeks to determine if it interferes with his/her ability to do the work he/she did previously.**
- **If the individual cannot do the work he/she did in the past, SSA attempts to determine he/she is able to adjust to other work.**

# HOW DOES SSA DECIDE IF AN INDIVIDUAL HAS A DISABILITY? (CONT'D)

- SSA has two initiatives designed to expedite the processing of new disability claims:
  - The first initiative is called “Compassionate Allowances,” which can get applicants much faster, or “expedited,” medical decisions if they are diagnosed with specific conditions. Examples include acute leukemia, Lou Gehrig’s disease (ALS), and pancreatic cancer. To learn more and see if you or someone you know qualifies for this program, visit [SSA's Compassionate Allowances webpage](#).
  - The second initiative is “Quick Disability Determinations”: SSA uses a sophisticated computer screening to identify cases with a high probability of allowance.

# **WHAT CAN YOU DO AS A PROVIDER IF A DISABILITY CLAIM IS DENIED?**

- **If the applicant's Social Security Disability claim is denied, with the support of a caseworker, he/she can file an appeal on the SSA website.**
- **The refugee applicant can also consider having a disability lawyer represent him/her.**
- **Disability advocates deal with SSA on a regular basis and can help the appeal process go much more smoothly. Examples include PRIDE partner agencies Access Living and Equip for Equality.**
- **Often legal representation is available at no cost to the applicant unless he/she is approved for disability benefits. Access Living and Equip for Equality may be able to provide this representation.**

# HOW TO CONNECT REFUGEES WITH DISABILITIES WITH SOCIAL SECURITY BENEFITS

- Individuals can apply for benefits within 4 months of when they want their benefits to begin.
- Three options are available to apply for benefits:
  - Applying online at [www.socialsecurity.gov](http://www.socialsecurity.gov). This is the most convenient way to apply.
  - Calling Social Security (1-800-772-1213) to schedule an appointment to apply over the telephone on a day and time that is convenient.
  - Calling Social Security (1-800-772-1213) to schedule an appointment to apply in-person at the local Social Security office with a face-to-face appointment.
- To find the nearest SSA office, go to <https://secure.ssa.gov/ICON/main.jsp>

# WHAT DOCUMENTS ARE NEEDED?

- **Claims for disability benefits typically take 3 to 5 months to process. The process can be shortened by submitting the appropriate documents. These documents include:**

- ✓ **Applicant's Social Security number and proof of age**
- ✓ **Names, addresses and phone numbers of doctors, caseworkers, hospitals, and clinics that took care of the applicant and the dates of visits**
- ✓ **Names and dosages of all the medications applicant is taking**
- ✓ **Medical records from doctors, therapists, hospitals, clinics and caseworkers**

# **WHAT DOCUMENTS ARE NEEDED? (CONT'D)**

- ✓ **Laboratory and test results**
- ✓ **A summary of where the applicant worked and the kind of work he/she did**
- ✓ **Applicant's most recent W-2 form or, if applicant was self-employed, a copy of his/her federal tax return**
- ✓ **Social Security numbers and proof of age for each family member who may qualify for benefits**
- ✓ **Proof of marriage, if applicant's spouse is applying for benefits, as well as dates of prior marriages if applicable**

# CASE EXAMPLE: PART 2



## **CASE EXAMPLE: PART 2**

**After 6 months, Shaila was approved to receive monthly SSI benefits, Medicaid coverage for herself and her children, and food stamps.**

**Shaila's children are in school, and her husband works long hours. Being alone at home all day has been having a negative effect on Shaila's mood and well-being. Her caseworker, Zee, suggests that Shaila consider working or volunteering her time. Shaila never received any formal education nor is she proficient in any sign language. However, she is very proficient in needle work.**

**Shaila has learned through a friend that she can continue to receive SSI benefits while working. Shaila wants to learn more about Work Incentives so that she can maintain her benefits and work part-time to supplement the family's income.**

# WHAT ARE WORK INCENTIVES OFFERED BY SSA?

- One of SSA's highest priorities is to support the efforts of beneficiaries with disabilities who want to work by developing supports and services that help them reach their employment goals.
- The SSDI and SSI programs include a number of Work Incentives.
- Work Incentives refer to employment-support provisions that are intended to assist beneficiaries in their efforts to become self-sufficient through work.
- Work Incentives available through SSA vary by type of disability benefits, i.e., SSDI, SSI, or a combination of both.



# **WHAT ARE WORK INCENTIVES? (CONT'D)**

- **Work Incentives can help beneficiaries:**
  - **Find a job or start a business**
  - **Protect their cash and medical benefits while they work, or**
  - **Save money to go to school**
- **If SSA benefits end because of work and the beneficiary has to stop working later, Work Incentives can make it easy to begin receiving benefits again.**

# WORK INCENTIVES TERMINOLOGY

- The following terminology may be helpful for understanding the different types of Work Incentives:

- SSA uses the term “substantial gainful activity,” or SGA, to refer to a certain level of work activity and earnings, depending on the person’s disability.
- Participating in SGA can disqualify an individual from receiving Social Security benefits.
- For example, in 2017, the SGA amount for individuals who are blind is \$1950, and for non-blind individuals is \$1170.

# TYPES OF WORK INCENTIVES

## 1. Impairment-Related Work Expenses (IRWE)

- The cost of certain expenses (e.g., wheelchairs, specialized work-related equipment) that an individual needs in order to work are deducted from his/her earnings when determining whether he/she is performing substantial gainful activity.
- These expenses are also excluded from the individual's earned income when determining the monthly benefits amount.
- Available for: SSI beneficiaries and combined SSDI/SSI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 2. Subsidies and Special Conditions

- The value of “subsidies” and “special conditions” are deducted from an individual’s earnings when determining whether they are performing substantial gainful activity.
- Subsidies and special conditions refer to supports such as having fewer or simpler tasks to complete than co-workers or having a job coach or mentor.
- Available for: Combined SSDI/SSI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 3. Unincurred Business Expense

- Business supports that an individual receives free of cost (e.g., a donated computer to run an online business) are deducted from net earnings from self-employment when determining whether the individual is performing substantial gainful activity.
- Available for: Combined SSDI/SSI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 4. Unsuccessful Work Attempt

- Unsuccessful work attempts are taken into consideration when calculating the monthly benefits amount for some beneficiaries.
- An unsuccessful work attempt occurs when an individual's work effort is either discontinued or produces earnings below the Substantial Gainful Activity level after 6 months or less because of:
  - The individual's disabling condition, or
  - Elimination of the special services or assistance that the individual needed in order to work.
- Available for: Combined SSDI/SSI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 5. Continued Payment Under a Vocational Rehabilitation Program

- If an individual medically recovers and no longer meets SSA's definition of disability, his/her monthly payments can continue if he/she is actively participating in an approved vocational rehabilitation program to support self-sufficiency.
- Available for: Combined SSDI/SSI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 6. Trial Work Period

- For up to 9 months, beneficiaries can receive full disability benefits regardless of how much they earn as long as they continue to have a disabling impairment and report their work activities to SSA.
- The 9 months need not be consecutive. A trial work period can last until the beneficiary can accumulate 9 months within a rolling 60-month period. Certain other rules apply.
- Available for: SSDI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 7. Extended Period of Eligibility

- If disability benefits stop after successfully completing the trial work period, the SSA can automatically reinstate benefits without a new application for any months in which the beneficiary's earnings dropped below the SGA level.
- This reinstatement period lasts for 36 consecutive months following the end of the trial work period.
- The beneficiary must continue to have a disabling impairment in addition to having earnings below the substantial gainful activity level for that month.
- Available for: SSDI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 8. Continuation of Medicare Coverage

- People with disabilities who work can continue to receive at least 93 consecutive months of Hospital (Part A); Supplemental Medical Insurance (Part B), if enrolled; and Prescription Drug coverage (Part D), if enrolled, after the 9-month Trial Work Period.
- After premium-free Medicare coverage ends due to work, some persons may buy continued Medicare coverage, as long as they remain medically disabled. Persons with low incomes and limited resources may be eligible for state assistance with these costs under various Medicare Savings Programs.
- Available for: SSDI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 9. Earned Income Exclusion

- In determining an individual's monthly benefits amount, two income exclusions are applied.
- A \$20 general income exclusion is first applied to any unearned income that the individual may receive.
- In addition, the first \$65 of monthly earnings plus one-half of the remaining monthly earnings are also excluded when determining the individual's monthly benefits amount.
- Separate earned income exclusions are available for blind beneficiaries and beneficiaries under 22 years of age who are regularly attending school.
- Available for: SSI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 10. Plan to Achieve Self-Support (PASS)

- PASS lets a disabled individual set aside money and things he/she owns to pay for items or services needed to achieve a specific work goal. This might include setting aside money to go back to school or getting specialized training for a job or to start a business.
- The money or resources set aside under an approved PASS are not counted when determining initial or continuing eligibility for disability benefits.
- Available for: SSI beneficiaries and SSDI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 11. Property Essential to Self-Support (PESS)

- Sometimes, people with disabilities need resources to help them be successful at work. These resources might include property such as tools or equipment used for work, or inventory for a trade or business.
- Some of these resources are not counted when determining whether the individual is eligible for benefits.
- Available for: SSI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 12. Special SSI Payments for People Who Work

- Some beneficiaries can receive SSI cash payments even when their earned income (gross wages and/or net earnings from self-employment) is at the substantial gainful activity level.
- To qualify under this provision, the beneficiary must have been eligible for an SSI payment in the month before starting to work at the substantial gainful activity level, still be disabled, and meet all other eligibility rules.
- Available for: SSI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 13. Continued Medicaid Eligibility

- A beneficiary's Medicaid coverage can continue even if his/her earnings along with other income become too high for a cash payment.
- Available for: SSI beneficiaries

# TYPES OF WORK INCENTIVES (CONT'D)

## 14. Expedited Reinstatement

- If an individual's benefits ended because the individual worked and had earnings, he/she can request that benefits start again without having to complete a new application.
- While SSA is determining whether benefits can be reinstated, the individual can receive temporary benefits (including cash payments and Medicare/Medicaid coverage) up to 6 months.
- Available for: SSDI beneficiaries and SSI beneficiaries

# **OTHER EMPLOYMENT SUPPORTS**

# **SSA'S TICKET TO WORK PROGRAM**

- **Ticket to Work is a free and voluntary program administered by the Social Security Administration (SSA).**
- **The program helps people who receive disability benefits return to work or work for the first time.**
- **The program includes services such as:**
  - **Career counseling**
  - **Vocational rehabilitation (VR)**
  - **Job placement and training from authorized Ticket to Work service providers, known as Employment Networks (EN) or a state VR agency.**

# **TICKET TO WORK (CONT'D)**

- **Everyone age 18 through 64 who receives SSDI and/or SSI benefits because of his or her disability is eligible to participate in the Ticket to Work program.**
- **More information is available at the SSA's helpline: 1-866-968-7842 / 866-833-2967 (TTY).**

# THE MAYOR'S OFFICE FOR PEOPLE WITH DISABILITIES (MOPD)

- The Chicago Mayor's Office for People with Disabilities (MOPD), a PRIDE partner, works to meet the diverse needs of the more than 600,000 individuals with disabilities who live in, work in, and visit Chicago.
- MOPD promotes total access, full participation, and equal opportunity for people with disabilities in the City of Chicago.

**MOPD**  
Mayor's Office for 

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People with Disabilities

# **MOPD'S PROGRAMS AND SERVICES**

- **Information and Referral**
  - Assistance with identifying and accessing resources in the community
- **Independent Living**
  - Homemaker services, home delivered meals, needs assessments, simple in-home adaptive devices, and monthly independent living workshops
- **Employment**
  - Employment readiness support, referrals to job training and placement agencies, and SSA Work Incentive Planning & Assistance (WIPA) for SSI/SSDI recipients who are seeking employment
- **Training**
  - Disability awareness and etiquette, independent living skills, communication access, and disability rights, laws, and codes

# **MOPD'S PROGRAMS AND SERVICES (CONT'D)**

- **Architectural Services**
  - Accessibility plan reviews, technical assistance, and information about federal, state, and local accessibility codes and laws
- **HomeMod Program**
  - Modifications that make a living environment accessible for individuals with mobility disabilities under the age of 60. Modifications can include: lowered kitchen counters and cabinets, roll-in showers, exterior ramps, vertical platform lifts, and interior lifts
- **Youth Programs**
  - Substance Abuse Prevention for Deaf and Hard of Hearing (SAAPPHI), various employment readiness programs for students with disabilities including youth mentoring, job shadowing, internships, and referrals to transition services

# **MOPD SSA WORK INCENTIVE PLANNING & ASSISTANCE (WIPA) PROJECT**

- **The WIPA project is staffed by Certified Community Work Incentive Coordinators (CWICs) who provide SSI/SSDI beneficiaries with in-depth counseling about:**
  - **Working**
  - **Earning money**
  - **How working may affect the client's benefits**
- **Working with CWICs is often the first step for SSI/SSDI beneficiaries who want to go to work.**
- **Services are provided at the MOPD Field Office or at program partner agencies.**

# **MOPD SSA WORK INCENTIVE PLANNING & ASSISTANCE (WIPA) PROJECT (CONT'D)**

**WIPA project CWICs can help refugees with disabilities receiving SSI/SSDI benefits:**

- **Understand the rules of specific Work Incentives and how they apply to each beneficiary**
- **Decide whether the Ticket to Work program is right for each beneficiary**
- **Understand the potential benefits of working as a person who receives disability benefits from Social Security while dispelling the myths about working**

# **MOPD SSA WORK INCENTIVE PLANNING & ASSISTANCE (WIPA) PROJECT (CONT'D)**

**WIPA project CWICs can help can help refugees with disabilities receiving SSI/SSDI benefits:**

- **Analyze how work and earnings may impact the beneficiary's Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), health care, and other public benefits**
- **Understand the services provided by the Illinois Department of Human Services—Division of Rehabilitation Services (DRS) or an Employment Network (EN) and how to connect with these agencies**
- **Once an SSI/SSDI beneficiary begins work, CWICs can also provide information and supports to help the beneficiary make a successful transition to work and financial independence.**

# **HOW CAN YOU CONNECT REFUGEES WITH DISABILITIES RECEIVING SSI/SSDI WITH THE MOPD SSA WORK INCENTIVE PLANNING & ASSISTANCE (WIPA) PROGRAM?**

- **It is very important that refugee service providers do not provide information on how working might affect the beneficiary's SSA benefits.**
- **Only MOPD is certified and funded by SSA to provide benefits counseling and analysis to SSI/SSDI beneficiaries who are Chicago residents.**
- **The Illinois Assistive Technology Program provides these services to Illinois residents who live outside of Chicago.**

# HOW CAN YOU CONNECT REFUGEES WITH DISABILITIES RECEIVING SSI/SSDI WITH THE MOPD SSA WORK INCENTIVE PLANNING & ASSISTANCE (WIPA) PROGRAM? (CONT'D)

- If a job-seeking refugee with a disability is:
  - An SSI/SSDI beneficiary and
  - Wants more information about Work Incentives or the Ticket to Work program
- ➔ He/she should contact the MOPD Employment Services Work Incentive & Planning Assistance (WIPA) Unit.

# **CONTACT INFORMATION**

## **Direct Line for MOPD SSA Work Incentive Planning & Assistance (WIPA) Project:**

- **For beneficiaries receiving SSI/SSDI who are about to work or are just beginning to work and are interested in individualized counseling to help them understand how work will affect their benefits, please call 312-746-5743.**

## **SSA National Ticket to Work Help Line:**

- **For general information about SSA Work Incentives or the Ticket to Work program, please call 1-866-968-7842(voice) or 1-866-633-2967(TTY)**
- **Open Monday-Friday, 8:00am-8:00pm EST**

# MOPD LOCATIONS

The MOPD has two Chicago locations:

## City Hall

121 N. LaSalle Street  
Room 104  
Chicago, IL 60602  
312-744-7050 (Voice)  
312-744-4964 (TTY)

## MOPD Field Office

2102 W. Ogden Avenue  
Chicago, IL 60612  
312-746-5743 (Voice)  
312-744-7833 (TTY)

[www.cityofchicago.org/Disabilities](http://www.cityofchicago.org/Disabilities)

**MOPD**  
Mayor's Office for  
**People with Disabilities**

# CASE EXAMPLE: PART 3



## **CASE EXAMPLE: PART 3**

**Shaila's caseworker Zee asks her if she is interested in working in a garment factory given her proficiency and interest in needlework. However, both Shaila and Zee are concerned that Shaila might lose her SSI benefits if she makes too much earned income.**

**As their first course of action, Zee calls the SSA helpline to inquire about the Ticket to Work program. Next, Zee and Shaila make an appointment to meet with an SSA-Certified Community Work Incentive Coordinator at the Mayor's Office for People with Disabilities.**

**Information from these sources helps them make an informed decision about Shaila's options and opportunities to join the workforce. For example, she learns that, for 2017, she can make up to \$1,555 per month gross and still receive some cash SSI benefits.**

# SOURCES

## 1. Social Security Administration

<https://www.ssa.gov/>

## 2. Mayor's Office for People with Disabilities

[www.cityofchicago.org/Disabilities](http://www.cityofchicago.org/Disabilities)