**PRIDE Provider/Peer Mentor Module #2:**

**Social Security, Work Incentives, and Benefits Counseling**

Transcript

Welcome to Pride Provider Module Number 2: Social Security, Work Incentives, and Benefits Counseling. This module is narrated by PRIDE partner John Marshall of the Social Security Administration.

Here is the module overview. We're going to do a case example part 1. We're going to also talk about the social security administration, supplemental security income, and social security disability insurance. We are going to talk about SSA disability determination, connecting refuges with disabilities with SSA, another provider case example part 2, we'll talk about work incentives, SSA's ticket to work program, the mayor's office for People with Disabilities and benefits counseling, and we'll have case example part 3.

Here is 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 3 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 exactly 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 program (SSDI) and 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.

Here are the differences between Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Social Security Disability Insurance or SSDI are payments that come from the Social Security trust funds and are based on a person’s earnings (FICA taxes). Supplemental Security Income or SSI payments come from the general treasury fund. They are NOT the Social Security trust funds. SSI payments are not based on a person’s earnings. SSDI is an insurance that workers earn by paying Social Security taxes on their wages (the FICA tax). SSI a needs-based public assistance program that does not require a person to have work history. SSDI pays benefits to disabled individuals who are unable to work, regardless of their income and resources. SSI, on the other hand, pays disabled individuals who are unable to work AND have limited income and resources. Social Security Disability Insurance benefits or SSDI benefits for workers and for adults disabled since childhood. They must meet insured status requirements. SSI benefits for children and adults in financial need. They must have limited income and resources.

Who is eligible for SSI? To qualify for SSI, an individual under 65 must have a disability (according to the SSA definition) AND demonstrate financial need, in other words have insufficient or no income and less than $2,000 in assets. The best time to file for SSI is as soon as someone realizes that 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.

Now who is eligible for SSI? 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 or she should look into applying for SSDI while also applying for SSI. Some people qualify for both SSI and SSDI, and they will get Supplemental Security Income and Social Security Disability Insurance combined.

Now who is eligible for SSDI? A person is eligible for SSDI if he/she has worked in jobs covered by Social Security and has earned enough work credits and have credits that are based on total yearly wages or self-employment income. You can earn up to 4 credits each year. 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. Younger workers may qualify with fewer credits.

He or she must have a medical condition that meets Social Security's definition of disability. 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 result in death. Special rules apply to individuals who are blind or have low vision.

Now 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 or 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 (continued)? 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.](https://www.ssa.gov/compassionateallowances/) 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 or 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 or she is approved for disability benefits. Access Living and Equip for Equality may be able to provide this representation.

How do you 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. One way is applying online at www.socialsecurity.gov. This is the most convenient way to apply. You can also call Social Security at 1-800-772-1213 to schedule an appointment to apply over the telephone on a day and time that is convenient. You can also call Social Security at 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 this link.

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: the 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 medications applicant is taking; and medical records from doctors, therapists, hospitals, clinics and caseworkers.

Here are some other documents that are needed: laboratory and test results; a summary of where the applicant worked and the kind of work he/she did; the applicant’s most recent W-2 form or, if the applicant was self-employed, a copy of his/her tax return; Social Security numbers and proof of age for each family member who qualifies for benefits; proof of marriage, if the applicant’s spouse is applying for benefits, as well as dates of prior marriages, if applicable.

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, for example, SSDI, SSI, or a combination of both.

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.

Here are some 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.

Here are some types of work incentives. One is “Impairment-Related Work Expenses" or IRWE, or commonly called 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. IRWE is also available for SSI beneficiaries and combined SSDI/SSI beneficiaries.

Another type of Work Incentive is "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. It is also available for combined SSDI/SSI beneficiaries.

Another type of Work Incentive is called "Unincurred Business Expense". Business supports that an individual receives free of cost (for example, 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. This is also available for combined SSDI/SSI beneficiaries.

Another type of Work Incentive is an "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. This is also available for combined SSDI/SSI beneficiaries.

Another type of Work Incentive is "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 their self-sufficiency. This is also available for SSDI/SSI beneficiaries combined.

Another type of Work Incentive is a "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 does not need to be consecutive. A trial work period can last until the beneficiary can accumulate 9 months within a rolling 60-month period. That is five years. Certain other rules apply. This is available for SSDI beneficiaries.

Another type of Work Incentive is an "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 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. And this is available for SSDI beneficiaries.

Another Work Incentive is "Continuation of Medicare Coverage." People with disabilities who work can continue to receive at least 93 consecutive months of Hospital (Part A) Medicare; Supplemental Medical Insurance (Part B) Medicare, if enrolled; and Prescription Drug coverage Medicare (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. This is available for SSDI beneficiaries.

Another type of Work Incentive is an "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. These are available for SSI beneficiaries.

Another type of Work Incentive is "Plan to Achieve Self-Support,” or “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. And this is available for both SSI beneficiaries and SSDI beneficiaries.

Another type of Work Incentive "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. And this is available for SSI beneficiaries.

Another type of Work Incentive is "Special SSI Payments for People Who Work." Some beneficiaries can receive SSI cash payments even when their earned income (gross wages 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 work at the substantial gainful activity level, still be disabled, and meet all other eligibility rules. This is available for SSI beneficiaries.

Another type of Work Incentive is "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. This is available for SSI beneficiaries.

Another type of Work Incentive is "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 or Medicaid coverage) up to 6 months. And this is available for SSDI beneficiaries and SSI beneficiaries.

Here are some other employment supports.

There is the Social Security Administration'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); and job placement and training from authorized Ticket to Work service providers, known as Employment Networks (EN) or a state VR agency.

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 at 1-866-968-7842 or for TTY 866-833-2967.

The Mayor’s Office for People with Disabilities, or 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.

Here are some of MOPD’s programs and services. They do information and referral, which is assistance with identifying and accessing resources in the community. They also help with independent living services. They provide homemaker services, home delivered meals, needs assessments, simple in-home adaptive devices, and monthly independent living workshops. They also help with employment. Employment readiness support, referrals to job training and placement agencies, and SSA Work Incentive Planning & Assistance which is WIPA for SSI/SSDI recipients who are seeking employment. They also provide Training. They have disability awareness and etiquette, independent living skills, communication access, and disability rights, laws, and codes training.

The MOPD also has architectural services where they do accessibility plan reviews, technical assistance, and information about federal, state, and local accessibility codes and laws. They also have a Home Modification Program where 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. They also have Youth Program. They have a Substance Abuse Prevention for Deaf and Hard of Hearing program (SAAPPHI), various employment readiness programs for students with disabilities including youth mentoring, job shadowing, internships, and referrals to transition services.

Here we are talking about 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, and 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 the program partner agencies.

The WIPA project CWICs can help refugees with disabilities receiving SSI/SSDI benefits. They help understand the rules of specific Work Incentives and how they apply to each beneficiary. They help to decide whether the Ticket to Work program is right for each beneficiary. They also help to understand the potential benefits of working as a person who receives disability benefits from Social Security while dispelling the myths about working.

The WIPA project CWICs can help can help refugees with disabilities receiving SSI/SSDI benefits by analyzing how work and earnings may impact the beneficiary’s Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), health care, and other public benefits. They can also help you 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 to make a successful transition to work and achieve financial independence.

This is how you can connect refugees with disabilities receiving SSI/SSDI with the MOPD SSA work incentive planning & assistance 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 work incentive planning & assistance (WIPA) program? (continued). 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 Unit.

Here is the contact information. The Direct Line for MOPD SSA Work Incentive Planning & Assistance 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 Work Incentives or the Ticket to Work program, you can call 1-866-968-7842 or 1-866-633-2967 for TTY. They are open Monday through Friday, between the hours of 8:00am and 8:00pm Eastern Standard Time.

Here is MOPD's Locations. The Mayor’s Office for People with Disabilities has two Chicago locations:

City Hall, 121 North LaSalle Street, Room 104, Chicago, IL 60602

Phone number with area code is 312-744-7050 or 312-744-4964 for TTY.

The MOPD Field Office is located at 2102 West Ogden Avenue, Chicago, IL 60612. The phone number with area code is 312-746-5743 or 312-744-7833 (TTY). And you can contact them at the website at www.cityofchicago.org/Disabilities

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.”

Thank you for completing PRIDE Provider Module 2! Displayed on the screen is a list of sources used in the module. Special thanks to PRIDE partner John Marshall of the Social Security Administration for narrating this module!