



Working and SSA Benefits – Understanding How It Works



Joy Smith CWIC

joy.smith@ahedd.org

717-910-1923



- AHEDD's mission: to serve the community as a catalyst in the employment and development of persons with disabilities
- State network with exclusive focus on employment since inception in 1977
- Work Incentive Counseling Cooperative Agreement with SSA since 2001, expanded to other communities through other sponsors

Work Incentive Counseling for Young Adults

- Nationwide, 1.2 million children receive SSI, over 70,000 in PA
- Most will retain eligibility into adulthood
- Path to Self Sufficiency is murky!



Barrier to Employment for SSA beneficiaries

- Fear
- Eligibility criteria and difficulty qualifying
- Inaccurate, partial information
- Disconnect with administration of other benefit programs
- Overpayments

Representative Payee

- Nearly all SSI beneficiaries under age 18 (99.9%) have an assigned representative payee
- At age 18, like most federal agencies, SSA views individuals as their own legal guardians (e.g. power to sign contracts, vote)
- Legal Guardianship & Representative Payee are not the same, and neither guarantees the other

SSA Income Support Programs



SSDI

Medicare

**Social Security
Disability
Insurance**



SSI

Medicaid

**Supplemental
Security
Income**

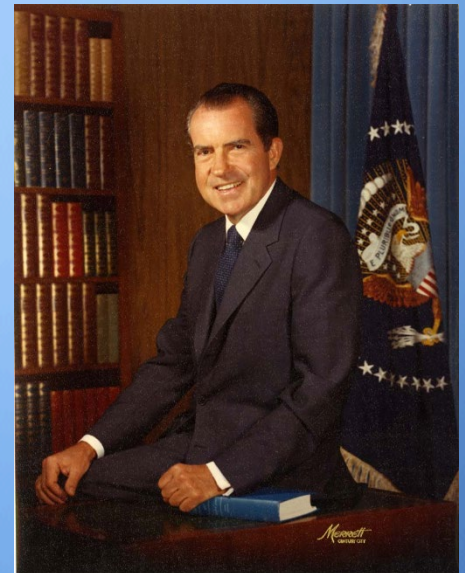
Social Security Disability Insurance (Title II)

- Public Long Term Disability, 1956
- Entitlement based on work history and age
- Monthly payments based “quarters of credit” earned
- 6 month wait for cash
- 2 year wait for Medicare



Supplemental Security Income (SSI)

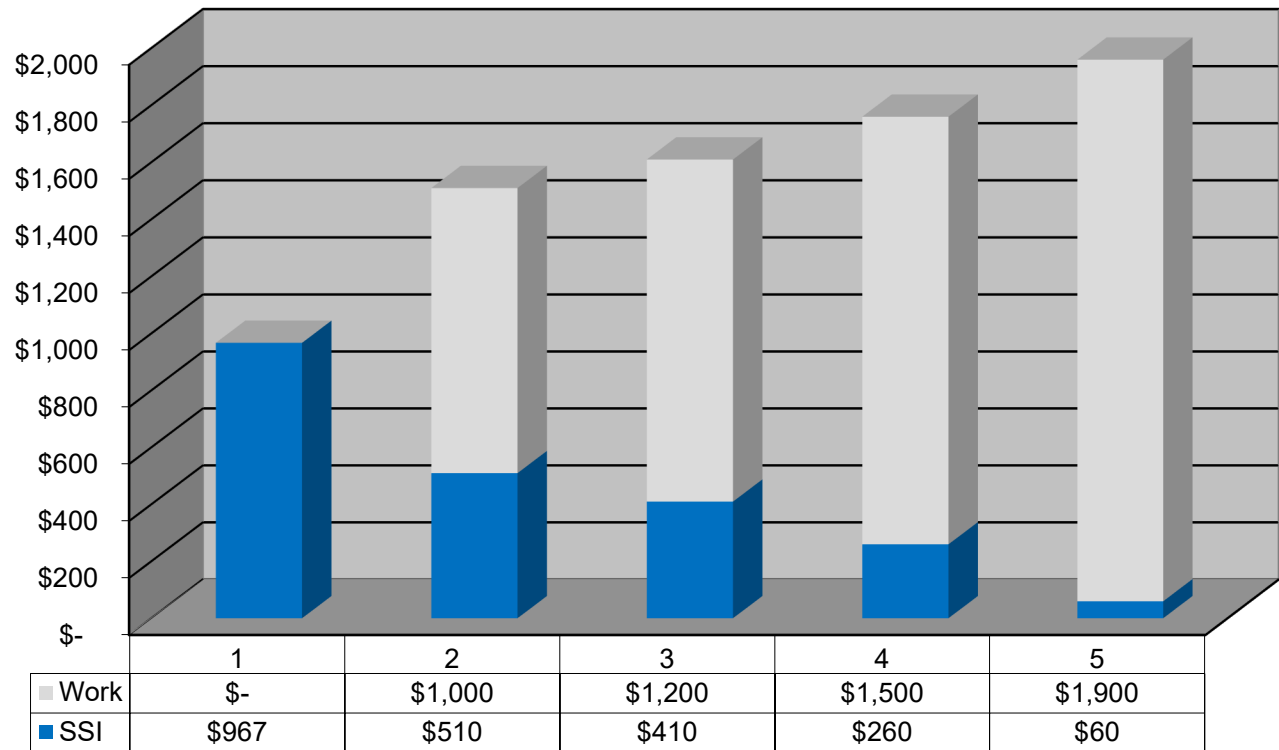
- Means tested, low income, low resource program
 - Available to children, adults, and elderly
- Limited Assets: < \$2,000 At application and ongoing
- Full Federal Benefit Rate: \$967.00 (CY 2025)
 - Maximum SSI payment
- Most states provide an SSI supplement.
 - In PA, DHS provides a monthly benefit, \$22.10



SSI Reductions – Unearned, In-Kind

- Deeming: Parent to Child (<18)
- In Kind Support & Maintenance (ISM): for adults living with or receiving support from parents or others.
- Many SSI beneficiaries also qualify for SSDI – this causes a reduction in SSI cash payment, as “unearned income”

Impact of Earned Income on SSI Cash Payment



Student Earned Income Exclusion (SEIE): *Instant Increase to Monthly Income*

- Criteria:
 - <22
 - Enrolled in school
 - SSI
 - Earning a paycheck!
- Monthly exclusion up to \$2,350 (CY 2025) of countable earnings up to \$9,460
- Proof of being in school
- Need to request!



Ticket to Work (TTW) Program

- Beneficiaries aged 18 – 64
- More choices to obtain employment services through an approved “Employment Network” (EN) and/or State VR
- Beneficiary receives preferential treatment with reassurance that EN will strive for an employment outcome and support over many years
- Community benefits from beneficiary becoming employed and infusion of federal funds that are not costing tax payers money!



Good Jobs, Good Careers,
and a Better Self-Supporting Future





Achieving a Better Life Experience (ABLE)

- Tax free savings accounts for individuals who became severely disabled before they reach age 26
- Administered by the PA Treasury Department
- Direct contributions to 7 combinations of investment options offered by the PA ABLE Savings Program
- Save up to \$14,000 per year – investment grows tax free
- Total pool of \$100,000 exempt from means test for SSI, Medicaid, other state means tested benefits
- Quarterly, ongoing fee (\$15)
- Purchase of wide range of “qualified disability expenses”

Work Incentive Counseling (in general)

- Delivered through nationally certified Community Work Incentive Coordinators/Counselors
- Service Model
 - Confirm current status with SSA – Benefits Planning Query
 - Relevant Personal elements
 - Scenario Analysis of Income
 - Applicable Work Incentives
 - Address unusual circumstances (e.g. overpayments)
 - Recommended form letters & benefit management tools
 - Delivered via individualized report
 - Focus on Youth
 - Follow up

Benefits Planning Query (BPQY):

Free benefits planning/verification tool

- How to request:
 - Call [1-800-772-1213](tel:1-800-772-1213)
 - Choose other services until you get a live body on the line.
 - Once you get a person, let them know you are receiving disability benefits, you want to go to work, and you need a copy of your BPQY.
 - They will mail it to you, at no cost to you.

Wage Reporting Requirements

- Report to SSA any changes in work status
 - Start or stop work, increase hours, decrease hours, etc.
 - Via copy of paystubs in mail, telephone (for SSI recipients), or newer system (online) for SSDI/CDB beneficiaries
- Timely reporting! (monthly, highly recommended)
 - Can take 2-3 months for SSA to record the information, “lag”
 - Best way to prevent overpayments

If you have a smartphone, SSI [mobile wage reporting app](#) provides easy ways to report your wages!

Possible Points of Engagement For Transition Program

- Active discussion about career planning and SSI/Medicaid with parent & student
- Engage a Community Work Incentive Coordinator (CWIC) – as early and as often as possible
- Utilize work incentives within the transition plan
- Communications to parent/students: in print and website!

Work Incentives Planning Assistance (WIPA)

SSA Cooperative Agreement to nationally certified staff to provide work incentive counseling statewide to beneficiaries ages 14 and older

AHEDD,

Appalachian Regional,

Disability Rights of PA,

Full Circle

How to Make a Referral- AHEDD Counties

- Counties:
 - Adams, Allegheny, Armstrong, Bedford, Blair, Bradford, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Clinton, Crawford, Cumberland, Dauphin, Elk, Erie, Forest, Franklin, Fulton, Huntingdon, Indiana, Jefferson, Juniata, Lycoming, McKean, Mifflin, Perry, Potter, Snyder, Sullivan, Tioga, Union, Venango, Warren, Westmoreland.
- Email joy.smith@ahedd.org or call 717-910-1923

How to make a Referral- other counties

Contact SSA's Ticket to Work Helpline

Call 1-866-968-7842

1-866-833-2967 (TTY)

Monday through Friday

8 a.m. - 8 p.m. EST