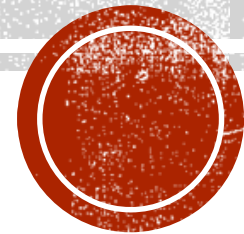


WORKING WITH PUBLIC BENEFITS

Massachusetts Rehabilitation Commission
Statewide Employment Services



Project IMPACT
Elsa Jiménez, M.Ed

SOCIAL SECURITY BENEFIT PROGRAMS

TITLE II

Social Security Disability Insurance (SSDI)

A beneficiary receives SSDI based on:

- ✓ Their work history
- ✓ Their deceased spouses work
- ✓ Their parent, if the individual is disabled prior to age 22

TITLE XVI

Supplemental Security Income (SSI)

- ✓ Provides assistance to the aged, blind and people with disabilities who have limited income and resources.



SSI ELIGIBILITY

- Disabled
- Low Income – Need based program
- Asset limit \$2000
 - ❖ To be eligible to receive SSI benefits based on disability, an SSI applicant or a current SSI recipient who is single cannot have more than \$2,000 in resources)
- If a child under age 18 lives with their parents, the SSA deems the resources of a parents in determining financial eligibility



AGE 18 RE-DETERMINATION

- When SSI beneficiary turns 18, Social Security considers them to be adults
- Eligibility for SSI must be re-determined, or determined for the first time using the adult eligibility criteria. ***No longer deeming parents resources**
- A Representative Payee may need to be appointed to manage the SSI payments. ***Being a guardian doesn't automatically give you Representative Payee status.**
- Parental Support viewed by Social Security when determining payment level.
 - In-Kind Support and maintenance (food and shelter)



YOU CAN WORK AND STILL GET BENEFITS!



STUDENT EARNED INCOME EXCLUSION (SEIE)

- Student beneficiaries under the age of 22 who regularly attend school can work and earn up to \$1,870 per month up to a maximum ANNUAL exclusion of \$7,550 without any of those earnings being countable.

Qualifications

- ✓ In grades 7-12, attending at least 12 hrs. per week
- ✓ In college or university for at least 8 hours a week, or
- ✓ In a skills training program to prepare for a paying job for at least 12-15 hours per week (ex. Job Corps, and government-supported courses in self improvement)
- ✓ SEIE is not automatic and must be requested in writing.
- ✓ SEIE ends one month before 22nd birthday.



Impairment Related Work Expense (IRWE)

You can be eligible for certain impairment related items that are needed for you to work!

Some examples include: medicine, medical supplies, medical devices, service animals, and disposable items such as bandages and syringes, some attendant care services or certain transportation services needed to work

These items or services cannot be reimbursed by another source such as MassHealth and need to be approved by the Social Security Administration. Contact them directly for additional information.



PLAN FOR ACHIEVING SELF SUPPORT (PASS)



- A PASS plan allows a beneficiary to set aside income or resources to accomplish occupational goal.
- May be used for educational expenses, modifications, etc.
- Must be approved by Social Security.
- Self Sufficiency **MUST** be a reasonable outcome.



How is SSI Benefit Calculated After Age 22

If John earns \$885 a month from work and receives \$864.39 from SSI:

1. \$885 (gross earnings)
- \$ 85 (exclusions)
\$800
2. $\$800 / 2 = \400.00 (Countable Income)
3. **\$864.39** (SSI Check)
- \$400.00 (countable income)
\$464.39 (new SSI payment)

Total Monthly Gross Income

\$ 464.39 (new SSI payment)
+ \$ 885.00 (work income)
\$1,334.39 Gross / Month

Total income before work: \$864.39

Total income after work: \$1,349.39



How is SSI Benefit Calculated SEIE

If John a student earns \$885 a month from work and receives \$849.39 from SSI:

1. \$885 (gross earnings)

No exclusions for SEIE

2. \$0 /2=\$0(Countable Income)

3. **\$864.39** (SSI Check)

-\$ 0 (countable income)

\$864.39 (new SSI payment)

Total Monthly Gross Income

\$ 864.39 (new SSI payment)

+ \$ 885.00 (work income)

\$1,749.39 Gross / Month

Total income before work: \$ 864.39

Total income after work with SEIE: \$1,749.39



REPORTING EARNED INCOME TO SSA

- ✓ Beneficiaries who go to work should bring their first 4 pay stubs **in person** to the SSA office which holds their record.
- ✓ Failure to report earned income in a timely manner may result in an overpayment (owing money back to SSA)
- ✓ Once the beneficiary has reported new earnings in person to SSA, the claims representative can authorize the use of two separate wage reporting system.
 - Supplemental Security Income Telephone Wage Reporting – It's a toll-free automated system that allows certain beneficiaries to report monthly
 - The SSI Mobile Wage Reporting app, allows monthly report using a smart phone.

Only certain individuals can report monthly wages using any of this options.



ABLE ACCOUNTS

The Attainable Savings Plan managed by Fidelity can help disabled individuals and their families save for their disability expenses while keeping benefits such as Supplemental Security Income and Medicaid.

Expenses allowed by ABLE account: may include education, housing, transportation, employment training and support, assistive technology, personal support services, health care expenses, financial management and administrative services and other expenses which help improve health, independence, and/or quality of life.



MASSACHUSETTS ABLE ACCOUNT PROGRAM

- The Attainable Savings Plan
- MEFA is the program manager <https://www.mefa.org/products/attainable/>
- Fidelity is the investment manager <https://www.fidelity.com/able/attainable/overview>
- Ask plan for info on available investment strategies & risks.
- People can use the ABLE Account Program in any state that accepts out of state residents. States have latitude re: fees, verifying disability criteria – use comparison tool at <http://www.ablenrc.org/>



OTHER IMPORTANT BENEFITS TO CONSIDER!



Housing costs should not increase when you are working in a training program! Rent freezes are available!

- Federal public housing
- Section 8 Housing Choice Vouchers
- State public housing
- SNAP (Food Stamp)

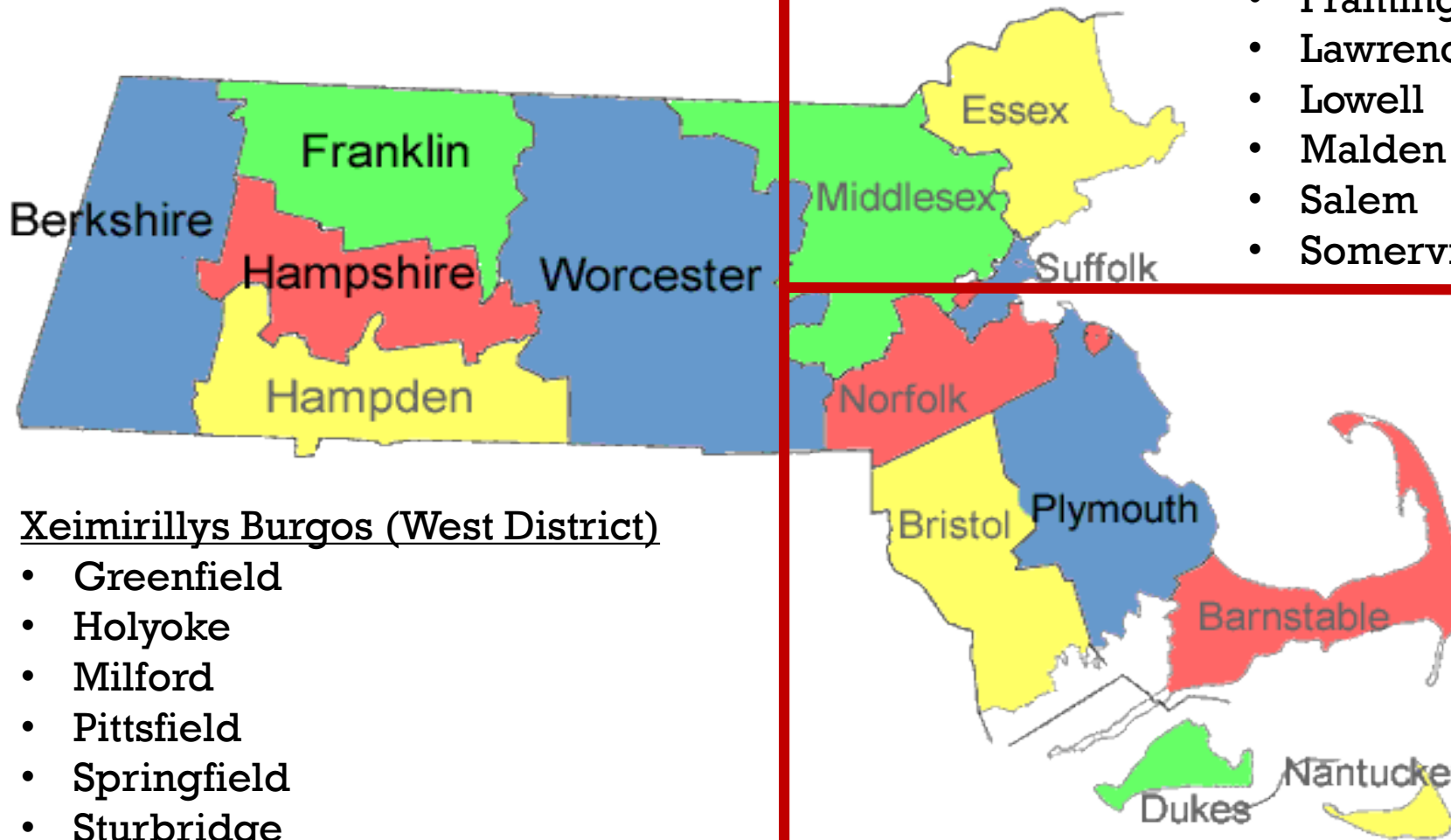




Student Benefits Counselors Are Here to Help You Understand All This And More!

- ✓ We can assist you in understanding how to work and still receive cash and non-cash benefits
- ✓ We can help you to plan for self-sufficiency and independence
- ✓ We can help you to navigate the public benefits system





Kathleen Kelly (North District)

- Fitchburg
- Framingham
- Lawrence
- Lowell
- Malden
- Salem
- Somerville

Xeimirillys Burgos (West District)

- Greenfield
- Holyoke
- Milford
- Pittsfield
- Springfield
- Sturbridge
- Worcester

Elsa Jimenez (South District)

- Downtown Boston
- Braintree
- Brockton
- Cape & Islands
- Fall River
- New Bedford
- Plymouth
- Roxbury
- Taunton



How to Apply for Benefits

- Applications may be filed online, in person at the local SSA office, or by mail. To schedule an appointment with a local office call 1-800-772-1213 (TTY 1-800-325-0778)
- Online Applications: <https://www.ssa.gov/forms/apply-for-benefits.html>
- SSI - What to bring for your Interview: <https://www.ssa.gov/ssi/text-documents-ussi.htm>
- Helpful Links for Understanding SSI: <https://navitomeapp.com/public/app/index.php/#/library>
- PASS application: <https://www.ssa.gov/forms/ssa-545.pdf>
- Helpful link to understand SEIE: <https://secure.ssa.gov/poms.nsf/lnx/0500820510>
- Work Incentives- Detailed Information:
<https://www.ssa.gov/disabilityresearch/wi/detailedinfo.htm>
- mySocial Security at <https://www.ssa.gov/myaccount/>
- ABLE:
https://www.fidelity.com/able/attainable/overview?imm_pid=700000001560455&immid=100337&imm_eid=e20809734497&gclid=CImLo5ThltgCFQ6zswodyZUA5w&gclsrc=ds



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