

WORKS: Work Incentives Offer Real Knowledge and Solutions!

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Agenda

- Overview of Social Security Disability Benefit Programs
- Title II Benefit Program & Work Incentives
- Medicare, Medicare Savings Programs & EID
- Reporting Earnings for Title II

- Supplemental Security Income (SSI) Benefit Program
- SSI Work Incentives
- Medicaid
- Reporting Earnings for SSI
- Concurrent Beneficiaries
- Ticket to Work
- Benefits Counseling, Advocacy & Wrap Up





What do you
remember about SSI
from yesterday's
overview?

Put your answers in the chat!



What do you think happens to someone's SSI when they start working?

Put your answers in the chat!

Supplemental Security Income (SSI)

- SSI falls under the Title XVI benefit program
- Provides supplemental income to adults with little or no income who are:
 - Age 65 or older, or
 - Are blind, or
 - Have a disability
- SSI is a needs-based program, meaning the individual must have very limited or no resources and income to qualify.
- Eligible individuals also receive Medicaid.

SSI Eligibility Criteria

General Criteria

- Individuals who meet SSA's disability criteria, OR blind criteria OR are over 65
- Must be a US Citizen or a Qualified Alien.

Income Criteria

- Must have *Countable Income* (combination of unearned & earned income) less than \$943/month (for 2024).

Resource Criteria

\$2,000 limit for individuals

\$3,000 limit for married couple (2 SSI-eligible persons residing together)

SSA does not count the following resources:

- An individual's primary residence and the land that it's on;
- Life insurance policies with a face value of \$1,500 or less;
- One car;
- Burial plots for the individual and members of their family;
- Special Needs Trusts; and
- ABLE accounts

SSI Eligibility – Financial Criteria

- The maximum amount of SSI any one person can be eligible for is \$943/month (in 2024). This is known as the Federal Benefit Rate (FBR).
- The actual amount of SSI that an individual qualifies for depends on their countable earned income and countable unearned income.



Calculating SSI Benefit Amounts

Countable Unearned Income

- Most income except wages, salary or self-employment income.
- Includes income such as Veteran's Benefits, Unemployment, Workers' Compensation, Social Security Disability and Retirement Benefits.
- Does *not* include SNAP (Food Stamps)

To calculate countable unearned income:

Gross unearned income
-\$20 General Income Exclusion (GIE)
= Countable Unearned Income

Countable Earned Income

- Earned income from work will reduce the amount of SSI an individual is eligible for, but it is **NOT** dollar for dollar.

To calculate countable earned income:

Gross earned income
-\$20 General Income Exclusion (GIE only subtracted here if not used for unearned income)
-\$65 Earned Income Exclusion (EIE)
-Any applicable Work Incentives
÷ by 2
= Countable Earned Income

Step	Calculations
Unearned Income	\$
General Income Exclusion (GIE)	-
Countable Unearned Income	\$
Gross Earned Income	\$
Student Earned Income Exclusion	
Remainder	
GIE (if not used above)	-
Remainder	
Earned Income Exclusion (EIE)	-65
Remainder	
Impairment Related Work Expense (IRWE)	-
Remainder	
Divide by 2	
Blind Work Expenses (BWE)	-
Countable Earned Income	\$
Total Countable Unearned Income	\$
Total Countable Earned Income	\$
PASS Deduction	
Total Countable Income	\$
Base SSI Rate:	\$943
Total Countable Income	-
Adjusted SSI Payment	\$



Questions?

SSI Calculation – Case Example

- Fatima currently receives \$943/month in SSI.
- She's considering working part-time as a grocery store cashier but wants to know how it will impact her benefit.
- If she were to work 18 hours/week earning \$15/hour, she would have \$1,169/month in earnings.
- Let's calculate her new SSI payment...



Step	Calculations
Unearned Income	\$0
General Income Exclusion (GIE)	-
Countable Unearned Income	= \$0
Gross Earned Income	\$1,169
Student Earned Income Exclusion	-0
Remainder	0
GIE (if not used above)	- \$20
Remainder	\$1,149
Earned Income Exclusion (EIE)	- \$65
Remainder	\$1,084
Impairment Related Work Expense (IRWE)	-0
Remainder	0
Divide by 2	\$542
Blind Work Expenses (BWE)	-0
Countable Earned Income	= \$542
Total Countable Unearned Income	\$0
Total Countable Earned Income	+ \$542
PASS Deduction	
Total Countable Income	= \$542
Base SSI Rate:	\$943
Total Countable Income	- \$542
Adjusted SSI Payment	= \$401

- SSI [Calculator](#)
- Fatima's SSI decreased as a result of working, but does she have less money?
 - No!
- *Fatima is financially better off while working!*
- When not working, her monthly income was only \$943.
- While working, her monthly income is \$1,570!
- We get to that figure by adding her adjusted SSI payment (\$401) to her (\$1,169) wages.

SSI Calculation – Case Example 2

- Dayanara receives \$943/month in SSI.
- She is scheduled to start working as a personal trainer next month and will be earning \$1,400/month.
- Let's calculate her new SSI payment...



Step	Calculations
Unearned Income	\$0
General Income Exclusion (GIE)	-
Countable Unearned Income	= \$0
Gross Earned Income	\$1,400
Student Earned Income Exclusion	-0
Remainder	0
GIE (if not used above)	- \$20
Remainder	\$1,380
Earned Income Exclusion (EIE)	- \$65
Remainder	\$1,315
Impairment Related Work Expense (IRWE)	-0
Remainder	0
Divide by 2	\$657.50
Blind Work Expenses (BWE)	-0
Countable Earned Income	= \$657.50
Total Countable Unearned Income	\$0
Total Countable Earned Income	+ \$657.50
PASS Deduction	
Total Countable Income	= \$657.50
Base SSI Rate:	\$943
Total Countable Income	- \$657.50
Adjusted SSI Payment	= \$285.50

- Dayanara's SSI decreased as a result of working, but does she have less money?
 - No!
- *Dayanara is financially better off while working!*
- When not working, her monthly income was only \$943.
- While working, her monthly income is \$1,685.50!
- We get to that figure by adding her adjusted SSI payment (\$285.50) to her (\$1,400) wages.



Questions?



Do you know any
Work Incentives
available to SSI
recipients?

Put your answers in the chat!

SSI Work Incentives

There are 3 key work incentives for which SSI recipients may qualify for to help them receive or retain higher cash benefits:

- Impairment Related Work Expenses (IRWE)
- Blind Work Expenses (BWE)
- Student Earned Income Exclusion (SEIE)

There is also another work incentive called a Plan for Achieving Self Support (PASS). This is a tool to help reduce an individuals' long-term reliance on cash benefits.

Impairment Related Work Expenses (IRWEs)

- IRWEs are defined as the same for SSI as for the Title II program.
- IRWE amounts are deducted from gross earnings within the SSI benefit calculation and enable a person to keep more of their SSI while working.
- IRWEs must be reported and approved by SSA in order to be counted, individual must provide SSA with copies of IRWE receipts every month, IRWEs cannot be reported online.



SSI Calculation – IRWES Case Example

- Curtis receives \$943 per month in SSI.
- He recently started working as a library assistant earning \$1,500/month. He pays \$150/month for adaptive equipment that enables him to use the computer at work.
- Calculate what his new SSI payment should be given his earnings- and his work-related expenses....



Step	Calculations
Unearned Income	\$0
General Income Exclusion (GIE)	-
Countable Unearned Income	= \$0
Gross Earned Income	\$1500
Student Earned Income Exclusion	-0
Remainder	0
GIE (if not used above)	- \$20
Remainder	\$1480
Earned Income Exclusion (EIE)	- \$65
Remainder	\$1415
Impairment Related Work Expense (IRWE)	- \$150
Remainder	\$1265
Divide by 2	\$632.50
Blind Work Expenses (BWE)	-0
Countable Earned Income	= \$632.50
Total Countable Unearned Income	\$0
Total Countable Earned Income	+ \$632.50
PASS Deduction	
Total Countable Income	= \$632.50
Base SSI Rate:	\$943
Total Countable Income	- \$632.50
Adjusted SSI Payment	= \$310.50

- Curtis' SSI decreased as a result of working, but does he have less money?
 - **No!**
- *Curtis is financially better off while working!*
- When not working, his monthly income was only \$943.
- While working, his monthly income is \$1,810.50!
- We get to that figure by adding his adjusted SSI payment (\$310.50) to his (\$1,500) wages.

Blind Work Expenses (BWE)

- A BWE is an expense incurred due to work and paid for by the individual. It does **not** necessarily need to be related to blindness. BWE's are not time limited.
- Examples of BWEs are:
 - Guide dog expenses
 - Transportation
 - Work related training
 - Assistive technology
 - Medical services and medications
 - Federal state and local taxes withheld
 - Social Security and mediocre taxes withheld
 - Mandatory pension contributions
 - Work related equipment
 - Childcare
 - Meals consumed at work



Student Earned Income Exclusion (SEIE)

The SEIE allows SSI recipients who are

- Under age 22, and
- “Regularly attending school”

to exclude earned income up to \$2,290/month in 2024 with a maximum of \$9,230/year.

Regularly attending school means taking at least one course of study and attending classes:

- In grades 7-12 for 12 hours/week.
- In college/university for 8 hours/week.
- In training courses to prepare for employment 12 hours/week (15 hours/week if course involves shop practice).
- For less time than indicated above for reasons beyond control, such as illness.

SSI Calculation- SEIE Case Example

- Riley receives \$943/month in SSI and is regularly attending school.
- He was offered a summer internship and will be earning \$1,800/month. He will return to school the following school year.
- Let's calculate what his new SSI payment should be...



Step	Calculations
Unearned Income	\$0
General Income Exclusion (GIE)	-
Countable Unearned Income	= \$0
Gross Earned Income	\$1,800
Student Earned Income Exclusion	- \$1,800
Remainder	0
GIE (if not used above)	- \$20
Remainder	\$0
Earned Income Exclusion (EIE)	- \$65
Remainder	\$0
Impairment Related Work Expense (IRWE)	-
Remainder	\$0
Divide by 2	\$0
Blind Work Expenses (BWE)	-0
Countable Earned Income	= \$0
Total Countable Unearned Income	\$0
Total Countable Earned Income	+ \$0
PASS Deduction	
Total Countable Income	= \$0
Base SSI Rate:	\$943
Total Countable Income	- \$0
Adjusted SSI Payment	= \$943

- Riley can exclude all \$1,800 of his earnings under the SEIE.
- This means his SSI is not reduced at all!
- *Riley is financially better off by working!*
- While not working, his income was only \$943/month.
- While working, his monthly income is \$2,743!
- (\$943 SSI + \$1,800 earnings)
- Riley wants to save his summer earnings towards medical school costs. What can he use to avoid having savings over the \$2,000 asset limit?
- **An ABLÉ account**

ABLE Accounts

- ABLE accounts are a type of savings account that Social Security DOES NOT count towards the \$2,000 (or \$3,000) resource limit for SSI eligibility.
- Any individual who developed a qualifying disability before the age of 26 can have an ABLE account.
- Account value can reach \$100,000 without impacting SSI or MA eligibility.
- Can contribute up to \$18,000 for 2024. Anyone can contribute and if desired, SSI/SSDI payments can be directly deposited into an ABLE account.
- If working, individual can contribute an additional amount equal to their yearly gross earnings (up to a maximum of \$14,050 in 2024).
- ABLE funds can be used for most costs related to living with a disability (medical, housing, education, transportation, employment training, legal fees, etc.)
- For more information & to apply visit - <https://www.marylandable.org/>.

Plan for Achieving Self Support (PASS)

- A work incentive that enables qualified individuals to set aside income or resources to pay for expenses related to services and/or equipment needed to reach a work goal that reduces or eliminates dependence on Social Security benefits.
- Any money saved or used for approved PASS expenses is excluded as income when SSA does an SSI calculation.
- A PASS can help someone to keep more of their SSI benefit when it would otherwise be reduced because of other income.
- Must be approved by SSA.
- A PASS is time limited- the length is based on someone's goal.
- If the individual changes their work goal, then they may apply for another PASS.
- No lifetime limit on the number of plans an individual can receive; only that each one be used to achieve different work goals.

Things to remember

- SSI benefit amounts are determined based on the amount of unearned and earned income that someone has, as well as the value of their resources.
- Unlike Title II benefits, it is not all-or-nothing. SSI benefits are offset based on income and resources.
- The offset is **not** dollar for dollar. Because of the way the calculation is structured, SSI beneficiaries will **always** have more money by working, even when SSI is reduced.
- Work incentives such as IRWE, BWE, SEIE and PASS can help eligible individuals keep more of their SSI when working.
- Always reach out to a certified benefits planner for guidance in calculations and application of work incentives.



Questions?



5 Minute Break



If my SSI is reduced to \$0 because of earnings, what happens to my Medicaid?

Continued Medicaid Coverage – 1619(b)

- If an individual loses their cash benefits due to earned income, they can retain their Medicaid coverage through 1619(b).
- To qualify a person must:
 - Have been eligible for an SSI payment for at least one month;
 - Still meet the disability and non-disability requirements;
 - Need Medicaid to work, and;
 - Have gross earned income which is below a predetermined state threshold.
- Maryland state threshold for 2023 is \$48,604/year. (Only earnings are counted towards the threshold)

While 1619(b) allows for a higher income, it maintains an asset limit of \$2,000. EID is an option for individuals who would like to have more in resources or assets!

Employed Individuals with Disabilities (EID)

- Supported Employment and ACT staff may need to assist clients in completing EID applications.
- Applications are included in the handouts or can be found on <https://mmcp.health.maryland.gov/eid/pages/home.aspx>
- Beneficiaries who are approved for EID will need to recertify every six months. Additionally, if someone who has EID becomes unemployed, they have a six-month grace period to find a new job and maintain their EID eligibility.
- Applications are relatively straightforward, though they do require supplementary documentation to prove eligibility, including, but not limited to:
 - Identification (birth certificate, SSA card)
 - Earnings (4 weeks worth of paystubs, W2's)
 - Other Income (alimony, child support, SSDI payment)
 - Resources (bank statements)
 - Other Documents (other health insurance)
- Applications are handled through one office of MDH known as the **Eligibility Determination Division (EDD)** located at:
 - 6 Saint Paul Street – 4th floor, Baltimore, MD 21202
 - DO NOT submit applications to Local Department of Social Services (DSS) offices!
 - Applications must be mailed to the above address OR faxed to **(410) 528-5129**.
 - [HTTPS://MMCP.HEALTH.MARYLAND.GOV/EID/PAGES/HOME.ASPX](https://mmcp.health.maryland.gov/eid/pages/home.aspx)

Employed Individuals with Disabilities

Reasons someone may need EID:

- Currently in Medicare waiting period
- Have income/resources that would be too high for other Medical Assistance programs
- Pays Medicare Premiums
- Allows individuals to access MA funded behavioral health services, such as RRP, PRP, SE, ACT, etc.
- Has completed the Extended Period of Medicare Coverage

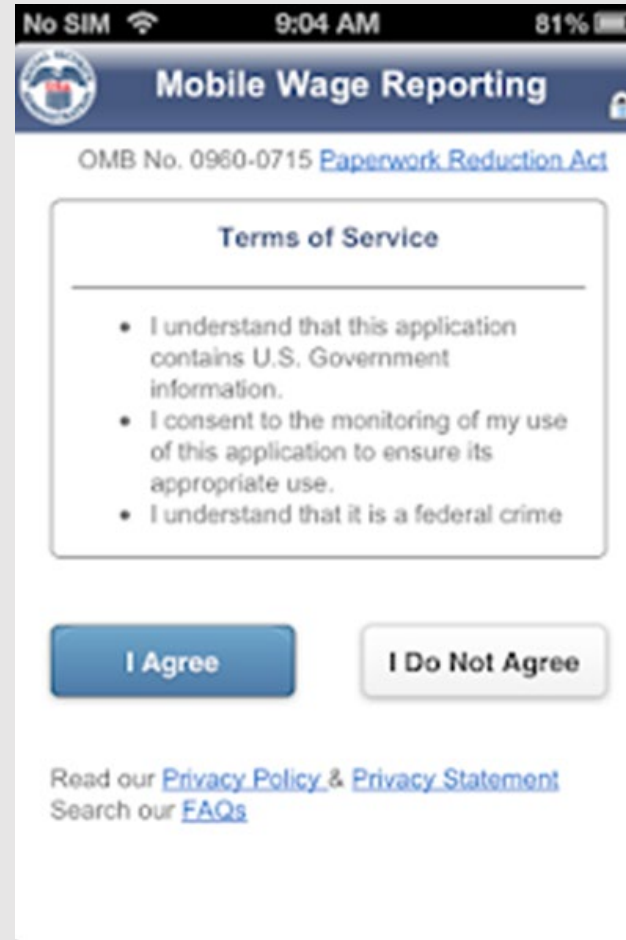


Reporting Earnings - SSI

- Every SSI recipient that works needs to report to Social Security.
- As soon as work starts, recipients should provide SSA with their employer's name and the employer's Employer Identification Number (EIN).
- ***Earnings need to be reported monthly, by the 6th day of each month!***
- For SSI beneficiaries that need help to remember to report, SSA now offers [reminder texts or emails](#).
- Reporting options include:
 - Entering paystub information through one's mySSA account; or
 - Logging into the mobile app; or
 - Calling into the automated phone system (866-772-0953); or
 - Submitting copies of paystubs by certified mail, fax, or in-person to local SSA offices (*but not recommended*).

SSI Mobile Wage Reporting App

- Download the SSI mobile wage reporting app from the App store or the Google Play store.
- One of SSA's preferred reporting methods.
- Only available to SSI beneficiaries.



Concurrent Beneficiaries

- Concurrent describes individuals who are eligible for disability benefits under both the SSI and Title II programs at the same time.
- Concurrent beneficiaries can use all work incentives available to SSI and Title II beneficiaries.
- When you advise a concurrent beneficiary on the impact of work, you must consider both the impact to the Title II and SSI benefits individually.

Concurrent Beneficiary- Case Example

- Francis is a concurrent beneficiary. She receives \$350 in SSDI and \$613 per month in SSI each month.
- Francis is offered a job earning \$1,400/month and wants to know how this will impact each of her benefits. This is her first job since receiving benefits.
- We need to determine
 - How will her new job impact her SSDI?
 - Calculate her new SSI payment.
 - Consider the impact on her health insurance.
 - Is Francis better off working?



Concurrent Beneficiary - Case Example

How is her SSDI Impacted?

Does she have the Trial Work Period available?

-Yes. We said this is her first job since SSDI started.

Will she start using her Trial Work Period Months?

-Yes. Her earnings are above the \$1,110 benchmark.

Will Francis' SSDI continue?

-Yes. SSDI payments are guaranteed through the TWP.

What health insurance does Francis have through SSDI?

-Medicare.

Will Medicare continue?

-Yes. Medicare continues automatically while SSDI payments are received.

Step	Calculations
Unearned Income	\$350
General Income Exclusion (GIE)	- \$20
Countable Unearned Income	= \$330
Gross Earned Income	\$1,400
Student Earned Income Exclusion	-
Remainder	
GIE (if not used above)	-
Remainder	\$
Earned Income Exclusion (EIE)	- \$65
Remainder	\$1,335
Impairment Related Work Expense (IRWE)	-
Remainder	
Divide by 2	\$667.50
Blind Work Expenses (BWE)	-0
Countable Earned Income	= \$667.50
Total Countable Unearned Income	\$330
Total Countable Earned Income	+ \$667.50
PASS Deduction	
Total Countable Income	= \$997.50
Base SSI Rate:	\$943
Total Countable Income	- \$997.50
Adjusted SSI Payment	= \$0

Concurrent Beneficiary - Case Example

How is her SSI impacted?

- What is her new SSI payment?
New SSI payment is \$0
- What health insurance does she have through SSI?
Medicaid
- Will Medicaid continue?
Yes. Medicaid can continue under 1619(b).
- Is Francis better off financially?
Yes! Francis has \$1,750/month in income while working and only \$963/month while not working.

Reporting Earnings – Concurrent Beneficiaries

- Every concurrent beneficiary that works needs to report their earnings to Social Security.
- As soon as work starts, recipient should provide SSA with their employer's name and EIN.
- Recipients or Rep payees should report earnings by the 6th day of each month through their mySSA accounts online. *This is the best way for concurrent beneficiaries to report!*
- Those who cannot report online can...
 - Submit copies of paystubs (with SSN and “Attention Title II Claims Rep” written) to their local SSA office in person or by certified mail monthly, **AND**
 - Report monthly by the 6th of each month using the Mobile App or the automated phone system.

Communicating with SSA

- Encourage beneficiaries to be good record keepers!
- Keep all correspondence from SSA, organized and in one place.
- Ask for a receipt when providing documentation to SSA
- Always keep a copy of submitted documents
- If possible, know the claims representative that is handling the case.



Overpayments

- When a beneficiary receives a benefit payment, they are not eligible for, overpayments can occur.
- Overpayments are a detrimental consequence of not reporting earnings and can sometimes happen even when people do report.
- Overpayments that accrue over extended periods of time can total tens of thousands of dollars, equaling the cost of a luxury vehicle or a home down payment.
- Overpayments lead to undue stress, financial hardship and often cause people to quit their jobs.
- It is important that beneficiaries avoid, or at least minimize their risk and impact of overpayments.

Overpayments

Steps to limit the risk and impact of overpayments:

- Assist beneficiaries with reporting their income each month
- Assist with submitting Work Activity Reports
- Advocate to SSA if benefits are not stopped in a timely manner
- Encourage beneficiaries to set aside payments they are receiving but are not eligible for.
- As SSA often rules that the beneficiary should have known they were not entitled to the payments. By setting aside the funds, the beneficiary will be able to pay SSA back in full and may receive a 20% reduction for doing so.





Questions?



What do you know
about the Ticket to
Work Program?

Put your answers in the chat!

What is the Ticket to Work (TTW) Program?

- The Social Security Administration started the Ticket to Work program to help people who get Social Security benefits get the services they need to find a job and stay employed.
- SSA has set up agreements with hundreds of community programs known as Employment Networks (ENs) across the country. This allows people to receive services in their communities. Most often, ENs provide career guidance, job placement, job coaching and/or benefits counseling.
- The beneficiary “assigns” a ticket to an EN and in turn the EN provides services at no charge.
- The TTW program is voluntary- beneficiaries are not penalized if they choose not to participate.

Goals of the Ticket to Work Program

- 1) Increase the number of beneficiaries entering the workforce
- 1) Reduce beneficiary dependency on cash benefits.



How does TTW Help Beneficiaries?

- The beneficiary gets no-cost employment support services to find employment and become more financially independent.
- When a ticket is assigned to an EN and the beneficiary is making Timely Progress, SSA will not conduct a Continuing Disability Review.
- Some agencies provide ongoing personalized benefits counseling about Social Security's safety news for cash benefits and medical coverage.
- *It is important to note that participation in TTW **does not** provide blanket protection to benefits. SSI benefits are still reduced, and Title II benefits are still subject to the phases of rules.*



What to Expect when Assigning a Ticket

- The EN will work with the beneficiary to set up an individualized work plan (IWP). The plan will include employment goals and the amount of the money the beneficiary expects to earn.
- The EN will typically ask the beneficiary to provide information on wages earned- usually copies of paystubs are requested monthly.

Timely Progress Reviews

- When a ticket is assigned, SSA conducts an annual review of a ticket holder's earnings for the previous year.
- SSA checks the earnings of the ticket holder in comparison to pre-determined milestones.
 - If earnings meet SSA guidelines, the individual is protected from a Continuing Disability Review (CDR) for another year.
 - If earnings don't meet SSA guidelines, the individual may be subject to a continuing disability review if they are due to have one based on their disability review cycle

How to Access Benefits Counseling

DORS

Division of Rehabilitation Services

- All clients who receive benefits and have a case open with DORS should have benefits counseling added to their employment plan.
- Individuals and support persons should advocate for benefits counseling to be part of the person's employment plan from the beginning.

TTW

Ticket to Work

- Benefits counseling can be accessed via an EN through the TTW program.
- Not all ENs offer this service internally, so be sure to check before assigning the ticket.

WIPA

Work Incentives Planning & Assistance

- SSA funded project which offers free benefits counseling services to individuals interested in work or already working.
- In most areas, services are provided remotely
- Services are prioritized for people who are already employed.
- [MD-WIN](#)

DORS Benefits Planning

Phase I

Pre-Employment Benefits Planning

- A referral is made after the IPE is initiated.
- The benefits counselor will complete a full Benefits Analysis for the client with multiple earning scenarios.
- The benefits counselor will provide follow along services quarterly until the person finds employment.

Phase II

Job Placement and Employment/Maintenance

- The benefits counselor will make specific revisions to the original Benefits Analysis to reflect actual changes including hourly rate/wage and number of hours worked.
- Benefits counselor provides monthly follow along.

Phase III

Developing Supports for DORS Closure

- The benefits counselor will help prepare the client for DORS case closure.
- The benefits counselor will facilitate linkage to long term supports and address TTW referral to EN

Your Role in Benefits Education

- You are **not** expected to provide intensive benefits counseling!
- You **are** expected to:
 - Assist with reporting earnings
 - Assist with EID applications
 - Facilitate connections to certified benefits planners when employment status or other changes occur
 - Attend meetings with the benefits planner
 - Reiterate information provided by the benefits planner
 - Dispel myths



Use this information to...

- Educate individuals about work incentives;
- Break down barriers to employment by easing the fear of losing benefits;
- Dispel myths about how work impacts benefits;
- Encourage employment;
- Assist individuals in using this information to work toward financial independence.





Questions?



Review Poll

Evaluation & Assessment

- Following the conclusion of this training, you will be able to access the certificate portion of the LMS hub. You will need to complete the evaluation and pass the assessment to access your certificate.
- You will be given 2 attempts to score a passing grade of 80% or higher
- COPs will be available immediately after you complete the evaluation and assessment as long as you have met the participation requirements.
- Be sure to dedicate time for your assessment. If you leave the assessment page once started, you will be able to log back in where you left off.

Refresher Training

- We are pleased to introduce our WORKS refresher training for experienced SE staff.
- The refresher course condenses the information from the full WORKS training into one morning, ending with the same assessment.
- Only one attempt is given to pass the assessment.
- Eligibility to take the expedited one-day course is a passing grade on the WORKS assessment dated within the past 12 months at the time of class enrollment.
- If a person does not have a passing grade on the assessment within 12 months, the full WORKS training is required.

Resources

- *DORS (Division of Rehabilitation Services)* – Has programs and services that help people with disabilities go to work or stay independent in their homes and communities Website: www.dors.state.md.us
- *EID (Employed Individuals with Disabilities)* – Has information on EID and how to apply. Website: www.mdod.maryland.gov
- *SSA (Social Security Administration)* - website provides information and resources for individuals who are receiving Social Security benefits or want to find out more about receiving benefits. Website: www.ssa.gov
- *Ticket to Work* - information about the Ticket to Work Program for SSA. Website: yourtickettowork.ssa.gov
- Maryland Benefits Counseling Network – www.mdbenefitscounseling.org