

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



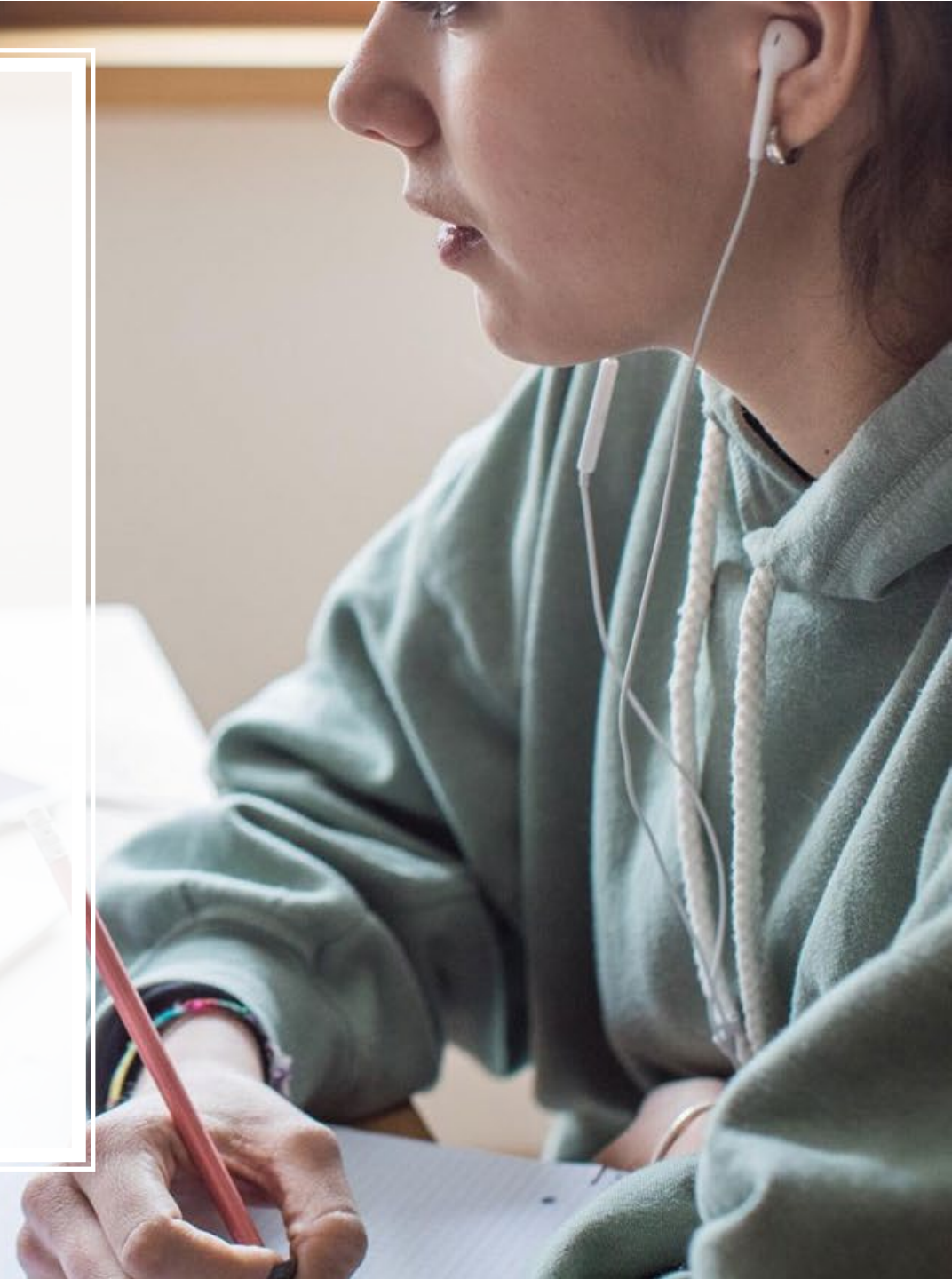
Participation & Attendance

- Zoom tracks attendance via an individualized link that is provided to those who registered. If you received the link to log-in from someone else, your attendance will not be recorded, and you will not be eligible to receive the **Certificate of Proficiency (COP)**.
- There will be polls throughout the sessions. These polls will be used to determine program attendance. *Participation in the Review Polls is required to obtain your COP.*
- If you experience technical difficulties during the presentation (i.e., connection, audio, visual, etc.) please reach out to Autumn immediately so that your efforts can be noted.

Second Session, Day 2

To access the second session, use the same link as you did today.

Reminder: Participation and attendance is tracked. If you do not meet the participation and attendance requirements for either day, you will not receive a COP.



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 need a score of at least 80% to pass and will be given 2 attempts to do so.
 - **COPs will be available immediately after you complete the evaluation and assessment if you have met participation requirements.**
- The assessment is 50 questions- be sure to dedicate at least an hour to complete it. If you leave the page once you've started, you'll be able to log back in where you left off.

Why Should Beneficiaries Work?

- Beneficiaries are financially better off while working!
- Many recipients have benefit amounts that are near or below the Federal Poverty Level (FPL).
- Working allows beneficiaries to move toward financial independence.
- Working offers the opportunity to develop new relationships and skills, improving feelings of self-worth and giving individuals a feeling of purpose.
- Helps in the recovery process and improves quality of life.

Why Is This Information Important To Me?

- The myths and misconceptions surrounding beneficiaries' ability to work are preventing work efforts even though individuals are better off working.
- Social Security is not a reliable source of information!
- Employment specialists and other treatment team members are the front lines in promoting education and providing accurate information.
- Incorporating benefits education into supported employment services is linked to higher employment success rates, higher earnings, less employment turnover and better quality of life.



Social Security Benefit Programs

Title II

- Insurance program
- May receive based on disability, blindness, age (Retirement) or as a Survivor
- Entitlement requires the individual to have a work history or their parents/spouse to have a work history
- Benefit amount is determined by past earnings
- Comes with Medicare (after a 2-year waiting period)

SSI

- Needs-based program
- May receive based on disability, blindness or age
- Usually paid to individuals with no or very little work history
- Benefit amount determined by current Federal Benefit Rate (FBR) and other income- both earned and unearned- that the person may have
- Comes with Medicaid

There Are 3 Different Types of Title II Benefits

SSDI

Social Security Disability Insurance (SSDI)

- Recipient is the former worker who has reached **insured** status and then became disabled
- Benefit amount is based on the worker's past earnings

CDB/DAC

Childhood Disability Benefit (CDB). AKA Disabled Adult Child (DAC)

- Recipient is the disabled adult child of a parent who has (1) reached **insured** status AND (2) is either retired, disabled or deceased
- Recipient must also be at least 18 years old and have become disabled before the age of 22. Most are unmarried
- Benefit Amount is based on the past earnings of the insured parent

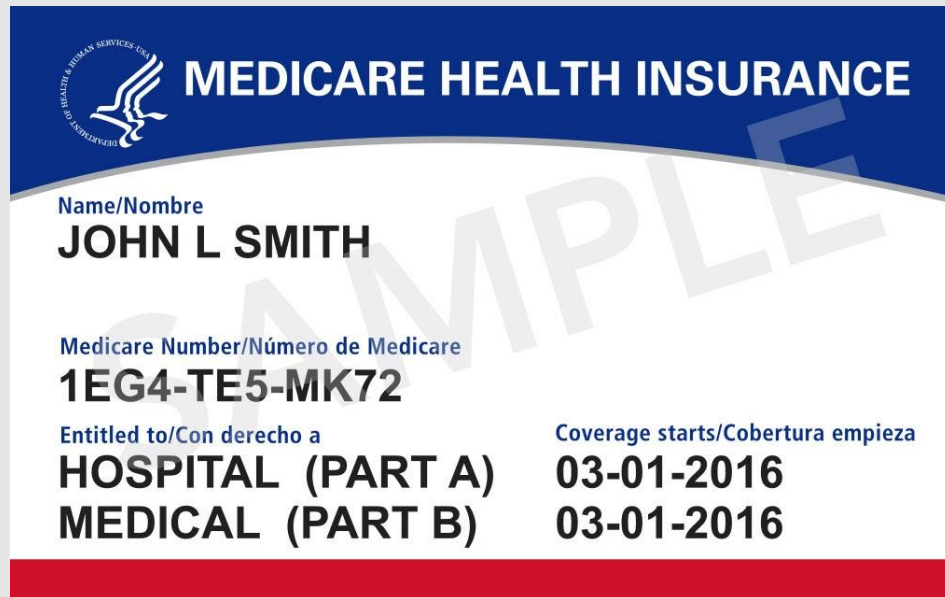
DWB

Disabled Widow(ers) Benefit (DWB)

- Recipient is a disabled widow(er) of an **insured** worker and is at least 50 years old
- Recipient cannot have remarried before the age of 60
- Benefit amount based on past earnings of the deceased spouse/former spouse

Medicare

- Medicare is a federal health insurance program
- Recipients of Title II Benefits also receive Medicare
 - Most must wait 2 years from the time cash benefits start for Medicare coverage to start
 - Some individuals with certain conditions (ALS, ESRD) may receive Medicare immediately
- Medicare is *expensive!*
 - **Part A (Hospital)** – usually premium free
 - **Part B (Medical)** - \$203/month premium in 2026. There are also annual deductibles, co-insurances
 - **Part C (Advantage)** – monthly premium varies by plan
 - **Part D (Prescription Drug)** – monthly premium varies by plan



The image shows a sample Medicare Health Insurance card. The card has a blue header with the Medicare logo and the text "MEDICARE HEALTH INSURANCE". Below the header, the cardholder's name is listed as "JOHN L SMITH". The Medicare Number is "1EG4-TE5-MK72". The card is entitled to "HOSPITAL (PART A)" and "MEDICAL (PART B)", both with coverage starting on "03-01-2016". A large "SAMPLE" watermark is visible across the card.

| | |
|--|-----------------------------------|
| Name/Nombre JOHN L SMITH | |
| Medicare Number/Número de Medicare 1EG4-TE5-MK72 | |
| Entitled to/Con derecho a | Coverage starts/Cobertura empieza |
| HOSPITAL (PART A) | 03-01-2016 |
| MEDICAL (PART B) | 03-01-2016 |

Medicare Savings Programs

- Many Title II & Medicare recipients also receive financial assistance with Medicare costs through a Medicare Savings Program (MSP):
- **Qualified Medicare Beneficiary (QMB)**- Countable income below 100% FPL (\$1,350/month) – covers premiums, deductibles, coinsurance, and copayments for services and items Medicare covers.
- **Specified Low Income Medicare Beneficiary (SLMB)**- Countable Income below 120% FPL (\$1,616/month) - covers Part B premium cost only.
- **Qualifying Individual (QI)** – Countable income below 135% FPL (\$1,816/month) – covers Part B premium cost only, must apply for each year. Only limited number of QIs are awarded each year.
- All MSP programs come with Extra Help to help with paying prescription drug costs.
- Often, Title II recipients that start working end up losing MSP eligibility as a result of increased income. There is a Medical Assistance buy-in program known as **EID** that can replace MSP assistance.

Employed Individuals with Disabilities (EID)

- Provides Medical Assistance (MA) for a small fee to people with disabilities who work and would otherwise have income and/or resources above limits for other MA programs.
- Premiums are determined on a sliding scale
- ***Eligibility Requirements***
 - Must meet SSA's definition of disability either through SSA benefit entitlement or via a state issued disability determination.
 - Be between 16-64 years old.
 - Be working for pay (wage or self-employed)
 - Have countable resources below \$10,000
 - Be a US Citizen or qualified alien



Employed Individuals with Disabilities (EID)

- Individuals who lose employment through no fault of their own, or who require a leave of absence from work beyond 30 days can continue coverage for up to 6 months through a grace period.
- Applications are handled through one office of MDH known as the **Eligibility Determination Division (EDD)**. **They are not handled at the local Department of Social Services.**
- EID will replace the financial assistance received through MSPs and provide additional coverage through Medical Assistance!
- EID is also a great option for individuals still in their 2-year Medicare waiting period.



Poll Question

Please enter your answers
now for proof of participation!



Questions?



Five-minute
break

The Impact of Employment on Title II Benefits

- Title II recipients can work without necessarily losing their benefits!
- Those that can return to substantial work may be better off financially by eventually working their way off benefits!
- **Gross earnings** (pre-tax) are what determines how benefits will be impacted.



Trial Work Period

- For any month that earnings are below a predetermined amount known as the “**Benchmark**”, Title II benefits are paid in full- with no change on the benefit record.
- The benchmark amount for 2026 is \$1,210/month.
- Once earnings exceed the Benchmark, a series of phases with different rules and work incentive protections apply.

Trial Work Period

- Eventually, SSA will limit how much someone can earn while still receiving their Title II benefit. Before that limit applies, beneficiaries are given 9 months to test their ability to work. This 9-month period is called the **Trial Work Period (TWP)**.
- During these 9 months there is no limit on earnings. Title II benefits are guaranteed to be paid in full!
- The 9 months do not necessarily need to be used consecutively. Only months with earnings above the Benchmark- \$1,210 in 2026- will count.

Trial Work Period

- Every Title II beneficiary is entitled to **one** 9-month TWP.
- Once the TWP is used- it's used! Beneficiaries will then move into the next phase of rules regarding work and benefits.
- Let's look at an example...



Trial Work Period – Case Example

- Joe started working for the first time since becoming an SSDI beneficiary in 2026. He is working at Amazon and his hours are varied.
- He lost his job after a few months and spent a month looking for work. He later started at UPS.



| 2026 | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
|----------|-----|-----|---------|---------|---------|------|---------|---------|---------|-------|---------|---------|
| Earnings | \$0 | \$0 | \$1,300 | \$1,300 | \$1,000 | \$0 | \$1,450 | \$1,500 | \$1,500 | \$800 | \$1,300 | \$1,300 |
| TWP | No | No | Yes | Yes | No | No | Yes | Yes | Yes | No | Yes | Yes |
| Count | | | 1 | 2 | | | 3 | 4 | 5 | | 6 | 7 |

Trial Work Period- Case Example

- Isaac started working as a custodian in January 2026 earning \$1,300/month. He continued this job through June 2026 then stopped working.
- In October 2026 he started working again in kitchen prep earning \$1,500/month. He worked through December 2027.
- When we use a tracking chart to show Isaac's earnings, this is what we get...



| Year 2026 | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
|--------------------|---------|---------|---------|---------|---------|---------|------|-----|------|---------|---------|---------|
| Countable Earnings | \$1,300 | \$1,300 | \$1,300 | \$1,300 | \$1,300 | \$1,300 | | | | \$1,500 | \$1,500 | \$1,500 |
| Benefit Status | 1 TWP | 2 TWP | 3 TWP | 4 TWP | 5 TWP | 6 TWP | | | | 7 TWP | 8 TWP | 9 TWP |

| Year 2027 | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
|--------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Countable Earnings | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 |
| Benefit Status | | | | | | | | | | | | |

Once all 9 TWP months are used, a new set of rules applies....



Poll Question

Please enter your answers
now for proof of participation!

The Impact of Employment on Title II Benefits

- Immediately following the 9th TWP month, the **Extended Period of Eligibility (EPE)** begins.
- The EPE is a period of 36 consecutive months (3 years) that acts as a safety net to keep the benefits record open.
- An earnings limit known as substantial gainful activity (SGA) also starts to apply.
- **In 2026, SGA is \$1,690/month (non-blind) or \$2,830/month (blind).**

Extended Period of Eligibility

- Earnings ↓ SGA – If earnings are below SGA (\$1,690 in 2026) Title II benefits are paid.
- Earnings ↑ SGA – If earnings are above SGA, Title II benefits are suspended, not paid.
- However, Social Security allows a beneficiary to continue benefit payments the very *first* month earnings are above SGA and the following two consecutive months. This is known as the **Grace Period**.
- Every beneficiary gets one Grace Period.
- After the Grace Period, benefits are not paid for months with earnings above SGA.

Extended Period of Eligibility

- Remember, the EPE acts as a safety net!
- During the 3 years of EPE, if benefits are stopped because of SGA level earnings, they are only suspended.
- If the beneficiary later stops working or reduces earnings below SGA benefits can be paid again by reporting these changes to SSA.
- The EPE period continues to run even if the beneficiary is not working.

Extended Period of Eligibility-Case Example

- In January 2028, Isaac increased his hours at the restaurant and started earning \$1,700/month.
- In June 2028 he decides to quit working and return to school to obtain a degree.
- We can add to Isaac's tracking chart to show the following:
 - Earnings
 - EPE start and end date
 - Grace Period
 - Identify months he is not eligible for his benefit



| Year 2026 | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
|--------------------|----------|----------|----------|----------|----------|----------|------|-----|------|----------|----------|----------|
| Countable Earnings | 1,300 | 1,300 | 1,300 | 1,300 | 1,300 | 1,300 | | | | 1,500 | 1,500 | 1,500 |
| Benefit Status | 1 TWP | 2 TWP | 3 TWP | 4 TWP | 5 TWP | 6 TWP | | | | 7 TWP | 8 TWP | 9 TWP |

| Year 2027 | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
|--------------------|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Countable Earnings | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 |
| Benefit Status | EPE Start | Paid | Paid | Paid | Paid | Paid | Paid | Paid | Paid | Paid | Paid | Paid |

| Year 2028 | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
|--------------------|----------------------|----------------------|----------------------|-------------|-------------|------|------|------|------|------|-------------|------|
| Countable Earnings | 1,700 | 1,700 | 1,700 | 2,000 | 2,000 | 0 | 0 | 0 | 0 | 0 | 2,000 | 0 |
| Benefit Status | Grace Period 1 | Grace Period 2 | Grace Period 3 | Not Paid | Not Paid | Paid | Paid | Paid | Paid | Paid | Not Paid | Paid |

Impact of Employment Post EPE

- Earnings ↓ SGA – If earnings are below SGA (\$1,690 in 2026) Title II benefits are paid.
- Earnings ↑ SGA – If earnings are above SGA, Title II benefits are **terminated**. Benefits are terminated the very first month earnings are above SGA once the EPE ends.

If employment ends or earnings reduce below SGA after termination a beneficiary has 2 options:

- 1) File for **Expedited Reinstatement (ExR)** of benefits, if applicable, or;
- 2) File a new application.

Expedited Reinstatement (ExR)

To file for Expedited Reinstatement and individual must:

- 1) Have had benefits terminated because of SGA level earnings from work (not for any other reason), and
- 2) Now be unable to work or perform SGA because of their disability, and
- 3) The individual must be disabled because of an impairment(s) that is the same as or related to the impairment(s) that allowed benefits earlier, and
- 4) The individual must make the request within 5 years of the month of termination

- An individual can receive up to 6 months of provisional benefit payments while an ExR decision is being made.
- If all of the above ExR criteria are not met, individuals may receive benefits again, but they must complete a new application.

Things to Remember

- What happens to someone's Title II benefits will depend on which phase of the process they're in.
- You should not assume that everyone has all of the discussed safety nets available to them. It is possible they have worked through some of all of them.
- The Trial Work Period is a time for a person try out work and to determine how much work is right for them.
- The Extended Period of Eligibility is a safety net that prevents individuals from having to reapply if their earnings are over SGA.
- **Payment of benefits is not based on the number of hours a person works** or their part-time or full-time status.
- Title II benefits are all or nothing- either paid in full or \$0.

Title II Work Incentive Phases

Phase I- TWP

Trial Work Period

- 9 months of earnings over TWP threshold (not necessarily consecutive)
- Individual can earn any amount from work and will receive cash benefit payments during this time
- Earnings need to be reported to SSA

Phase II - EPE

Extended Period of Eligibility & Introduction of SGA

- 36 consecutive months starting immediately after TWP ends
- Cash payments made for months with earnings below SGA
- Case payments suspended for months of earnings above SGA

Phase III – Post EPE

Post EPE- Expedited Reinstatement

- Benefit continues indefinitely for months of earnings below SGA
- Benefit will be terminated if earnings are above SGA
- After termination, individual can apply for Expedited Reinstatement of benefits or can complete a new application



Questions?

Work Incentive Deductions

- When evaluating if earnings are above or below SGA, sometimes SSA will not count all of someone's earnings. This is the case when an individual meets criteria for one or more work incentive deductions
 - Subsidies & Special Conditions
 - Impairment Related Work Incentives (IRWEs)
- If either or both work incentives apply, Social Security will determine a value for the Subsidy/IRWE and deduct that amount from the gross earnings within the applicable month.
- The remaining amount of earnings is known as **Countable Earnings**
- It is possible for someone to have *Gross Earnings* above SGA and still be entitled to benefit payments if *Countable Earnings* are below SGA

Subsidies and Special Conditions

- These are accommodations that indicate a worker is not actually earning the full wages they are being paid.
- A dollar value for the accommodations is determined and then subtracted from the person's monthly gross wages to calculate countable earnings.
- Examples of subsidies are:
 - Reduced productivity
 - Performing fewer duties than coworkers
 - Receiving extra supervision from employer or a job coach
- May use form SSA-3033 – Work Activity Questionnaire to document this work incentive.



SSA-3033

Section 1

The following questions will help us to determine if the employer provides accommodations that support the employee's work effort. Please answer the questions based on your direct knowledge of the employee's work activities.

| | | | |
|----|---|------------------------------|-----------------------------|
| 1. | Does the employee require additional assistance or employer accommodation to complete job duties? (i.e., job coach, extra help, or supervision, etc.) • If yes , please describe in Section 2 , Remarks. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. | Is the employee assigned fewer or easier duties than typically required by the job description? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. | Does the employee have a special relationship to the employer? (i.e., friend, relative, long-term employee, etc.) • If yes , please describe in Section 2 , Remarks. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. | Does the employer accommodate the employee by allowing them to take additional or longer breaks, work fewer hours, extra time to complete work tasks, or have frequent absences? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. | Does the employer provide any accommodations not covered above? • If yes , please describe in Section 2 , Remarks. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If the answer to *any* of the above is "Yes," please proceed to Question 6.

If the answer to *all* the above is "No," please proceed to Section 3.

Impairment Related Work Expenses (IRWEs)

- IRWEs are expenses that are:
 - Work related
 - Necessitated by the worker's disability
 - Paid for by the worker

Examples:

- Vehicle modification
 - Assistive devices (inclusive of repair, maintenance and training to use them)
 - Attendant services
 - Therapies
 - Transportation necessitated by disability
 - Medications, medical services and supplies
-
- Must Provide SSA with copies of receipts for IRWEs to be counted.

Impairment Related Work Expense- Case Example

- Denise is employed at an office earning \$1,900/month. She has a visual impairment and cannot drive to work. Public transportation is not available where she lives so she pays \$200/month for a ride service to and from work. She also pays \$30 per month to rent adaptive equipment.
- Denise has a total of \$230/month in IRWEs.
- $\$1,900 - \$230 = \$1,670$ *countable earnings*.
- If Denise had not reported her IRWEs she would not have been eligible for her benefit, however after reporting and getting approval for her IRWES, Denise is eligible and receives her SSDI payment!



Things to Remember

- It is possible for Title II Beneficiaries to work over SGA and maintain their entire benefit if they meet certain criteria.
- Subsidies and Special Conditions may be available to beneficiaries who receive certain accommodations on the job.
- Impairment Related Work Expenses (IRWEs) may be available to individuals who have expenses that are related to their disabilities and enable them to work.
- If you are working with a beneficiary who you believe may benefit from use of a work incentive, reach out to their benefits counselor for assistance on reporting to SSA.

What Happens to Medicare if Cash Benefits Stop?

- Extended Period of Medicare Coverage (EPMC)
 - If an individual loses Title II cash benefits due to earnings above SGA, they can retain Medicare coverage for at least 93 months (7 years, 9 months) from the end of the Trial Work Period; sometimes longer.

Important to Note: Medicare premiums are typically deducted from an individual's monthly benefit. It is important that individuals know they will be billed (usually quarterly) for their Medicare premiums once they no longer receive the benefit. ***But if they qualify for Medical Assistance through EID, their Medicare premiums will be covered. Additionally, if someone has worked through their EPMC, EID is a great option for continuing medical coverage.***

Reporting Earnings – Title II

Every Title II beneficiary that works needs to report to Social Security!

- 1) As soon as work starts, recipients should provide SSA with the name of their employer and their Employer Identification Number (EIN).
 - 2) Recipients or Rep Payees should then report earnings every month through their [mySSA](#) accounts online.
- Those who cannot report online can submit copies of paystubs to their local SSA office
 - Recipients with IRWEs/Subsidies and those who have several months of unreported earnings can submit a [Work Activity Report \(SSA-821\)](#)

mySSA Account

- Report earnings online 24/7
- Request new Social Security Card
- Request appointment at SSA
- Request benefits award letter
- Track the number of working credits accrued
- View estimated Title II/Retirement benefit amount
- Change contact information

- 

1 Visit www.ssa.gov/myaccount, select the "Create an Account" button.
- 

2 Create a credential with one of our two credential service providers, Login.gov or ID.me. If you have a Login.gov or ID.me account, you can select the appropriate button to access your personal *my* Social Security account.
- 

3 If you don't have a Login.gov or ID.me account, select the "Create an Account" link to create a Login.gov credential to access your personal *my* Social Security account.
- 

4 If you create a new Login.gov credential, you will still need to provide some personal information to verify your identity. You will also receive an activation code to complete the process.
- 

5 Read and agree to the *my* Social Security Terms of Service prior to accessing your account.
- 

6 Now that you have successfully created your personal *my* Social Security account, choose email or text under Message Center Preferences to receive courtesy notifications for notices and messages from us.

Things to Remember

- Every Title II beneficiary is entitled to these work incentives, but some individuals may have already worked through some or all of the phases from past work.
- It's important to ask about previous work. Don't assume everyone is starting from the beginning of Phase I.
- Try to obtain information about past work and advocate for benefits counseling, especially when individuals have a work history!
- Different rules apply for self-employed individuals.
- Do not hesitate to contact a certified benefits planner when situations change, or questions arise.



Review Poll

Please enter your answers
now for proof of participation!

Don't Forget Session 2!

**You must attend Session 2 to be eligible for a
Certificate of Proficiency!**

For questions or concerns, please contact:

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