

Public Benefits

Promoting Financial Independence

A Parent's Perspective

Simplify the Journey

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Let's Talk About Disability Benefits

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

- Program Descriptions
- Applying for Benefits
- Benefit Amounts

Working on SSI and SSDI

- Work Incentives
- Reporting Wages
- Avoiding and/or Detecting Overpayments





Two Very Different Benefit Programs Administered by the Social Security Administration

	SSI Supplemental Security Income	SSDI Social Security Disability Insurance
Eligibility Based On	Financial need	Work history
Employment History	None or limited	Work history of self or parent
Resource Limit	\$2,000 for an individual	None
Max Monthly Benefit	\$943	\$3,822
Benefit Amount Based On	Living arrangement & other income	Social Security taxes paid
State Supplement	Yes - Most states including MA	No
Insurance	MassHealth	Medicare after 2 years

Turning 18 – Apply for Supplemental Security Income


Don't Stress About Applying for SSI - It is Just a Process

Apply the month following 18th birthday	Online On phone Social Security Office
Age Requirement	18 for adult eligibility
Disability Requirement	<i>"Medically determinable physical or mental impairment which results in the inability to do any substantial gainful activity (SGA) for at least 12 months"</i> SGA = monthly gross wages of \$1,550. SGA for the blind = \$2,590.
Resources / Income	Only those of applicant considered
What to expect	SSDI denial before SSI application processes


Create a **my Social Security** Account online to apply and/or track application

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Check Application Progress on *my* Social Security Account


 Disability Benefits


We have processed **3 of 3 steps** of your application.




We made a decision to **deny** your application on **February 8, 2022**.

[Show Disability Benefits application details](#)

 Supplemental Security Income - SSI Disability


Typically it takes **230 days** for a decision. 


We have processed **35%** of your application.




The Disability Determination Service (DDS) started a medical review of your application on **February 15, 2022**. We expect this review to take **6 months**.

[Hide Supplemental Security Income - SSI Disability application details](#)

 1. You submitted your application on January 25, 2022.

 2. We conducted a non-medical review of your application on February 15, 2022.

 3. The DDS started a medical review of your application on February 15, 2022.

Denied SSI Application? Don't Fret – File an Appeal

- Do not file a new application
- File an appeal in writing within 60 days

To learn more about each appeal level, visit [Information About Social Security's Hearings and Appeals Process](#).

Reconsideration

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Hearing by an Administrative Law Judge

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Request for Review by the Appeals Council

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Federal Court review

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Income that Counts when Determining SSI Benefit

Sources of Income	
Income	Description
Earned Income	Wages
Unearned Income	Examples: Social Security benefits, unemployment, child support, interest income, investment income & cash from friends & relatives
In-Kind Income (Support & Maintenance)	Food, shelter or both that you get for free or less than its fair market value
*Deemed Income	Part of the income of your spouse, with whom you live, or your parents, with whom you live

*Deemed income from parents ends when beneficiary turns 18

SSI – How Much Will the Benefit Be?

The Living Arrangement as defined by SSA factors into the amount of the benefit

Federal Living Arrangement (FLA)		Amount	State Living Arrangement (SLA)		Amount	Total
A	"Living Independently" (Financially)	\$ 943.00	A	"Full Cost of Living" (Living Alone)	\$114.39	\$1,057.39
			B	"Shared Expenses" or Paying Room & Board (Living with Others)	\$ 30.40	\$ 973.40
B	"Household of Another" (In-kind Support & Maintenance*)	\$ 628.67	C	"Household of Another" (In-kind Support & Maintenance*)	\$ 87.58	\$ 716.25

*In-kind Support and Maintenance (ISM) – food, shelter or both that you get for free or less than its fair market value

SSI – Benefit More Generous for the Blind



Regarding the total benefit in Massachusetts:
 The Living Arrangement is irrelevant if determined blind under SSA rules

Federal Living Arrangement (FLA)		Amount	State Living Arrangement (SLA)		Amount	Total
A	"Living Independently" (Financially)	\$ 943.00	A	"Full Cost of Living" (Living Alone)	\$149.74	\$1,092.74
			B	"Shared Expenses" or Paying Room & Board (Living with Others)	\$149.74	\$1,092.74
B	"Household of Another" (In-kind Support & Maintenance*)	\$ 628.67	C	"Household of Another" (In-kind Support & Maintenance*)	\$464.07	\$1,092.74

*In-kind Support and Maintenance (ISM) – food, shelter or both that you get for free or less than its fair market value

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SSI Work Incentives Reduce Countable Income

SSI Work Incentives		
Incentive	Description	
Student Earned Income Exclusion (SEIE)	\$2,290 per month \$9,230 per year	Student regularly attending school (< 22)
General Income Exclusion (GIE)	\$20 per month	
Earned Income Exclusion (EIE)	\$65 per month	
Plan to Achieve Self Support (PASS)	Money set aside to help achieve a work goal is excluded from income and resources	
Continued Medicaid Eligibility	Keep Medicaid when wages are too high to remain on SSI*	

* Annual wages in MA must be below \$44,965

SSDI Work Incentives Allow You to Work While Collecting Your Full Benefit

SSDI Work Incentives	
Incentives	Description
Trial Work Period (TWP)	Entitled to 9 months above \$1,110 over a 60 month rolling period. Then start the Extended Period of Eligibility.
Extended Period of Eligibility (EPE)	36 months: Collect SSDI in months below SGA* of \$1,550 (\$2,590 if blind). Forfeit SSDI each month at or above SGA.
Continuation of Medicare	Entitled to Medicare for 93 months after SSDI benefits cease

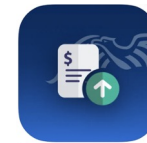
SSI and SSDI Work Incentives	
Incentives	Description
IRWE - Impairment Related Work Expense	Cost of items or services needed to work due to disability deducted when calculating countable income
Subsidies and Special Conditions	Receiving more supervision, having fewer or simpler tasks than others for the same pay reduces countable income

* SGA – Substantial Gainful Activity

Working? Report Those Wages On Time

Report wages by the 6th of the following month using one of the following:

- **Telephone** Wage Reporting Service (SSI only)
- Mobile Wage Reporting **Smartphone App** (SSI only)
- **Online** Wage Reporting Tool (SSI and/or SSDI)



Learn the SSI Benefit Calculation

Avoid Overpayments *



* This calculation is applicable once Student Earned Income Exclusion & other work incentives are applied

Lengthier calculation when beneficiary is dually eligible for SSI and SSDI

SSDI only beneficiaries have an all or nothing benefit calculation

Gross Earned Income = \$505	
Calculate Countable Income	
Earned Income	\$505
- General Exclusion	-\$20
- <u>Earned Income Exclusion</u>	<u>-\$65</u>
Adjusted Income	\$420
Adjusted Income / 2	
Countable Income	\$210
Determine Adjusted SSI Payment	
SSI (Federal Benefit Rate)	\$943
- <u>Countable income</u>	<u>-\$210</u>
Adjusted SSI Payment	\$733
Total Combined Income	
Earned Income	\$505
<u>SSI</u>	<u>\$733</u>
Total Income	\$1,238

Working or Planning to Work? Take Advantage of Free Benefits Counseling



Massachusetts Rehab Commission Project IMPACT

Counties: Barnstable, Bristol, Dukes, Essex, Nantucket, Norfolk, Plymouth, Suffolk

<https://www.mass.gov/info-details/benefits-counseling>



UMass Chan
MEDICAL SCHOOL

UMass Chan Medical School **WorkWithoutLimits™**

Counties: Berkshire, Franklin, Hampden, Hampshire, Middlesex, Worcester

<https://workwithoutlimits.org/benefits-counseling/>

Additional Sources of Assistance To Promote Financial Independence

- SNAP – Supplemental Nutrition Assistance Program
- MassHealth Premium Assistance
- Section 8 Subsidized Housing
- Department of Developmental Services Flexible Funding
- MA Rehab Commission College Tuition Reimbursement
- Affordable Connectivity Program (internet) – due to expire
- Lifeline Program (phone/internet)
- LIHEAP – Low Income Energy Assistance Program
- Discounted Amazon Prime





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