



SSI and SSDI Roadmap: After Approval

Managing Benefits, Reporting Responsibilities, and Working

Simplify the Journey

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March 7, 2026

SSI and SSDI Roadmap: After Approval

- **Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)**
 - **How Do I Know the Difference?**
- **Role of Representative Payee**
- **Working While on SSI and/or SSDI**
 - **Work Incentives**
 - **Reporting Wages**
 - **SSI Benefit Calculations Due to Working and Unearned Income**



Very Different Benefit Programs Administered by the Social Security Administration

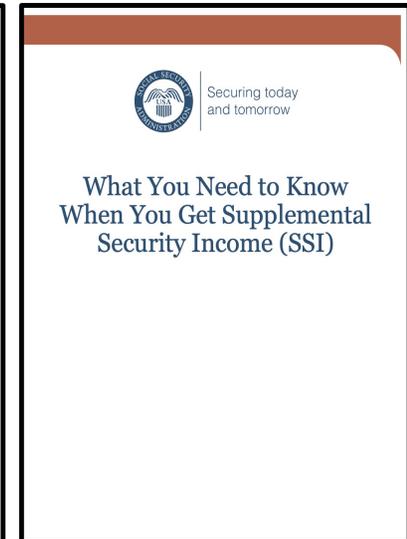
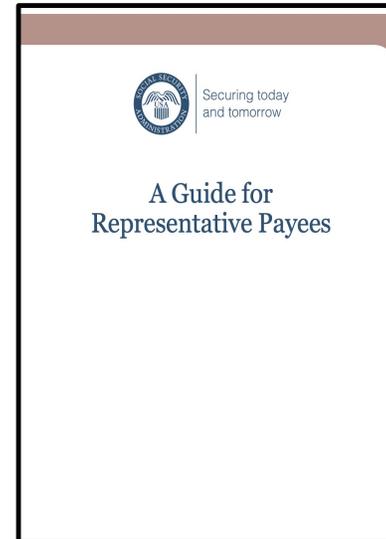


Attribute	SSI Supplemental Security Income	SSDI Social Security Disability Insurance
Eligibility Based On	Financial need	Work history
Employment History	None or limited	Work history of self and/or parent
Countable Assets Limit	\$2,000 for an individual	None
Max Monthly Benefit (2026)	\$994	\$4,152
Benefit Amount Based On	Living arrangement & other income	Social Security taxes paid
State Supplement	Yes - Most states including MA	No
Insurance	MassHealth Standard (Medicaid)	Medicare after 2 years

Approved for SSI and/or SSDI - Now What?

Role of a Representative Payee

- ▶ SSI award amount – is it accurate?
- ▶ How to title the rep payee account
- ▶ Receiving backpay
- ▶ Monthly benefit: How to spend it
- ▶ Financial redeterminations (SSI only)
- ▶ Medical redeterminations
- ▶ Annual representative payee report
- ▶ Reporting changes to Social Security



Approved for SSI and/or SSDI - Now What?

SSI Award Amount – Is it Accurate? (2026)

Federal Living Arrangement (FLA)		Amount	MA State Living Arrangement (SLA)		Amount	Total
A	"Living Independently" (Financially)	\$ 994.00	A	"Full Cost of Living" (Living Alone)	\$114.39	\$1,108.39
			B	"Shared Expenses" (Living with Others)	\$ 30.40	\$1,024.40
B	"Household of Another" (In-kind Support & Maintenance)	\$ 662.67	C	"Household of Another" (In-kind Support & Maintenance)	\$ 87.58	\$ 750.25

Approved for SSI and/or SSDI - Now What?

Titling the Representative Payee Account

- ▶ (Beneficiary's name) by (your name), representative payee
 - ▶ Jamie Blake by Sidney Blake, representative payee
- ▶ (Your name), representative payee, for (beneficiary's name)
 - ▶ Sidney Blake, representative payee for Jamie Blake



Approved for SSI and/or SSDI - Now What?

SSI Back Pay Paid in Installments



- ▶ SSI backpay begins the first full month after application date
 - ▶ Apply January 2026, eligibility starts February 2026
 - ▶ Up to 3 installments at 6-month intervals
 - ▶ Maximum payment for 1st two installments = \$2,982
 - ▶ 3x Federal Benefit Rate of \$994 (in 2026)
 - ▶ Remaining backpay paid in final installment
- ▶ SSDI backpay comes in one lump sum based on established date of disability

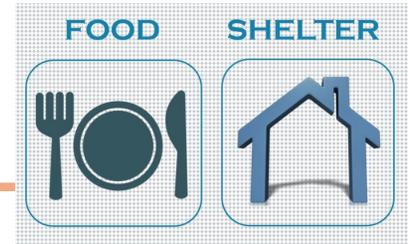
Guidelines for using SSI backpay:

- ▶ Pay past due living expenses if provided a loan, current expenses, buy items....
 - ▶ Spend each installment in 9 months
- Save remaining funds in ABLE account

Approved for SSI - Now What?

Pay Shelter First to Maintain Maximum SSI

- ▶ Then use the rest on:
 - ▶ Food
 - ▶ Medical
 - ▶ Dental care
 - ▶ Personal needs
 - ▶ Clothing
 - ▶ Toiletries
 - ▶ Recreation
 - ▶ Other expenses
 - ▶ Savings



Approved for SSI - Now What?

Periodic Financial Redeterminations

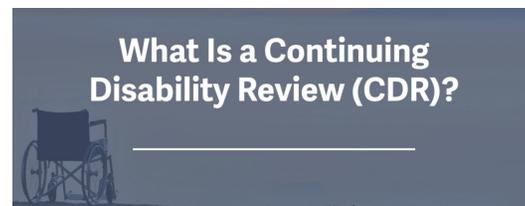
- ▶ Verify financial eligibility and benefit accuracy
- ▶ Review every 1 – 6 years
- ▶ Answer basic questions
- ▶ Review income
- ▶ Review resources
- ▶ Confirm living arrangement and household expenses



Approved for SSI and/or SSDI - Now What?

Continuing Disability Reviews (CDR)

- ▶ Periodic medical review to confirm on-going disability
- ▶ Common SSI / SSDI review cycles
 - ▶ 6 – 18 months: Medical improvement expected
 - ▶ 3 years: Medical improvement possible
 - ▶ 5 – 7 years: Medical improvement not expected



Form SSA-454-BK (06-2023) UF Discontinue Prior Editions Social Security Administration	Page 3 of 12 OMB No. 0960-0072
CONTINUING DISABILITY REVIEW REPORT	
For SSA Use Only - Do not write in this box.	
Date of your last medical disability decision:	
SECTION 1 - INFORMATION ABOUT YOU	

Approved for SSI and/or SSDI - Now What?

The Annual Representative Payee Report

Representative Payee Report FORM APPROVED
OMB NO. 0983-0048

PAYEE'S NAME AND ADDRESS REPORT PERIOD SOCIAL SECURITY NUMBER

FROM: TO: BENEFICIARY FP

ID BIC D TP CC GS PC

DOC GF TAA PF BSSN

If change of address, check box and enter new address on back of report.

This report is about the benefits you received between _____ and _____ for the beneficiary, _____. Please read the enclosed instructions before completing this form to help you answer each question.

- Were you (the payee) convicted of a crime considered to be a felony between _____ and _____? YES NO
If YES, please explain in REMARKS on the back of this form.
- Did the beneficiary continue to live alone, or with the same person, or in the same institution from _____ to _____? If NO, please explain and provide the beneficiary's current address in REMARKS on the back of this form.
- Benefits paid to you between _____ and _____ = \$ _____
Benefits you reported as saved on last year's report = \$ _____
Total Accountable Amount = \$ _____
A. Did you (the payee) decide how the _____ was spent or saved? YES NO
If NO, please explain in REMARKS on the back of this form.
B. How much of the _____ did you spend for the beneficiary's food and housing between _____ and _____?
C. How much of the _____ did you spend on other things for the beneficiary such as clothing, education, medical and dental expenses, recreation, or personal items between _____ and _____?
D. How much, if any, of the _____ did you save for the beneficiary as of _____? If none, show zeroes.
- If you showed an amount in 3.D. above, place an "X" in the boxes below to show how you are saving the benefits. If you have more than one account, you may mark more than one box in each section.

A. TYPE OF ACCOUNT						B. TITLE OF ACCOUNT		
Savings / Checking Account	U.S. Savings Bonds	Certificates of Deposit	Collective Savings/ Checking Account	Treasury Bills	Other	Beneficiary's Name by Your Name	Your Name for Beneficiary's Name	Other
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Form SSA-623-F6 (08-2013) of (08-2013) Continued on the Reverse →

FOR SSA USE ONLY

ATT MARK SIG
UND1 UND2 OTH

5. A. Answer this question if you answered "OTHER" in 4.A. on the front page. If you answered "OTHER" in 4.A., show the type of account or investment in which the benefits are saved. TYPE OF ACCOUNT

B. Answer this question only if you answered "OTHER" in 4.B. on the front page. If you answered "OTHER" in the 4.B., show the title of the account in which the benefits are saved. TITLE OF ACCOUNT

REMARKS

NEW ADDRESS

I declare under penalty of perjury that I have examined all the information on this form, and on any accompanying statements or forms, and it is true and correct to the best of my knowledge. I understand that anyone who knowingly gives a false or misleading statement about a material fact in this information, or causes someone else to do so, commits a crime and may be sent to prison, or may face other penalties, or both.

PAYEE'S SIGNATURE (If signed by mark (X), two witnesses must sign below) DATE

6. WITNESS SIGNATURES ARE REQUIRED ONLY IF THE PAYEE'S SIGNATURE ABOVE HAS BEEN SIGNED BY MARK (X). DATE

SIGNATURE OF WITNESS DATE

SIGNATURE OF WITNESS DATE

Form SSA-623-F6 (08-2013) of (08-2013)

Many are exempt from filing annual Rep Payee report

- ▶ A natural or adoptive parent of a disabled individual who primarily resides in the same household as the beneficiary is exempt
- ▶ Otherwise, file the report on-line annually
- ▶ Even if not required to file, still keep spending records. SSA can request information anytime.

Approved for SSI and/or SSDI - Now What?

Report Changes to Social Security by the 6th Day of the Following Month

- ▶ Changes such as:
 - ▶ Address
 - ▶ Stops or starts working
 - ▶ Earned and unearned income
 - ▶ Living arrangement (SSI only)
 - ▶ School attendance
 - ▶ Direct deposit instructions



Preserve Needs-Based Government Benefits With an ABLER Account



- ABLER account is a savings and/or investment option for people with disabilities
- Must be disabled before the age of 46 to open an account
- Non-countable assets for needs-based benefits
 - SSI and MassHealth Standard countable asset limit of \$2,000
 - Section 8 countable asset limit of \$105,574 (in 2026)

ABLE Account - Achieving a Better Life Experience	
Cost to Open (Can only have one ABLER account)	Free
Annual Deposit Limit (in 2026)	\$20,000
Additional Deposit Limit from Wages (in 2026)	\$15,560
Excluded from SSI Countable Assets	\$100,000
Excluded from MassHealth & Section 8 Countable Assets	State Limit
Earnings and Distributions	Tax Free
Medicaid Payback Provision	Yes in MA

Spend ABLER funds on Qualified Disability Expenses that Maintain or Improve:

- Health
- Independence
- Quality of life

<https://www.ablenrc.org/>

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)	Shelter that you get for free, less than fair share, or less than presumed maximum 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



Simplify the Journey

Many Individuals Work While Collecting Disability Benefits

Understanding the Work Rules is Paramount

- SSI work incentives
- SSDI work incentives
- Reporting wages
- Calculating adjusted SSI payment
- Benefits counseling



SSI Work Incentives

Reduce Countable Income

Common SSI Work Incentives		
Incentive	Description	
Student Earned Income Exclusion (SEIE) in 2026	\$2,410 per month \$9,730 per year	Student regularly attending school under the age of 22
General Income Exclusion (GIE)	\$20 per month	
Earned Income Exclusion (EIE)	\$65 per month	
Impairment Related Work Expenses (IRWE)	Cost of items or services needed to work due to disability taken into account when calculating monthly SSI benefit	
Continued Medicaid Eligibility	Keep Medicaid (MassHealth) when earnings are too high to remain on SSI*	

* Annual earnings in MA must be below \$52,015 in 2026

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

Common SSDI Work Incentives	
Incentives	Description
Trial Work Period (TWP)	Entitled to 9 months of gross earnings at or above \$1,210 (in 2026) 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 \$1,690 (in 2026). Forfeit SSDI each month at or above SGA.
Impairment Related Work Expenses (IRWE)	Cost of items or services needed to work due to disability excluded when determining if working above SGA*
Subsidies and Special Conditions	Receiving more supervision or having fewer or simpler tasks than others doing the same job for the same pay could reduce earnings counted towards SGA*
Continuation of Medicare	Entitled to Medicare for generally 93 months after SSDI benefits cease

* SGA – Substantial Gainful Activity

Working?

Report Those Wages On Time

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

SSI Only

- **Telephone**
866-772-0953



- **Smartphone App**
'SSA Mobile Wage Reporting'



SSI and/or SSDI

- **Online**
on mySSA account
ssa.gov/myaccount



- **Mail, Fax, or Drop-off**
at Social Security Office



Working on SSI

Learn the SSI Benefit Calculation *



* This calculation is applicable once the Student Earned Income Exclusion is exhausted for the year or it is no longer applicable at age 22 or older

For SSI:
Gross income is counted in the month received.

Gross Income = \$505	
Calculate Countable Income	
Gross Earned Income	\$505
- General Exclusion	-\$20
- Earned Income Exclusion	-\$65
- <u>Impairment Related Work Expenses</u>	<u>-\$100</u>
Adjusted Income	\$320
Adjusted Income / 2	
Countable Income	\$160
Determine Adjusted SSI Payment	
SSI (Federal Benefit Rate)	\$994
- <u>Countable income</u>	<u>-\$160</u>
Adjusted SSI Payment	\$834
Total Combined Income	
Earned Income	\$505
<u>Adjusted SSI Payment</u>	<u>\$834</u>
Total Income	\$1,339

Dually Eligible for SSDI and SSI and Not Working

Learn the SSI Benefit Calculation *



SSDI Benefit = \$400	
Calculate Countable Income	
SSDI	\$400
<u>- General Exclusion</u>	<u>-\$20</u>
Adjusted Income	\$380
Determine Adjusted SSI Payment	
SSI (Federal Benefit Rate)	\$994
<u>- Countable income</u>	<u>-\$380</u>
Adjusted SSI Payment	\$614
Total Combined Income	
SSDI	\$400
<u>Adjusted SSI Payment</u>	<u>\$614</u>
Total Income	\$1,014

Dually Eligible for SSDI and SSI and Working

Learn the SSI Benefit Calculation *



* This calculation is applicable once the Student Earned Income Exclusion is exhausted for the year or it is no longer applicable at age 22 or older

For SSI:
Gross income is counted in the month received.

For SSDI:
Gross income is counted in the month earned

Gross Earned Income = \$505 / SSDI = \$300	
Calculate Countable Unearned Income	
SSDI	\$300
- General Income Exclusion	-\$20
Countable Unearned Income	\$280
Calculate Countable Earned Income	
Gross Earned Income	\$505
- Earned Income Exclusion	-\$65
- Impairment Related Work Expenses	-\$100
Adjusted Earned Income	\$340
Adjusted Earned Income / 2	
Countable Income	\$170
Determine Adjusted SSI Payment	
SSI (Federal Benefit Rate)	\$994
- Countable Unearned Income	-\$280
- Countable Earned Income	-\$170
Adjusted SSI Payment	\$544
Total Combined Income	
Earned Income	\$505
SSDI	\$300
<u>Adjusted SSI Payment</u>	<u>\$544</u>
Total Income	\$1,349

Working or Planning to Work?

Take Advantage of Free Benefits Counseling



MassAbility 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/>

SSI and SSDI Roadmap: After Approval

Key Takeaways



- **SSI:** Needs-based benefit for the elderly and disabled (comes with MassHealth)
 - **SSDI:** Insurance benefit based on Social Security taxes paid (comes with Medicare after 24 months)
 - **Representative Payee:** Many important responsibilities
 - **Periodic Reviews:** SSI financial redeterminations and SSI/SSDI Continuing Disability Reviews (CDRs)
 - **ABLE Account:** Save money without losing eligibility for SSI, MassHealth, and Section-8 subsidized housing
 - **SSI Work Incentives:** The most powerful work incentive is the Student Earned Income Exclusion
 - **SSDI Work Incentives:** Some incentives allow individuals to work above SGA and maintain their full benefit
 - **SSI Benefit Calculation:** Learn the calculation to confirm the correct monthly payment
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Simplify the Journey



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