



Navigating Supplemental Security Income & Social Security Disability Insurance

A Parent's Perspective

Simplify the Journey

Lydia Sheehey
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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
- Detecting and Avoiding Overpayments



**DISABILITY
BENEFITS**



Very Different Benefit Programs Administered by the Social Security Administration


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

Turning 18 – Apply for Supplemental Security Income

Don't Stress About Applying for SSI - It is Just a Process	
Age Requirement	18 for adult eligibility
Resources / Income	Only those of applicant considered
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
Apply the month following 18th birthday	Online
	On phone
	Social Security Office
What to expect	SSDI denial before SSI application processes

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


Check Application Progress on **my Social Security** Account ssa.gov/myaccount

 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.

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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

+

Hearing by an Administrative Law Judge

+

Request for Review by the Appeals Council

+

Federal Court review

+



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)			State Living Arrangement (SLA)			Total
Amount			Amount			
A	"Living Independently" (Financially)	\$ 943.00	A	"Full Cost of Living" (Living Alone)	\$114.39	\$1,057.39
			B	"Shared Expenses" (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

Recent SSI Regulation Changes are a Game Changer

Effective September 30, 2024

Omit Food from In-Kind Support and Maintenance (ISM) Calculation

- Food given to an SSI recipient will no longer count as income (ISM)
-

Expansion of the Rental Subsidy Policy

- A rental subsidy does not count as income if the monthly rental rate equals or exceeds Presumed Maximum Value (PMV)

- PMV = \$334.33 (in 2024)

$$\begin{array}{r} \$314.33 \text{ (1/3 of the Federal Benefit Rate of \$943)} \\ + \$ 20.00 \\ \hline \$334.33 = \text{PMV} \end{array}$$

- No SSI reduction for shelter if recipient pays at or above PMV for shelter
-

Many Individuals Work While Collecting Disability Benefits

Understanding the Work Rules is Paramount

- SSI Work Incentives
- SSDI Work Incentives
- Reporting Wages
- Detect and Avoid Overpayments



SSI Work Incentives

Reduce Countable Income

Common SSI Work Incentives		
Incentive	Description	
Student Earned Income Exclusion (SEIE)	\$2,290 per month \$9,230 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 \$44,965

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 \$1,110 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. 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

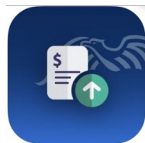
Report wages by the 6th of the following month using one of these methods:

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



Learn the SSI Benefit Calculation *

Detect and Avoid Overpayments



* 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 reported for the month received, not the month earned.

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)	\$943
- <u>Countable income</u>	<u>-\$160</u>
Adjusted SSI Payment	\$783
Total Combined Income	
Earned Income	\$505
<u>Adjusted SSI Payment</u>	<u>\$783</u>
Total Income	\$1,288

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/>

Appendix

Statutorily Blind vs Non-Blind Beneficiaries

Slide #	Description	Non-Blind	Statutorily Blind
4	Adult Disability Definition	Medically determinable physical or mental impairment which results in the inability to do any substantial gainful activity (SGA)	Central visual acuity of 20/200 or less in the better eye, even with corrective lenses or a visual field limitation in the better eye, where the widest diameter of the visual field is 20 degrees or less
4, 11	Substantial Gainful Activity	\$1,550	\$2,590
7	Maximum SSI	Federal \$943 + State \$114.39 = \$1,057.39	All get Federal \$943 + State \$149.74 = \$1,092.74
10	SSI: IRWE vs BWE	IRWE: Deduct 50% of IRWE from income	IRWE: Deduct 100% of IRWE from income BWE: Deduct 100% of BWE from income
11	SSDI: IRWE vs BWE	IRWE: Deduct 100% of IRWE from income	IRWE: Deduct 100% of IRWE from income No BWE

* SSI – Supplemental Security Income
* SSDI – Social Security Disability Insurance

* IRWE – Impairment Related Work Expense
* BWE – Blind Work Expense

Appendix

Impairment Related Work Expenses & Blind Work Expenses

Common IRWEs and BWEs

IRWE

- Special Transportation
- Vehicle Modifications
- Special Medical Equipment
- Certain Medical Expenses
- Medication
- Service Animal

BWE

- Transportation to/from Work
- Sensory or Visual Aids
- Non-Medical Equipment
- Union Dues
- Taxes
- Meals Eaten During Work

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www.SimplifytheJourney.net



Lydia.Sheehey@SimplifytheJourney.net