Live Your Dream

You Can Work Towards Financial Independence

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Learning Objectives

- Application process
- Understanding types of Social Security Disability Benefits
  - SSI and Work Incentives
    - Medicaid
  - SSDI/CDB and Work Incentives
    - Medicare
- Working and Reporting
- Benefits Planning Assistance

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Disclaimer

- The information contained in this presentation is generalized
- This information is correct as of January 14, 2025
- Your situation may be different than what is presented

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Social Security Application Process



How to apply:

- Visit ssa.gov or
- Call (800)772-1213 or
- Visit your local Social Security Office
- Submit your medical evidence and documentation, and your work activity (if any)



What happens after I apply:

- SSA will provide confirmation of your application
- Contact you for more information or documentation
- Process your application (generally takes 3-5 months)
- Sent to Disability Determination Services (DDS) agency for review by a claims examiner
- Mail their decision to you

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Who Administers Benefits?

Social Security Administration

Title II

Disability Trust Fund

CDB
Childhood Disability Benefits

SSDI
Social Security Disability Insurance

Child Insurance Benefits
Auxiliary Payments

Title XVI

General Tax Revenues

SSI
Supplemental Security Income

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You can receive more than one benefit!

- **Dual Beneficiary may receive:**
  - Two Title II Benefits
  - For example:
    - SSDI and CDB or
    - SSDI and Widower
- **Concurrent Beneficiary receives:**
  - SSI AND
  - SSDI or CDB

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What Type of Benefits Am I Receiving

Supplemental Security Income (SSI)



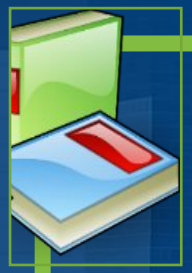
Provides cash assistance to aged, blind, and disabled persons who have limited income and resources



All earned and unearned income affects cash payment



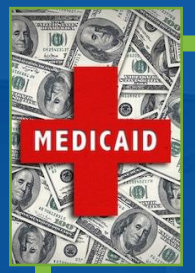
2025 Federal Benefit Rate (FBR) is $967 per month (maximum payment)



Does not draw from a work record-no work history required (not a Social Security Disability benefit)



Needs-based program and has a $2,000 resource limit



Automatically eligible for Medicaid if applied for with DHHS

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What Type of Benefits Am I Receiving

Social Security Disability Insurance (SSDI)



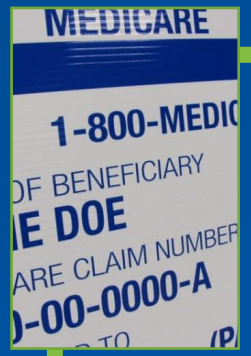
Provides benefits to a person with a disability who is "insured" by their contributions to the Social Security trust fund



Benefit amount is based on amount contributed or paid into the Social Security Trust Fund



Dependents may be eligible for benefits off parents' earnings record



Eligible for Medicare after 24 months of receiving benefit

What Type of Benefits Am I Receiving

Childhood Disability Benefit (CDB)



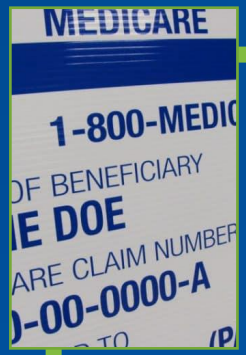
Payable to a disabled adult child of an insured worker (retired or disabled and collecting Social Security benefits, or deceased)



Must be 18 years of age or older to be eligible for a CDB check



Must have a disabling condition that began prior to age 22



Eligible for Medicare after 24 months of receiving benefit

What Type of Benefits Am I Receiving

Child Insurance Benefit – Auxiliary Benefit



An unmarried child may be eligible if a parent is receiving SSA Retirement, SSDI, or is deceased



Must be under age 18, or under age 19 and a full-time high school student



May or may not have a disability

So You Want to Go to Work!

How working affects your benefits



Nothing in life is to be feared, it is only to be understood. Now is the time to understand more, so that we may fear less. – Marie Curie

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Supplemental Security Income (SSI)

Counts Unearned Income

- Deemed income
- SSDI/CDB
- Child Support
- Unemployment

Counts Earned Income

- Wages from work
- In-kind earned income
- Self Employment

Income Exclusions



General Income Exclusion

Social Security does not count $20 of unearned income

(May be excluded from earned income if no unearned income)



Earned Income Exclusion

Social Security does not count $65 of earned income



Half Earnings Exclusion

Social Security does not count ½ of earned income after General and Earned Income Exclusions are applied

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Supplemental Security Income (SSI)

Work Incentives

Student Earned Income Exclusion (SEIE)

Under age 22 and regularly attending school

Excluded from SSI calculations

2025 Monthly Exclusion $2,350

Annual Exclusion $9,460

Plan to Achieve Self Support (PASS)

A plan that sets aside non-SSI income, *deemed income* and resources for a period of time to pursue a vocational goal

Some Examples:

Truck Driving School • College • Transportation

Impairment Related Work Expenses (IRWE)

Must be impairment-related and needed to work

Paid out of pocket & not reimbursed

Deducted from Earned Income

Excluded from SSI payment calculation

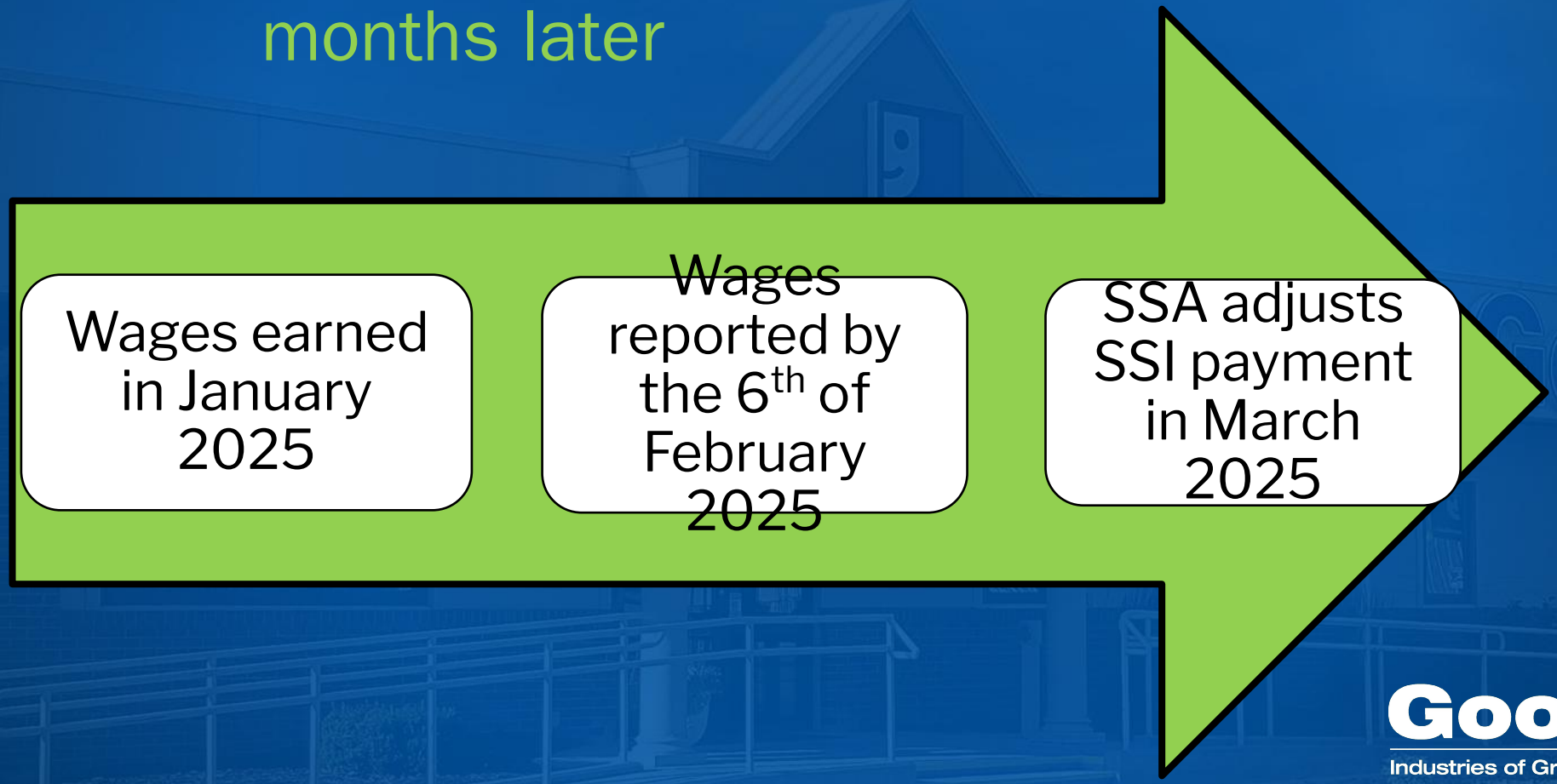
Blind Work Expenses (BWE)

Some Examples:

Federal, state and local taxes • Meals consumed at work • Union dues

Supplemental Security Income (SSI)

Earned Income affects payments two months later



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How Working Affects SSI Payment

Ed receives $360 CDB each month, wages of $465 each month, and no other income.

STEP ONE

Unearned Income $360.00 -

General Income Exclusion (GIE) $20.00 =

Countable Unearned Income $340.00

STEP TWO

Gross Earned Income $465.00 -

Earned Income Exclusion(EIE) $65.00 =

Remainder $400.00 Divide by / 2=

Countable Earned Income $200.00

STEP THREE

Countable Unearned Income **$340.00 +**

Countable Earned Income **$200.00 =**

Total Countable Income $540.00

STEP FOUR

Base SSI Rate **$967.00 -**

Total Countable Income **$540.00 =**

Adjusted SSI Payment $427.00

Total Financial Outcome

Adjusted SSI Payment **$427.00 +**

Gross Earned Income **$465.00 +**

Gross Unearned Income **$360.00 =**

$1,252.00

With SSI you always come out ahead financially when you work!

SSI Calculation

Ed receives $360 CDB each month, wages of $465 each month, and no other income.

Countable Income Calculations

$360.00	CDB Payment
– 20.00	GIE
$340.00	**Countable Unearned Income**
$465.00	Gross work earnings
– 65.00	EIE
$400.00	
/ 2	1/2 Exclusion
$200.00	**Countable Earned Income**

SSI Payment Calculation

$967.00	Federal Benefit Amount
– 540.00	**Countable Unearned & Earned Income**
$427.00	SSI Payment

$427.00 +	Adjusted SSI Payment
$360.00 +	Gross Unearned Income
$465.00 =	Gross Earned Income
$1,252.00	**Total Financial Outcome**

SSI Calculation with Student Earned Income Exclusion (SEIE)

Countable Income Calculations

$360.00	CDB payment
– 20.00	GIE
$340.00	**Countable Unearned Income**
$465.00	Gross work earnings
–465.00	SEIE
$ 0.00	
– 65.00	EIE
$ 0.00	
/ 2	1/2 Exclusion
$ 0.00	**Countable Earned Income**

SSI Payment Calculation

$ 967.00	Federal Benefit Amount
– **340.00**	**Countable Unearned & Earned Income**
$ 627.00	SSI Payment

$627.00 +	**Adjusted SSI Payment**
$360.00 +	Gross Unearned Income
$465.00 =	Gross Unearned Income
$1,452.00	**Total Financial Outcome**

What Happens if Your SSI Cash Payment Stops?

SSI Safety Nets




SSI
SSI
SSI
SSI

Social Security Disability Insurance (SSDI) & Childhood Disability Benefits (CDB)

Three Phases in Title II

- Provides opportunity to test your work skills
- Will still receive your benefit check
- Unlimited earnings during trial work months
- Ends once 9 months earning over $1,160 / month (2025) in a 5 year period

Trial Work Period (TWP)



- Begins the first month after the TWP is completed
- Keep entitlement to benefits for 36 months
- If work is under Substantial Gainful Activity (SGA) level, $1,620 / month, benefit payment continues
- If work is above SGA, no benefit payment due (after 3-month Grace Period)

Extended Period of Eligibility (EPE)



- Begins after the 36th month of your EPE
- If your work is below SGA, your CDB or SSDI continues
- If your work is SGA, your CDB or SSDI will terminate
- Eligible for Expedited Reinstatement (EXR) for 5 years after termination of benefit

Post EPE (Expedited Reinstatement)



Substantial Gainful Activity (SGA)



SGA is generally work that brings in over a certain dollar amount per month



The 2025 SGA amount is $1,620 / month for non-blind disabled beneficiaries, $2,700 / month for blind beneficiaries



High earnings don't necessarily mean the person *is* working at SGA, if he or she is using work incentives

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Social Security Disability Insurance (SSDI) & Childhood Disability Benefits (CDB)

Work Incentives

TRIAL WORK PERIOD (TWP)

Unlimited earnings during trial work months. Ends once 9 months earning over $1,160 (2025) in a 5 year period

SUBSIDY & SPECIAL CONDITIONS

A subsidy and/or special condition is a support (accommodation) you may receive on the job that means you are receiving more pay than the actual value of the work you perform.

Some examples: job coach (special condition), needing extra time to complete job duties (subsidy)

Impairment-Related Work Expenses (IRWE)

Must be impairment-related and needed to work

Paid out of pocket and not reimbursed

The cost must be reasonable

Deducted from Earned Income

UNSUCCESSFUL WORK ATTEMPTS

UWA happens when you attempt to work above the SGA level and your impairment causes you to stop working or to reduce your income below the SGA level after a short time

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SSDI/CDB SGA Example with Work Incentives

Laura earns $1,800 in wages during this month. Laura paid $200 in prescription co-pays this month. Since Laura must take her prescriptions in order to work, she can claim these as an IRWE.

Gross Earnings
$1,800

- IRWE $ 200

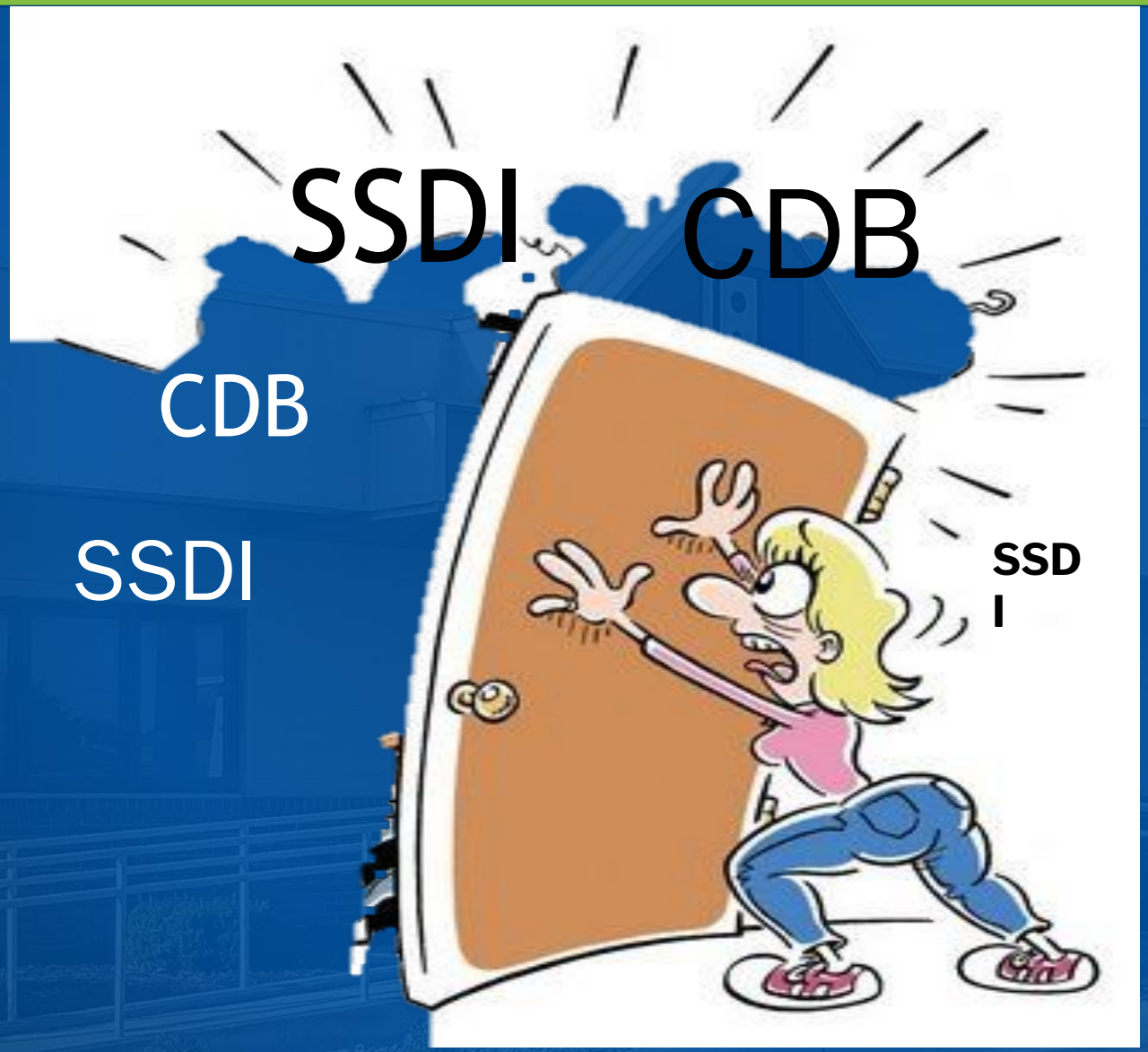
Value of Work/
$1,600
Countable wages

Rob earns $1,800 in wages this month. Rob has fewer tasks at work and requires extra supervision. Social Security has contacted Rob's employer and determined Rob is eligible to receive a 40% subsidy.

Gross Earnings
$1,800

x 40% Subsidy $
720

Value of Work/
$1,080 Countable
wages


SSDI
CDB
CDB
SSDI
SSD
I

I'm Working, Now What?

My Responsibilities:



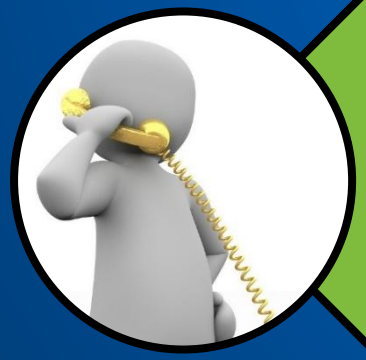
SSI

- Earned and unearned income received in the month
- In Kind support and maintenance
- Change of address/living arrangement
- Change in marital status
- Resources or assets above $2000
- Use of any work incentives

I'm unsure. Report

Report

Report, Report, Report



SSDI/CDB

- Any gross wages earned in the month
- Change in marital status
- Change of address
- Receipt of any public disability benefit such as Worker's Compensation
- Use of any work incentives

Report



Nebraska Aid to the Aged, Blind and Disabled (AABD) Medicaid Options

SSI Options

AABD Medicaid -SSI ELIGIBLE MEDICAID

- SSI cash payment eligibility leads to Medicaid eligibility.
- **Resource Limit**
  Individual: $2,000
  Couple: $3,000

AABD Medicaid - 1619(b) MEDICAID

- Medicaid coverage may continue for most working SSI beneficiaries even after earnings become too high to allow a cash benefit.
- **Resource Limit**
- Individual: $2,000
- Couple: $3,000

SSDI Options

AABD Medicaid - Under Federal Poverty Level or Share of Cost

- If total **countable income** (earned and unearned) is below **100% of the Federal Poverty Level (FPL),** you may be eligible for Medicaid with a **share of cost or spend down.**
- **100% FPL Income Level 2024**
  Individual = $1,255
  Couple = $1,704
- **Resource Limit**
  Individual: $4,000
  Couple: $6,000

AABD Medicaid - MIWD

- Have countable income between 101% and 250% of FPL
- Have earned income
- Be between age 16 and 65
- Meet SSA disability criteria
- **Resource Limit**
  Individual: $4,000
  Couple: $6,000

Resource Exclusions

- Nebraska Enable Account
- Burial Plots
- Property Essential to Self Support (PESS)
- Special Needs Trusts
  - Legal Counsel
- Individual Development Account (IDA)
- Household goods and personal effects
- Medical devices and adaptive equipment
- Some life insurance policies
- Home
- One automobile per household

ENable SAVINGS PLAN



- Account is owned by eligible individual
  - Eligible disability exists at the time an account is opened
  - Onset of the disability was prior to the individual's 26th birthday (increasing to 46th birthday in January 2026)
- Up to and including $100,000 will be disregarded for purposes of determining eligibility to receive resource-based benefits
- Tax-free earnings
  - Contributions grow tax-free while invested
  - Withdrawals tax free if used for qualified expenses
- Anyone can contribute to the account
- Total contributions of $18,000 per year allowed, may be more if working
- Additional information at www.enablesavings.com

Critical Changes at 18th Birthday

- SSI Age 18 Redetermination
- Potential Eligibility for SSI Once Deeming from Parents Ends
- Conversion of Child's Auxiliary Benefits to CDB if Disability Standard Met
- Transition from Parent-to-Child deeming to In-Kind Support
- End of Parental Rights (age 19 in Nebraska) / Appointment of Representative Payee
- One-third Deduction for Child Support Ends

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SSI Age 18 Redetermination



- Occurs for ALL childhood SSI recipients
- Childhood definition of disability differs from adult definition of disability
- Documentation from teachers may be used for disability determination
- If don't meet adult definition of disability, may continue to receive benefits using Section 301 if
  - Have a current Individualized Education Program (IEP)
  - Have current Individualized Plan for Employment (IPE) with Nebraska VR

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Potential Eligibility for SSI



At Age 18, a child should reapply for SSI if previously denied due to parents' income or resources

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Conversion of Child's Auxiliary Benefits to Childhood Disability Benefits (CDB)



- Any child under age 18 is eligible for Child's Auxiliary Benefits if
  - Parent receiving SS Retirement
  - Parent receiving SSDI
  - Parent deceased
  - Child does not need to have a disability
  - Ends at age 18 (or age 19 if in high school)
- Can convert to CDB at age 18 if
  - Disability standard is met (determined disabled by SSA)
  - Must file an application

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Parent-to-Child Deeming



- Portion of parents' income and resources is deemed available to children under age 18 (Deemed income/ resources could be disregarded if used to fund a PASS)
- Parent to Child deeming ends at age 18

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In-Kind Support and Maintenance



- Child turns age 18 and continues to live with parents, paying no expenses
- SSA determines this to be unearned income to the child
- Unearned income affects SSI eligibility & payment amount
- Child can pay room and board or their fair share of housing expenses to parents to avoid assessment of this unearned income. Parent could deposit this in the child's EnAble account.

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End of Parental Rights



- Parents no longer have access to information / no longer able to make decisions regarding
  - Child's social security benefits
  - Medical treatment
  - School plans, grades, etc. without written consent from their child
  - (Occurs at age 19 in Nebraska)

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Appointment of Representative Payee

- Representative payee status is reviewed by SSA at age 18 to determine if a change is needed
- A representative payee is the person, agency, organization, or institution selected to receive and manage SSA benefits on behalf of a beneficiary
- Representative payee status is only recognized by SSA
- The representative payee reports wages to SSA
- A representative payee is not the same as a legal guardian

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One-third Deduction of Child Support Ends



- Child support counts as the eligible child's income
- One-third of the child support payment is excluded for youth under age 18
- One-third deduction ends at age 18 therefore 100% of child support now counts as unearned income to the child
- Increase in unearned income will affect SSI eligibility and payment

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Now I Need Help!

Decide on a vocational goal

- Do you want to work?

Visit your local VR office

- Vocational Rehabilitation will help you with employment and educational goals

Referral to Benefits Specialist

- VR will determine if Benefits Services are needed and will refer for Benefits Services

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Benefits Planning

Goodwill Benefits Planning include

- Coordination of Services with Nebraska VR
- Individual Benefits Analysis
- Ongoing Benefits Management (if needed)
- Work Incentive Assistance
- Work Incentive Education for Employer
- Problem Solving and Advocacy
- Help to Understand Other Federal and State Benefits
- Education for Representative Payees



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Other Available Services



How to apply for Developmental Disability Services or Medicaid

- Visit https://iserve.nebraska.gov/apply/start to apply online
- Call (877) 667-6266 for Developmental Disability Services
- Call (855) 632-7633 for Medicaid Services
- Visit your local DHHS office

Other Available Services

- Contact your local Vocational Rehabilitation (VR) Office
- Contact your local Supported Employment Services office

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How Do I Find Help?

Goodwill Contact: Megan Boss – Director of Employment & Career Services

3100 23rd Street, Suite 18

Columbus, NE 68601

402-942-4572 (Phone)

402-835-5254 (FAX)

mboss@goodwillne.org

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Quick Links

Goodwill Benefits Planning: Employment & Career Services | Goodwill Industries of Greater Nebraska

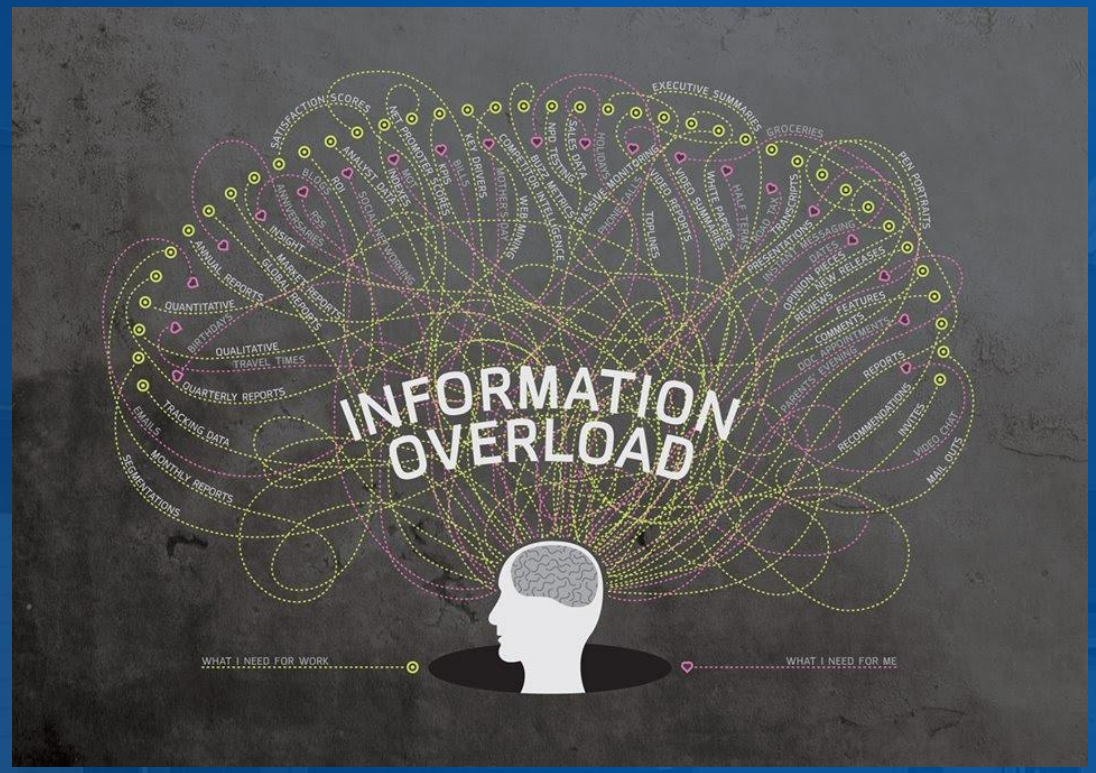
SSA Red Book: https://www.ssa.gov/redbook/

SSA Work Incentives: **https://www.ssa.gov/kc/work_incentives.htm**

Enable Account: **https://www.enablesavings.com**

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Questions?





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