

Pathways to Employment and Independent Living through Benefits Management



Barriers to Employment

- ❖ **Loss of healthcare benefits**
- ❖ **Not understanding Social Security rules**
- ❖ **Lack of resources**
- ❖ **Learning how work incentives can help you to transition to work and self-sufficiency**
- ❖ **Learning how to work, save money, and keep your benefits**
- ❖ **Learning how to live independently**

Supplemental Security Income (SSI) Title XVI Basics



Supplemental Security Income

- ❖ **There is a disability related redetermination at age 18**
- ❖ **Childhood Disability Beneficiary**
- ❖ **Start collecting vital information early. Some Information can include:**
 - ❖ **See your doctor regularly**
 - ❖ **Medical Documentation**
 - ❖ **Individualized Educational Plan (IEP)**
 - ❖ **The Individualized Plan for Employment (IPE)**

Supplemental Security Income

- ❖ **Based on financial need.**
- ❖ **Federal Benefit Rate (FBR)**
\$967 (individual), \$1,450 (couple)
- ❖ **\$2,000 resource limit (\$3,000 for couples)**
- ❖ **Medicaid (AHCCCS) continues as long as one is SSI eligible**

** 2025 figures*

SSI: Healthcare and Work

- ❖ If the SSI cash benefit decreases to \$0 due to earned income one can still qualify for Medicaid through 1619(b):
 - ❖ No premium
 - ❖ Increased medical expenses may reduce ones annual gross limit
- ❖ Medicaid Buy-in (above annual gross limit)
- ❖ AHCCCS Freedom to Work

SSI Work Incentive

- ❖ **Gross monthly earned income:**
 - ❖ **General Exclusion (\$20)**
 - ❖ **Earned Income Exclusion (\$65)**
 - ❖ **Remainder divided by 2 (2 for 1 Reduction)**
 - ❖ **Countable Earnings**
 - ❖ **Subtract Countable Earnings from SSI cash benefit**
 - ❖ **Equals new SSI cash amount**

Example

Gross monthly earned income: \$800

$$\text{\$800} - \text{\$20} = \text{\$780}$$

$$\text{\$780} - \text{\$65} = \text{\$715}$$

$$\text{\$715} \div 2 = \text{\$357.50 (countable income)}$$

$$\text{\$967} - \text{\$357.50} = \text{\$609.50 (new SSI)}$$

$$\text{\$609.50} + \text{\$800} = \text{\$1,409.50}$$



Blind Work Expense (BWE)

- ❖ Individuals who are blind as defined by SSA can deduct items not directly related to their blindness
- ❖ Verified by receipts and approved by Social Security
- ❖ Examples:
 - ❖ Transportation
 - ❖ Uniforms
 - ❖ Professional licenses
 - ❖ Guide dog expenses
 - ❖ Readers & Drivers
 - ❖ Various trainings
 - ❖ Taxes



Achieving a Better Life Experience (ABLE) Account

- ❖ If you have a disability that began before age 26, you may be eligible to open an ABLE account.
- ❖ You can have up to \$100,000 in your account and it will not count a resource.
- ❖ Some qualified expenses include:
 - ❖ Basic living expenses
 - ❖ Housing
 - ❖ Transportation
 - ❖ Health and wellness
 - ❖ Education and training



Plan for Achieving Self-Support (PASS)

- ❖ **Allows an SSI recipient to set aside income or resources to achieve a specific work goal**
- ❖ **Income used for expenses will not effect SSI benefits**
- ❖ **Work Goal Examples:**
 - ❖ **Obtaining education/vocational training**
 - ❖ **Starting a business**
 - ❖ **Assistive technology**

Student Earned Income Exclusion (SEIE)

- ❖ Allows SSI recipients that are under 22 and attending school at least half-time can work without decreasing one's SSI benefit
- ❖ Up to \$2,350 per month
- ❖ Annual cap of \$9,460
- ❖ College at least 8 hours a week
- ❖ Grades 7-12 at least 12 hours a week
- ❖ Training classes 12-15 hours a week



Impairment Related Work Expense (IRWE)

- ❖ Documented expenses paid for by the individual for disability-related items that reduce countable monthly income.
- ❖ Verified by receipts and approved by Social Security
 - ❖ Examples:
 - ❖ Medication (costs/co-payments)
 - ❖ Assistive Technology
 - ❖ Durable Medical Equipment
 - ❖ Some transportation costs
 - ❖ Dr. Appointments



Wage Subsidy & Special Conditions

- ❖ On the job support received or special conditions given by an employer or by a third party
- ❖ May result in pay that is higher than the actual value of the service performed
- ❖ Examples:
 - ❖ Job coaching services
 - ❖ Extra supervision
 - ❖ Lower productivity
 - ❖ Fewer assigned work tasks



Expedited Reinstatement (EXR)

- ❖ **SSI recipients who stop working as a result of their medical condition may restart benefits without reapplying**
- ❖ **Must continue to meet the medical definition of disability and not be earning over SGA**
- ❖ **May receive benefits for up to 6 months during re-determination**
- ❖ **Available for up to 5 years after one's benefits end**

AHCCCS Freedom to Work (FTW)

- ❖ **Medicaid Buy-in**
- ❖ **Provides health coverage to working people with disabilities who may not otherwise eligible for AHCCCS**
- ❖ **Eligibility:**
 - ❖ **U.S. citizen or qualifying noncitizen**
 - ❖ **Aged 16 – 64**
 - ❖ **Determined blind or disabled**
 - ❖ **Must be working**
 - ❖ **Making up to \$6,360 per month (\$76,320 annually)**
 - ❖ **Monthly premium of \$0 - \$35**



Ticket To Work

- ❖ SSI recipients ages 16 to 65 are eligible for a “Ticket”
- ❖ Employment services to secure jobs Vocational Rehabilitation or private Employment Networks (ENs)
- ❖ The choice is up to you
- ❖ Know what you want and need first
- ❖ All ENs are different, so choose carefully!
- ❖ <https://choosework.ssa.gov/>



Work Incentive Planning & Assistance (WIPA)

- ❖ **The WIPA Program is a Benefits 2 Work (B2W) Arizona program managed by Ability360 that supports Social Security beneficiaries with disabilities in their transition to work**
- ❖ **Community Work Incentive Coordinators (CWIC's) are certified and trained to understand the rules and utilize the work incentives set forth by the Social Security Administration (SSA)**
- ❖ **CWIC's offer personalized services tailored to your specific situation and needs**
- ❖ **These services are free for individuals that are receiving SSA disability benefits**

Eligibility Requirements

- ❖ **WIPA priorities beneficiaries according to categories:**
 - ❖ **Currently working or engaging in self-employment**
 - ❖ **Have a current job offer pending**
 - ❖ **Transition-age youth between ages 14 and 17, including those who are 18 but have not yet completed their adult determination (not yet eligible for a Ticket).**
 - ❖ **Veteran**
 - ❖ **Youth (age 14-26)**
 - ❖ **Receiving services from VR, EN, etc.**

Monthly WIPA Workshops

- ❖ For beneficiaries that are considering employment
- ❖ 14 – 64 and receiving SSDI or SSI benefits can learn how the SSA Work Incentives can help them increase their income while keeping their Medicare and/or Medicaid benefits
- ❖ These are provided the first Tuesday of every month
- ❖ These services are free for individuals that are receiving SSA disability benefits
- ❖ One can attend in person or virtually.
- ❖ To register call 602-443-0720

Enroll in WIPA Services

- ❖ Consumers can call the Ticket to Work Helpline :
 - ❖ 866-968-7842 or log on to choosework.ssa.gov
- ❖ Need More Help/Inquiries contact B2W directly:
 - ❖ 602-443-0720 or 1-866-304-WORK (9675)
 - ❖ Email b2w@ability360.org
- ❖ Intake Specialist will fields all inquiries to assess what type of services the consumer needs

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Questions

