

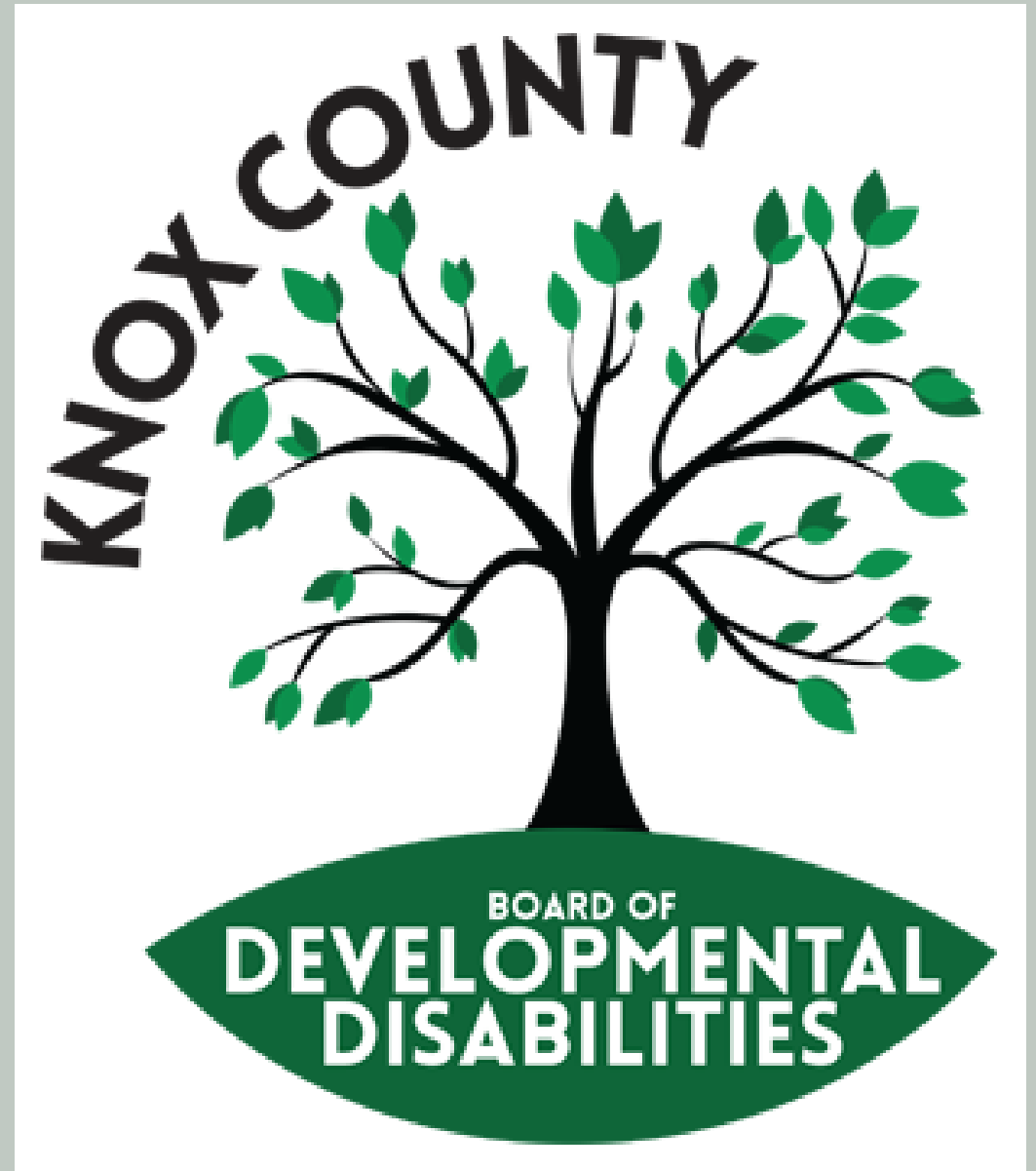
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# Your Future Now 2023

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9/12/2023

Working with Benefits: SSI, SSDI,  
Medicaid, and Medicare



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# Agenda

01 Introduction

02 Define: Benefits Analysis

03 Identify Potential Partners

04 Understand Terminology

05 Real Life Examples

# 01 Introduction to Benefits

Understanding what benefits your family or child is entitled to based on current economic, disability, and age factors.

Obtaining and maintaining those benefits once your child is no longer in school, over 18, and working.





# Defining Benefits Analysis or Benefits Planning

The goal of Work Incentives Planning and Assistance is to enable beneficiaries with disabilities to receive accurate information and use that information to make a successful transition to work. Each individual who is receiving services in Knox County that is eligible or who receives Social Security has the opportunity to assign their ticket and obtain a benefits plan and analysis. This will provide in-depth counseling about benefits and the effect of work on those benefits.

Benefits planners are credentialed through Cornell University or Virginia Commonwealth University and have received extensive training, mentorship, case study training, and maintenance of education through strict continuing education requirements.

Benefits plans are individual centered tools that assist the individual and their family in making decisions that will impact their work, transition from education, and family finances. Benefits plans should be written and explained in plain language and be presented in a way that is most comfortable for the individual and the family.

# 03 Identifying Potential Partners

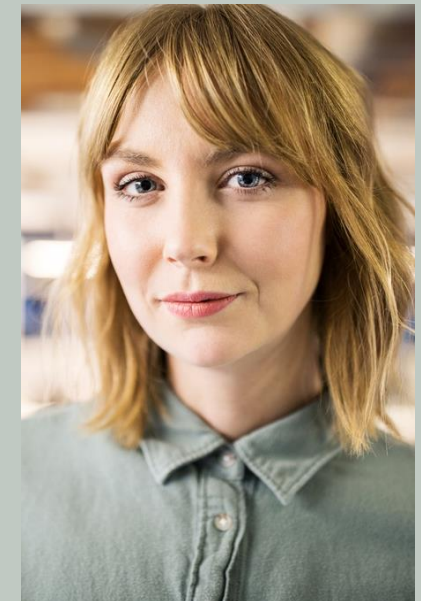
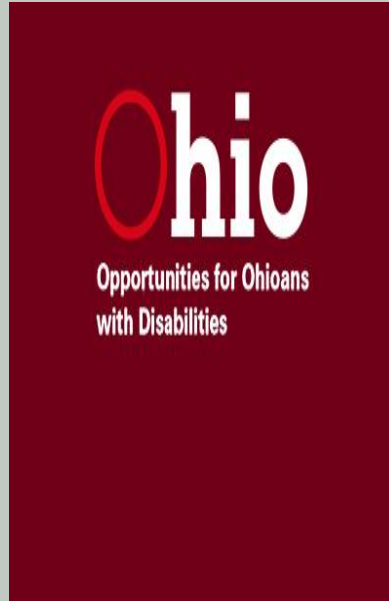
Knox County  
Board of DD

Opportunities  
for Ohioans  
with  
Disabilities

Department of  
Developmental  
Disabilities

Social Security  
Ticket to Work  
Program

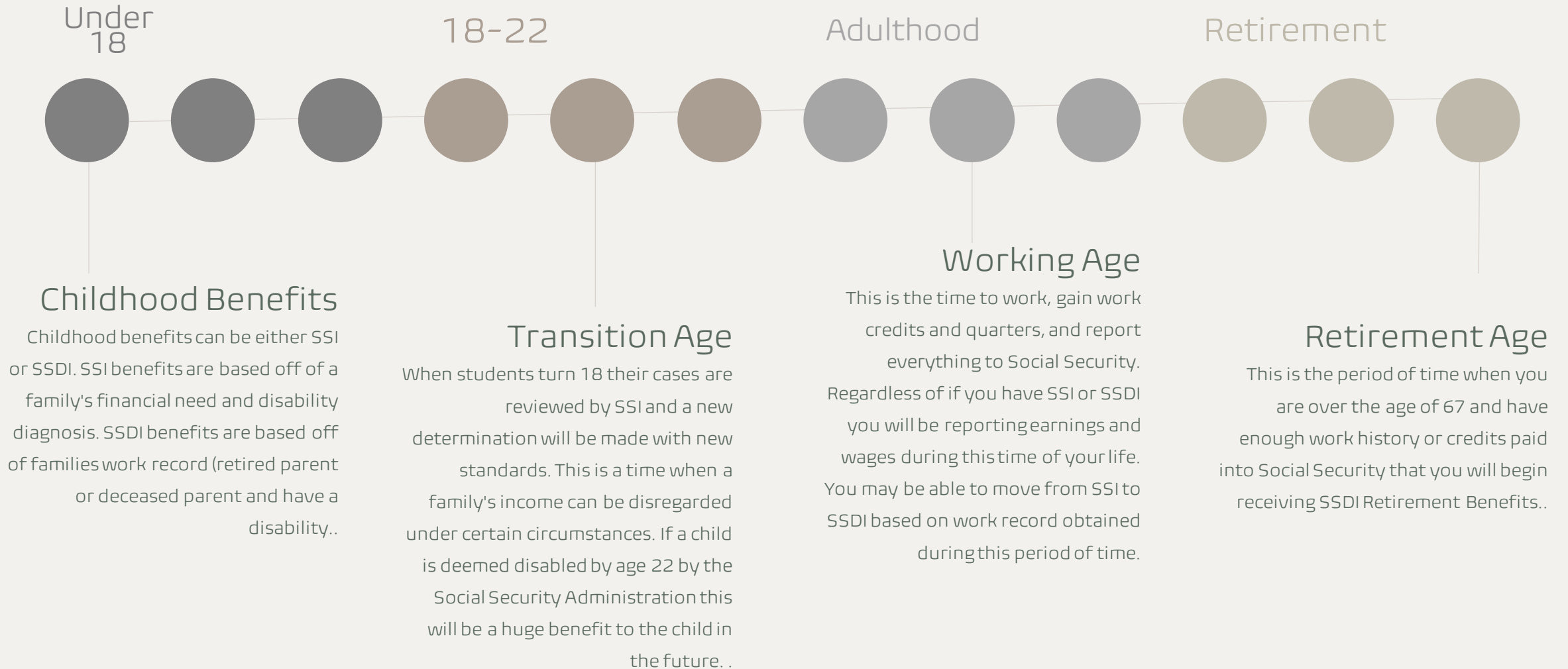
Private Pay or  
Individual Pay  
Program



04

Understanding Terminology

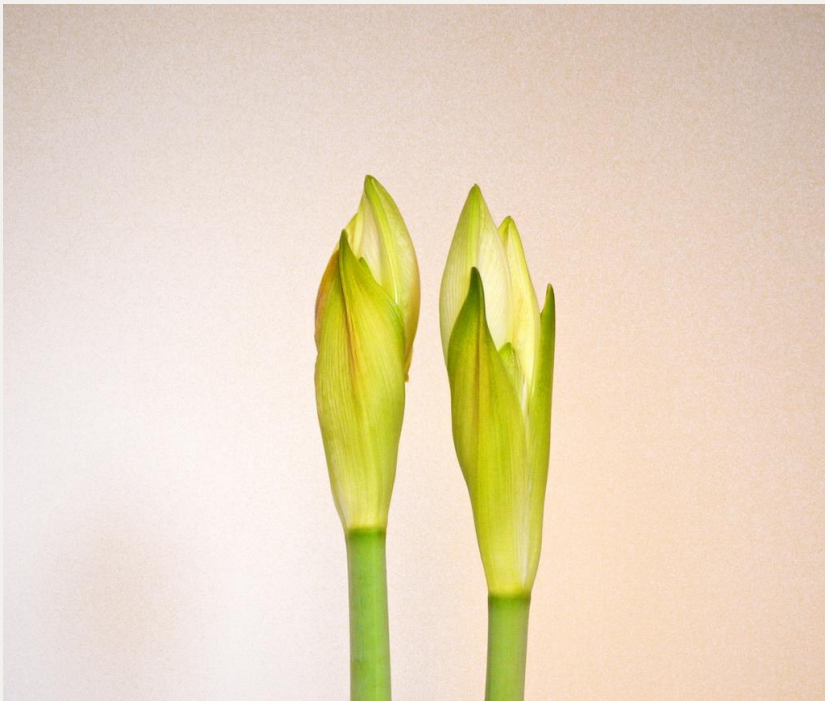
# Timeline





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# Transition Age



## Partnership of Services

- During this period of your journey through Social Security there will be a lot of changes including turning 18, beginning work for the first time, exiting school. It is vital to have a partnership with OOD, Knox County Board of DD, or other DD Service Providers for questions, concerns, and changes that may be impacting your family.
- Opening a case with Vocational Rehabilitation (OOD) at the age of 14-21 will allow your student to participate in a variety of services that will align with their IEP and Transition Planning Process including future forward planning.

## Common Terms

- Student Earned Income Exclusion: While a student is still enrolled in school up to the age of 22 they are eligible for a Student Earned Income Exclusion, and this will allow students to earn in 2023 up to 8,950.00 per year without it impacting their benefits. This must be reported and requested to be utilized.
- STABLE Account: An account that earnings and gifts can be saved that will not count as a resource towards SSI limits on resources for individuals and families.
- Age 18 Redetermination: This is the process when an individual who is receiving Social Security Turns 18 – a redetermination of disability is conducted, a new benefit amount is set, and a new set of rules is introduced.
- Room and Board Contract: A tool that is utilized for families to be able to financially “separate” themselves from their children, so they can obtain SSI and Medicaid Benefits.

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# Understanding Healthcare Terms



## Medicaid

- Means based program.
- Automatically eligible when receiving SSI Benefits.
- Protected under federal statute 1619(b).
- Required for many County Board Services including shared living, independent options waivers, transportation, etc.

## Medicare

- Available to individuals who receive SSDI for a minimum of two years. This occurs automatically.
- Not a means-based program.
- Not federally protected under federal statute.
- Costs a monthly amount unless granted cost assistance through ODJFS.
- Does not cover costs at 100%

## Private Insurance

- Obtained through parents' employer, marketplace, or private insurance sales.
- Not a means-based program.
- Can only stay on parent's plan until you are 26 years old.
- Does not cover costs at 100%
- Is not affiliated with SSI or SSDI.

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# Understanding Work Incentives

## Work Incentives

Programs created by the Social Security Administration to incentivize individuals receiving SSI or SSDI to return to work part time or full time.

## Trial Work Period

Only available for SSDI Recipients – allows individuals to earn an unlimited amount of money for 9 months to try out work while maintaining all benefits and SSDI payments.

## Impairment Related Work Expenses

Expenses that are incurred based on your disability that you must pay to be able to work (specialized transportation, service animals, prosthetics) that can be deducted from wages earned when determining take home pay.

## 1619(b)

A federal protection that allows SSI/Medicaid Recipients to maintain Medicaid Coverage while working and earning up to 41,830.00 per year if the Medicaid is required for the person to maintain employment.

## SSI Earnings Equation

The first 85.00 of your earnings do not impact your SSI payment and after that only half do. We will look at this more in detail.

## STABLE Account

As mentioned earlier this is a savings account that can be utilized by individuals who are working or not working that have a diagnosed disability and want to save money for the future.

# 05 Social Security Equation

Gross Earned Income	\$875.00	\$1,039.20	\$1,749.32
General Income Exclusion Remainder (If not used from unearned income section.)	\$20.00	\$20.00	\$20.00
Earned Income Exclusion (Maximum \$65.00)	\$65.00	\$65.00	\$65.00
Remainder Earned Income	\$790.00	\$954.20	\$1,664.32
\$2 for \$1 Earnings Disregard	\$395.00	\$477.10	\$832.16
Countable Earned Income	\$395.00	\$477.10	\$832.16
Total Countable Unearned & Earned Income	\$395.00	\$477.10	\$832.16
Pass Plan Deduction	\$0.00	\$0.00	\$0.00
Total Countable Income	\$395.00	\$477.10	\$832.16
SSI Benefit Amount	\$841.00	\$841.00	\$841.00
Total Countable Income	\$395.00	\$477.10	\$832.16
Adjusted SSI Payment	\$446.00	\$363.90	\$8.84
Adjusted SSI Payment	\$446.00	\$363.90	\$8.84
Total Earned & Unearned Income	\$875.00	\$1,039.20	\$1,749.32
Total Monthly Income	\$1,321.00	\$1,403.10	\$1,758.16

Individual can work a minimum wage job 20 hours per week and earn 875.00 per month. The SSI check is adjusted to 446.00 but all the wages are kept. This is now a total monthly income of 1321.00 an increase of 480.00 per month while maintaining medical coverage through Medicaid.

Individual can work at job at 12.00 per hour 20 hours per week and earn 1039.20 per month. The SSI check is adjusted to 363.90 but all the wages are kept. This is now a total monthly income of 1403.00 an increase of 562.10 per month while maintaining medical coverage through Medicare.

This individual can work a 40-hour work week at 10.10 per hour and earn 1749 per month. The SSI check is greatly reduced to 8.84 but all the wages are kept. This is now a monthly income of 1758.16 an increase of 917.16 per month while still maintaining medical coverage through Medicaid.

## Summary of Benefits of Work

# 05 Questions and Examples

As shown in the screen before – a real life example of how working can greatly benefit a beneficiary of SSI. But what about SSDI? Individuals who receive SSI after their 9 Trial Work Period Months have ended will continue to receive their entire SSDI check up until their earnings reach 1,470.00 per month in 2023. After an individual earns more than 1470.00 per month gross wages – there is no more SSDI benefit paid out. There are extended periods of eligibility that last to ensure that there is a safety net for 36 months after benefits are no longer received.

Through waivers many individuals' overpayments have also been granted and small settlements or total waivers of overpayments have occurred.

We have also been able to work with individuals to receive the "Full Benefit Rate" after they are 18 and still living at home.

Individuals in Knox County have been assisted through these work incentives plans, have made career choices and decisions, gained confidence, increased benefits, increased confidence, had the opportunity to move out of family homes and save money, have waivers granted, and work on forward planning.

So what's next?

Next week – Shannon Fletcher from OOD will present – she will discuss eligibility and signing up for OOD services. This service can be utilized through OOD or your own SSA with the local county board.

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# Questions?

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