

FEAR FACTOR

**Season 1, Episode 3 (January 24, 2022 1 – 2:30 pm):
Refresher about SSDI**

A close-up photograph of a hand holding a piece of white paper. The paper has the words "I Can't" written in a dark blue, cursive-style font. The background is a warm, orange-brown color. The paper is slightly torn at the top edge.

I Can't

Today's Episode

- Introductions and look back at all the info we've covered 1:00 – 1:20 pm
- What is SSDI? How does it work?? 1:20 – 2:15 pm
- Next steps: Q+A, and Next Steps Poll 2:15 – 2:30 pm

Poll # 1: Who's here today?

- SSA
- Other County Board staff
- Family member
- Self advocate
- Provider
- OOD
- DODD

F. E. A. R.

- Facts
- Evaluate
- Action
- Results

FEAR FACTOR

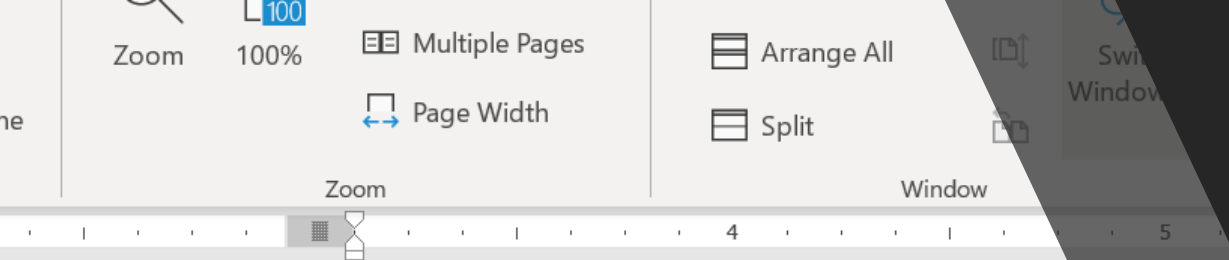
Purpose behind all *Fear Factor* Episodes:

- Developing an ongoing series of webinars that connect with SSAs and others around facing the fears around benefits and working and moving forward with facts and confidence.
- Listening to what info and resources are needed and helping to bring them to you all in a simple, fun way.
- Helping people who receive benefits to have more informed conversations around working in the community.

FACTS

Poll # 2: What are your biggest fears about SSDI?

- Not knowing what to tell people about it, what SSDI actually is.
- Not understanding SGA (Substantial Gainful Activity).
- The time I'll have to spend working on supporting someone through the obstacles.
- How SSDI affects not just the person I'm supporting, but the family the person lives with.



Work in Progress: “Fear Factor” doc

Working + Benefits with Resources and Planning

“getting a job.” It is about revising a life-plan and with benefits management.

current

[Ohio Disability Benefits 101](#) walks you through current benefits. You can also access a more formal report for a better understanding of [SSI and SSDI](#) by [Certified Work Incentive Coordinators \(CWICs\)](#), Community Based Services Waiver, Opportunities [Rights Ohio](#).

Today's "Fear Factor" Guest Stars and Focus

SSDI is our focus... Guest Stars:

- **Elizabeth Risner, Butler County Board of Developmental Disabilities**
- **Darenda Geer, Certified Work Incentive and Transitioning Youth Practitioner, Fairfield County Board of DD**
- **Jeanne Hall, Work Incentives Consultant, Opportunities for Ohioans with Disabilities**
- **Latosha Olinger, Work Incentives Coordinator, Warren County DD**
- **Christine Brown, Nisonger Center**

TITLE 2 DISABILITY BENEFITS (SSDI, CDB, DWB)

Title II of the Social Security Act authorizes three types of disability benefits:

- ▶ **Disability Insurance Benefits (DIB)**, also called Social Security Disability Insurance (SSDI), are payable to workers insured under the Act.
- ▶ **Childhood Disability Benefits (CDB)**, previously called DAC benefits, are payable to a disabled adult child of an insured worker who has retired or become disabled and is collecting Social Security benefits, or who has died. The child must have a disabling condition that began prior to age 22. Entitlement cannot begin until they have turned 18.
- ▶ **Disabled Widow(er)'s Benefits (DWB)** are payable to the widow, widower, or surviving divorced spouse of an insured worker. The widow, widower, or surviving divorced spouse must be at least age 50, be disabled before the end of a specified period of time called the "prescribed period," and meet other requirements regarding relationship to the worker and the length of time between the worker's death and the application.

SSI VS. SSDI

SSI

- ▶ Benefit based on need
- ▶ Financed by general tax revenue
- ▶ Limits on income & resources
- ▶ No work credits are required
- ▶ Medicaid health coverage
- ▶ Benefit amount based on Federal Benefit Rate (FBR). This is \$841 for an individual in 2022.
- ▶ monthly payment will fluctuate based on earnings if the individual is working

SSDI or CDB

- ▶ Benefits based on earnings (those of the individual or a parent)
- ▶ Financed by employer and wage contributions (FICA)
- ▶ No resource limit to qualify
- ▶ Must have enough work credits
- ▶ Medicare health coverage (after 24 monthly payments)
- ▶ Benefit amount based average lifetime earnings
- ▶ Monthly benefit is a set amount each year and does not fluctuate month to month

TRIAL WORK PERIOD (TWP)

What is it

- ▶ The TWP gives you 9 months during a 60 month (5 year) period to test your ability to work. These 9 months do *not* have to be consecutive.

How it works

- ▶ Each month you earn \$970 or more (gross), this is counted as a TWP month.
- ▶ During these months, you will receive your *full* SSDI benefit, no matter how much you earn.
- ▶ When you have used all of the TWP months, you then enter into an Extended Period of Eligibility (EPE).

EXTENDED PERIOD OF ELIGIBILITY (EPE)

What is it

- ▶ The EPE is an additional 36 months (3 years) of SSDI eligibility, beginning the month after your TWP ends.

How it works

- ▶ During these months, you will continue to receive your SSDI benefit if your monthly countable gross income is *below* the Substantial Gainful Activity (SGA) level of \$1,350 (\$2,260 if primary disability is blindness) in 2022.
- ▶ Your SSDI benefit will be suspended for months that your earnings are *above* the SGA level – unless other work incentives can be applied to reduce your countable income below the SGA level.

TWP / EPE EXAMPLE

4. Earnings under SGA – Request SSDI Re-start

1. Trial Work Period Completed

2. 36 month EPE Begins

3. SSDI goes into cessation due to earnings over SGA

Year	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
2022	\$700	\$1,000	\$800	\$800	\$700	\$975	\$800	\$800	\$1,000	1,000	\$800	\$925
		TWP #1				TWP #2			TWP #3	TWP #4		
2023	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
	TWP #5	TWP #6	TWP #7	TWP #8	TWP #9	EPE/Grace Period	EPE/Grace Period	EPE/Grace Period	EPE	EPE	EPE	EPE
2024	\$1,000	\$1,000	\$1,000	\$1,000	\$900	\$1,000	\$900					
	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE
2025												
	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE
2026												
	EPE	EPE	EPE	EPE	EPE							

SUBSIDIES & SPECIAL CONDITIONS

What is it

- ▶ A Subsidy is support provided on the job by your employer that results in differing and/or reduced work duties as compared to non-disabled co-workers in the same or similar position
- ▶ A Special Condition is a support provided on the job by someone other than the employer (i.e. VR agency). Job coaching is an example.

How it works

- ▶ The Subsidy or Special Condition is assigned a monetary value by the Social Security Admin
- ▶ This monetary value is then deducted from your gross monthly earnings, resulting in a lower countable income amount
- ▶ A Few Examples:
 - ▶ Additional supervision
 - ▶ Fewer job tasks/duties
 - ▶ Reduced productivity expectation
 - ▶ Job coaching

SUBSIDY EXAMPLE:

- ▶ Sally is a non-blind individual who receives SSDI. In 2022, Sally's countable gross monthly income must stay below \$1,350 to maintain eligibility for SSDI benefits. Sally earns \$1500 a month from her job at DND Industries. Sally has some physical limitations and she is not able to perform the lifting requirements of her position. She is only required to package items for shipment. The manager reports Sally production level is 70% compared to other employees in the same position. Based off this information, Social Security determined Sally has a 30% subsidy provided by her employer which reduces her countable gross income from \$1,500 to \$1,050 per month. The value of the subsidy brings Sally's countable income below the SGA limit and she maintains eligibility for SSDI benefits.

IMPAIRMENT RELATED WORK EXPENSE (IRWE)

What is it

- ▶ IRWE's are items and services that help you work

Examples:

- ▶ Transportation costs
- ▶ Prostheses
- ▶ Medications
- ▶ Medical devices
- ▶ Service animals

How it works

- ▶ The cost of these items will be deducted from your monthly gross earnings
- ▶ May allow you to maintain SSDI eligibility
- ▶ May allow you to receive a higher SSI payment that you would otherwise be eligible for

IRWE EXAMPLE:

- ▶ Justin receives SSDI benefits and his primary condition under Social Security is statutory blindness. In 2022, Justin must have countable gross monthly income less than \$2,260 to maintain his eligibility for his SSDI benefits. Justin works at CLR Call Center earning \$2,500 per month. He has a guide dog that enables him to work. Justin pays out of pocket an average of \$325 per month to maintain the health of his guide dog. Expenses include food, training and veterinary fees. Social Security considers the monthly guide dog expense as an IRWE which reduces Justin's countable monthly gross earnings from \$2,500 to \$2,175 and allows him to maintain eligibility for SSDI benefits.

EXPEDITED REINSTATEMENT (EXR)

What is it

- ▶ EXR was established in 2001 and applies to both SSI and Title II program. Prior to 2001 if a person lost benefits they would have to file a new application
- ▶ If your benefits are terminated due to returning to work, but you now find you are unable to work at Substantial Gainful Activity (SGA), you can begin to receive your cash benefit again without completing a new application.
- ▶ Available for 60 months (5 years) after your benefits end.

How it works

- ▶ You will be eligible for six months of provisional benefits while SSA conducts a medical review.
- ▶ You will also be eligible for Medicare and/or Medicaid during this time.

EXR EXAMPLE:

- ▶ Jan had to stop working due to her disability. Since she is still within 60 months since her benefits terminated she applies for Expedited Reinstatement (EXR).
- ▶ EXR Criteria: Jan can no longer perform SGA
- ▶ Jan must still have a current medical impairment that is the same or related to the original condition.
- ▶ Jan must continue to be disabled based on medical improvement standards
- ▶ Provisional Benefits (begin the IRP or initial Reinstatement Period)
- ▶ Jan will get a new TWP/EPE begins after 24 monthly cash payments
- ▶ Health care may be reinstated

SSI & SSDI

TICKET TO WORK (TTW)

What is it

- ▶ Offers assistance in accessing employment services, vocational rehabilitation services, and other support services from Employment Networks (EN) throughout the state.
- ▶ These services are at no cost to you.
- ▶ While your ticket is assigned to an EN, you are not subject to Continuing Disability Reviews (CDR).

How it works

- ▶ You do not need a “paper” ticket. When you sign an employment plan with the EN or BVR to receive services, you are technically assigning your ticket to that EN.
- ▶ You can revoke your ticket at any time.
- ▶ You can re-assign your ticket at any time
- ▶ You can also visit the Ticket to Work web site at www.choosework.ssa.gov

CATE EXAMPLE:

- ▶ Cate receives CDB (like SSDI but based on parent's work record). She is 21 years old and has some work experience but has never earned enough to hit the Trial Work level.
- ▶ Cate was just offered a job working 25 hours per week earning \$19.08 per hour which equals \$2,065 per month gross earnings.

CATE'S TRIAL WORK PERIOD (TWP):

- ▶ Trial Work Period: Since her earnings are over \$970 per month (the 2022 Trial Work level), Cate will start using Trial Work months. She works January – March of 2022 and then takes 2 months of unexpected medical leave. She has used 3 Trial work months.
- ▶ Cate returns to work in June 2022. Her earnings are over \$970 per month so she continues to use Trial Work months, with her 9th Trial month in November 2022.
- ▶ Cate's CDB check continues during the Trial Work Period. Benefits continue regardless of earnings level during the TWP!
- ▶ No other work incentives apply during the TWP – earnings are earnings with no adjustments made.

CATE'S EXTENDED PERIOD OF ELIGIBILITY (EPE):

- ▶ Cate's EPE begins in December 2022 and will end 36 months later after November 2025.
- ▶ Her earnings are still \$2,065 gross per month. This is over the SGA level for 2022 of \$1,350 for a non-blind individual.
- ▶ What will happen to her CDB check during the EPE?
- ▶ If Cate DOES NOT have any IRWEs, subsidies, special conditions etc then her CDB benefit would be ceased after the month of cessation and 2 grace months. If she stopped working or earnings dropped below the SGA level at any time during the EPE, she can just notify Social Security and they would restart her CDB check.
- ▶ However, Cate DOES have a subsidy that Social Security determines to be 50% based on information received from her employer. This means that Social Security will ONLY COUNT HALF of her actual earnings each month. This results in **countable** earnings of \$1,032.50. Since this is below the SGA level, Cate will continue to receive her CDB check.

CATE EXAMPLE:

Year	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
2022	\$2,065	\$2,065	\$2,065	\$0	\$0	\$2,065	\$2,065	\$2,065	\$2,065	\$2,065	\$2,065	\$2,065
	TWP #1	TWP #2	TWP #3			TWP #4	TWP #5	TWP #6	TWP #7	TWP #8	TWP #9	EPE start
2023	\$2,065	\$2,065	\$2,065	\$2,065	\$2,065	\$2,065	\$2,065	\$2,065	\$2,065	\$2,065	\$2,065	\$2,065 (\$1,032 countable)
	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE
2024	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable
	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE
2025	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable
	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE
2026	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable	\$1,032 countable
	Benefits continue	Benefits continue	Benefits continue	Benefits continue	Benefits continue	Benefits continue	Benefits continue	Benefits continue	Benefits continue	Benefits continue	Benefits continue	Benefits continue

Trial Work Period Completed

36 month EPE Begins

36 month EPE ends

Poll: What's Next? More support + training on...

- Medicaid
- Benefits Analysis and Education
- Ticket to Work
- DB 101
- Stable Account
- Deeper into Medicaid Buy In for Workers with Disabilities
- Income and Benefits outside of SSI and SSDI

Questions?

