

# SOCIAL SECURITY

## Work Incentives Seminar



# WHAT IS WIPA?

## WORK INCENTIVES PLANNING AND ASSISTANCE (WIPA)

- Community-based organizations receive grants from SSA
- Provide free access to work incentives planning and assistance to all Social Security and SSI disability beneficiaries



# WHAT IS A CWIC?

- Each WIPA Project has counselors called **Community Work Incentives Coordinators (CWIC)** who:
  - Provide work incentives planning and assistance to Social Security beneficiaries with disabilities;
  - Conduct outreach efforts to those beneficiaries and their families who are potentially eligible to participate in Federal or State employment support programs;
  - Work in cooperation with Federal, State, private agencies, and non-profit organizations that serve beneficiaries with disabilities.

They are there to help you understand how work will affect you and we will enable you to make informed choices about work.



# WHAT IS A CPWIC?

## Community Partner Work Incentives Coordinator

- Provide benefits counseling services through referrals from Vocational Rehabilitation for clients starting work who receive Social Security disability benefits
- Serve as an approved vendor to Vocational Rehabilitation to provide WIPA services to Social Security beneficiaries
- Certified through Social Security program to provide WIPA services
- Help to understand how work will affect benefits and enable informed choices about work



# Reasons to Work

- More income
- Independence
- Learn New Skills
- Meet New People



# Disability Benefit Programs

- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Both SSDI and SSI = Concurrent benefits



# Work Incentives

- Provide the safety net so you can:
  - Try different jobs
  - Be trained
  - Build skills
  - Gain confidence
  - Start a new career



# SSDI Work Incentives





# What happens if I go to work?

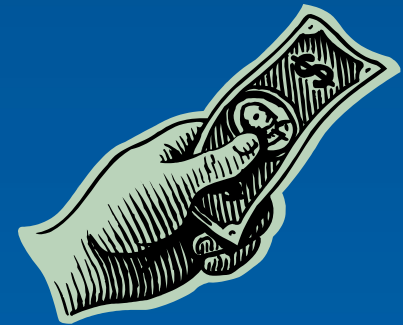


A 9-month Trial Work Period (TWP) allows you to work and receive benefits.



# What happens if I stop work after I complete my Trial Work Period?

- Automatic reinstatement for the first 3 years (Extended Period of Eligibility – EPE)
- Additional 5 years of reinstatement if work stops and there is no medical improvement (Expedited Reinstatement – EXR)



**Other work incentives can  
reduce the amount of your  
earnings that SSA counts**



# Impairment Related Work Expense (IRWE)

Must meet following criteria:

- Paid for by individual
- Needed to go to work
- Needed due to disability

When criteria are met, the expense is deducted from gross earnings





# Subsidy and Special Conditions

- Value of the work performed
- Dollar value attached to extra help, supervision, etc.
- Job Coaches



# What happens to Medicare if SSDI benefits stop?

- Continues for at least 93 months after the 9 month Trial Work Period
- After that you may be able to purchase Medicare coverage

MEDICARE  HEALTH INSURANCE	
SOCIAL SECURITY ACT	
NAME OF BENEFICIARY	
<b>JOHN D. DOE</b>	
MEDICARE CLAIM NUMBER	SEX
<b>123-45-6789A</b>	<b>MALE</b>
IS ENTITLED TO	EFFECTIVE DATE
<b>HOSPITAL INSURANCE (PART A)</b>	<b>1/1/95</b>
<b>MEDICAL INSURANCE (PART B)</b>	<b>1/1/95</b>
SIGN HERE 	<u><i>John D. Doe</i></u>

# SSI Work Incentives



# How earnings affect SSI payments

- SSA counts less than half of your earned income
  - For example:
    - \$885 in wages
    - \$400 counts against SSI
- Certain impairment related work expenses can also be deducted from your gross wages.



# Student Earned Income Exclusion (SEIE)

- You can work and earn up to \$2,220 per month with no change in your SSI check if you are:
  - Under age 22
  - Regularly attending school
    - For example:
      - \$500 in wages/month
      - 0 counts against SSI

If you qualify, SSA does not count the first \$2,220 of your earned income up to a calendar year maximum of \$8,950.



## Example #1 – Working Part-Time

Steven is working at a retail store. Steven earns \$15.00 per hour and works 20 hours per week. Steven gets an SSI check of \$914 per month.

\$1290	Earned Income
- \$20	General Income Exclusion
\$1270	
-\$65	Earned Income Exclusion
\$1205	
/ 2	SSA counts 1/2
\$602.50	Countable Income

### Not Working

\$914	SSI Payment
\$914	Total Monthly Income

### Working Part-time

\$914.00	2023 Federal Benefit Rate
-\$602.50	Countable Income
\$311.50	SSI Payment

\$1290.00	Earned Income
+\$311.50	SSI Payment
\$1,601.50	Total Monthly Income



## Example #2 - Working Full-Time

Now, let's suppose that Steven is offered full time hours and let's suppose that Steven wants to work 40 hours a week earning \$15 an hour. Let's examine how full time hours would affect Steven's benefits.....

\$2580	Earned Income
-\$20	General Income Exclusion
\$2560	
-\$65	Earned Income Exclusion
\$2495	
/ 2	SSA uses 1/2
\$1247.50	Countable Earned Income

Not Working                      \$914.00    Total Monthly Income

Working Part-time              \$1601.50    Total Monthly Income

### Working Full-time

\$914.00	Federal Benefit Rate
-\$1247.50	Countable Earned Income
\$0.00	SSI Payment

\$2580.00	Earned Income
+\$0.00	SSI Payment
\$2580.50	Total Monthly Income



# What happens if my earnings are so high that my SSI stops



- Benefits can start again if you stop working or your earnings decrease
- If your earnings are so high that your SSI payments stop:
  - Medicaid continues until you earn above a threshold (\$37,379/year) under the 1619(b) provision
  - People with high medical costs can earn even more (Individual Thresholds)

# You may be eligible to do a Plan to Achieve Self-Support (PASS)

A PASS can help you reach your job goal

- Set aside money for a work goal
- Have resources over asset limit
- Maintain Medicaid eligibility
- Does not affect other benefits



# If you get both SSI & SSDI

- All of the work incentives apply to you
- Talk to a work incentives specialist!

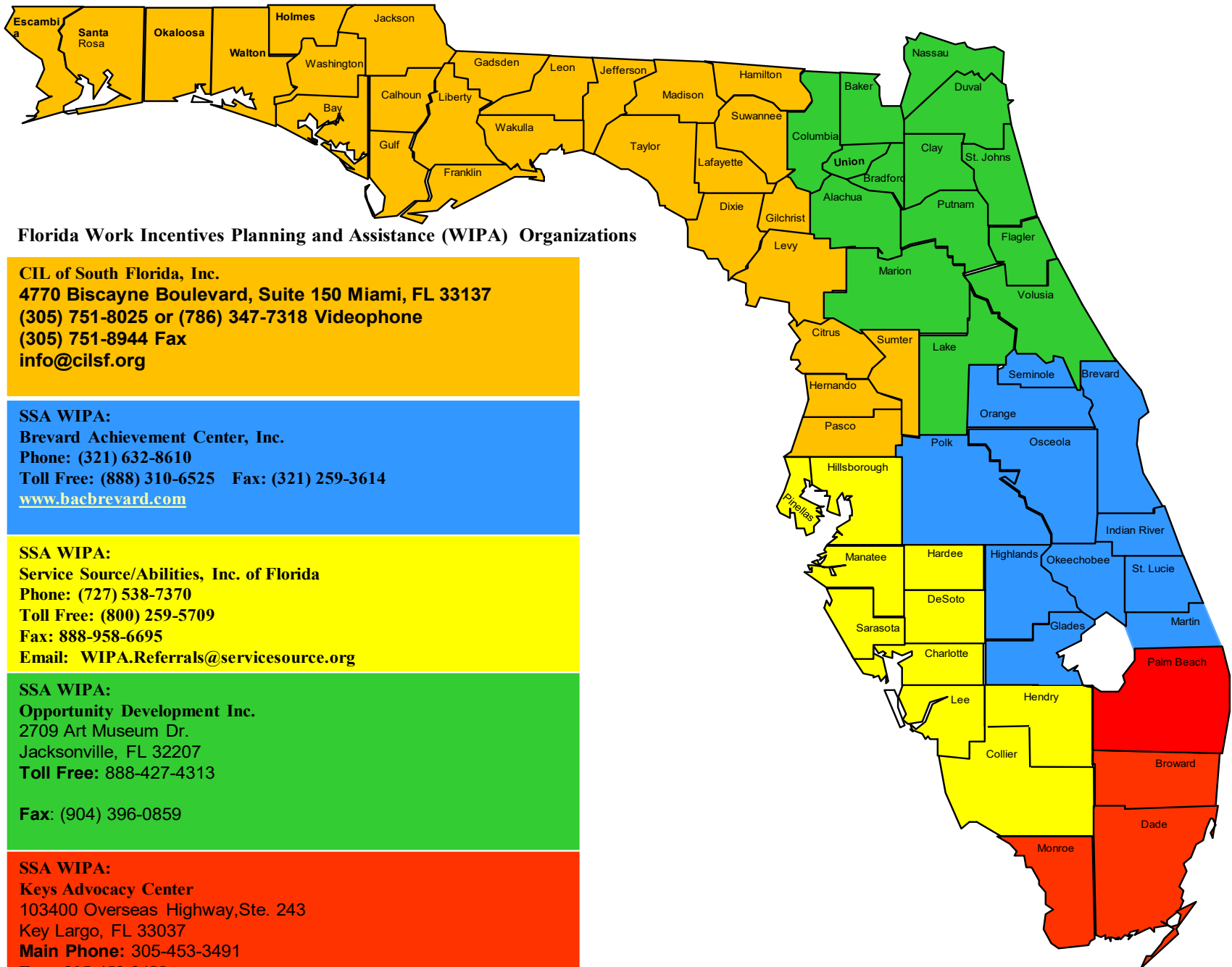


# Resources

Ticket to Work: 1-866-YOURTICKET  
(1-866-968-7842) or go to:  
<https://www.chooseworkttw.net>

Social Security Administration:  
1-800-772-1213  
<https://www.ssa.gov>





**Florida Work Incentives Planning and Assistance (WIPA) Organizations**

**CIL of South Florida, Inc.**  
**4770 Biscayne Boulevard, Suite 150 Miami, FL 33137**  
**(305) 751-8025 or (786) 347-7318 Videophone**  
**(305) 751-8944 Fax**  
**info@cilsf.org**

**SSA WIPA:**  
**Brevard Achievement Center, Inc.**  
**Phone: (321) 632-8610**  
**Toll Free: (888) 310-6525 Fax: (321) 259-3614**  
[www.bacbrevard.com](http://www.bacbrevard.com)

**SSA WIPA:**  
**Service Source/Abilities, Inc. of Florida**  
**Phone: (727) 538-7370**  
**Toll Free: (800) 259-5709**  
**Fax: 888-958-6695**  
**Email: WIPA.Referrals@servicesource.org**

**SSA WIPA:**  
**Opportunity Development Inc.**  
**2709 Art Museum Dr.**  
**Jacksonville, FL 32207**  
**Toll Free: 888-427-4313**  
**Fax: (904) 396-0859**

**SSA WIPA:**  
**Keys Advocacy Center**  
**103400 Overseas Highway, Ste. 243**  
**Key Largo, FL 33037**  
**Main Phone: 305-453-3491**  
**Fax: 305-453-3488**



# Thank you!

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