disAbility Rights and Resources Virtual Summit

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September 22, 2022
9:00 a.m. - 5:00 p.m.
dLCV.org/2022Summit

Using Social Security Benefits as You Test the Work Waters and How to Avoid and Overpayment of Benefits

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Julie works with individuals who want to work and who are trying to access appropriate Vocational Rehabilitation (VR) services. As well as those who are trying to understand their Social Security benefits and how the benefits can be effected by working. Julie has been with dLCV and their predecessor VOPA for the past 17 years. She has served as an Disability Rights Advocate for 14 years and has been a Unit Manager for 3 years.

Image Description: Smiling woman with short blonde hair and wearing a dressy purple jacket with ruffles.

What We Will Be Talking About Today

- To learn the difference between Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI.
- To understand that it is still a possibility to work and not lose SSI or SSDI right away.
- What is Substantial Gainful Activity (SGA) and what does that mean to me?
- What is the Student Income Work Exclusion (SEIE)?
- What is an Impairment Related Work Expense (IRWE)?
- How can SGA and IRWEs be of benefit to me?
- How do I avoid an overpayment of SSI or SSDI benefits from the Social Security Administration (SSA)?

Differences Between SSI and SSDI

- ID: Picture of dollar bill with a social security card in front and the words SSI and SSDI Benefits

SSI- Supplemental Security Income

- Must be declared disabled by SSA
- Must have limited assets and resources
- Work will impact your cash benefit

Social Security Disability Insurance

- Must be declared disabled by SSA
- Must have a work history
- Benefits dependent on time worked.
- Can work part time and keep benefits

Work Incentives

Yes, you can work and keep your benefits!!

SEIE

Student Earned Income Exclusion

- Qualified Students can earn up to $2040.00 per month
- Up to $8,230 per year in 2022.

IRWE
Impairment Related Work Expense

- Costs for items or services that you need in order to work because of your disability.
- Social Security will deduct the costs of an IRWE from your countable income

Examples of IRWE’s

- Medicine, medical supplies, doctors visits
- Equipment not covered by another source. Hearing Aids, batteries
- Service animals
- Transportation and modifications to your home, car, or van to allow you to work.
- <u>The expense must not be reimbursed, and must be related to your disability(ies) and needed in order for you to work.</u>

PASS

Plan To Achieve Self Sufficency

- PASS lets a disabled individual set aside money to pay for items or services needed to achieve a specific work goal.

- The goal of the PASS is to help disabled individuals find employment that reduces or eliminates SSI or SSDI benefits.

Trial Work Period

- Test your ability to work for 9 months
- Still receive full SSDI benefit payments no matter how much you earn from your job?
- Any month that you earn more that $970 will count as 1 of your 9 months (in a 5 year period)

Substantial Gainful Activity- SGA

- To be eligible for disability benefits, a person must be unable to engage in substantial gainful activity (SGA).
- For non-blind individuals, the monthly SGA amount for 2022 is $1350, statutorily blind individuals for 2022 is $2260.

Questions??

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