

SSDI Video Visual Description

In this video, slides with text are alternated with video of the Narrator, Michael Dalto, in close up talking to the camera. Michael is seated in front of a bookcase and there are planters with sunflowers on the bookcase shelf on either side of him. He has close-cropped white hair and is wearing a gray suit with a blue tie featuring a yellow sun. For efficiency, the description that follows will not specify when the video of Michael Dalto's close up replaces the slides with text.

SLIDE: Never Work Without a Net: Safety Nets for Workers Who Get Social Security Disability Benefits. Michael Dalto, Consultant, Maryland State Department of Education, Division of Rehabilitation services.

NARRATOR: Hi. I'm Michael Dalto. I'm a consultant with the Maryland Division of Rehabilitation Services.

SLIDE: What is Social Security?

NARRATOR: There are three ways to get Social Security Disability benefits. What they all have in common is you have to have a significant disability that limits your ability to work somewhat, but it doesn't necessarily prevent you from working completely. What they all have in common as well is that you or a certain family member has to have worked and paid taxes on Social Security earnings for a long enough period. You can get Social Security Disability in three different ways. The differences have to do with who has to have paid the taxes on their earnings.

SLIDE: Three Types of Benefits: 1. Social Security Disability Insurance. ✓You have worked. ✓Paid Social Security taxes for a long enough time to be "insured." ✓Become disabled enough to meet Social Security's criteria.

NARRATOR: If you get Social Security Disability Insurance, also known as SSDI, on your own work history, you have to be the one who has the work history and has to have paid Social Security taxes on your earnings. You can also get benefits on the earnings record of a parent in some cases.

SLIDE: Three Types of Benefits: 2. Adult Child with a Disability. ✓You are over 18. ✓Were disabled before age 22. ✓Have a parent who paid Social Security taxes. ✓Parent is now retired, disabled or deceased.

NARRATOR: If you are now at least 18 years old, you've been disabled since before you turned 22, and you have a parent who is now retired, disabled, or deceased, you can get benefits on your parent's work history.

SLIDE: Three Types of Benefits: 3. Surviving Spouse with a Disability. ✓You are a widow or widower. ✓At least age 50. ✓Have a disability. ✓Deceased spouse paid Social Security taxes.

NARRATOR: And finally, if you are a disabled widow or widower, you're at least 50 years old, and your deceased spouse worked and paid taxes on their earnings, you may be able to get benefits on the record of your deceased spouse. However, whichever way you get benefits, the impact of earnings on the benefit is the same.

SLIDE: Medical Benefit: After you've been eligible for Social Security Disability for two years, you are eligible for Medicare.

NARRATOR: Also, you should know that, if you have been entitled to Social Security Disability benefits for at least two years, you'll be eligible for a medical benefit known as Medicare.

SLIDE: Working When You Get Social Security Disability.

NARRATOR: When you get Social Security Disability, it can be very frightening. It can feel like a high-wire act to even contemplate going to work. But as I mentioned, there are a variety of safety nets that can provide protection for benefits to make sure that you're better off working than not working.

SLIDE: Work Incentives.

NARRATOR: And those safety nets are known as work incentives. So work incentives can do a variety of things.

SLIDE: Work Incentives: 1. Let you keep Social Security payments longer – sometimes permanently – while you work.

NARRATOR: Number one, they can let you keep Social Security Disability payments longer, sometimes permanently, while you're working.

SLIDE: Work Incentives: 2. Protect your medical benefits even if you work your way off cash benefits.

NARRATOR: They can protect your medical benefits even if your earnings go high enough to stop your cash benefits.

SLIDE: Work Incentives: 3. Let you get cash benefits back quickly and easily if you stop working.

NARRATOR: They can let you get cash benefits back again quickly and easily without having to re-apply if anything happens to your job after you've worked your way off cash benefits.

SLIDE: Work Incentives: 4. Offer additional medical coverage (Medical Assistance) if you work.

NARRATOR: And they can even offer additional medical coverage known as Medical Assistance or Medicaid if you're working.

SLIDE: 1st Safety Net: Trial Work Period.

NARRATOR: So the first safety net available to you if you get Social Security Disability and you go to work is called the trial work period. This is a period of generally nine months in which you can earn as much as you want. It does not matter how high your earnings are. You'll still keep your full Social Security Disability benefit.

SLIDE: 1st Safety Net: Trial Work Period. 2017: \$840/month.

NARRATOR: The amount that you need to earn in order to use up one of your nine months differs from year to year, and it appears on this slide. The dollar amount usually increases each year. If you earn below the dollar amount in a month in a given year, nothing happens. You keep your disability benefit, and you don't use up any of your nine trial work period months. If you earn above that amount, you use up trial work period months, but no matter how high your earnings, you still keep your full Social Security Disability benefit. So that's a nice safety net for at least nine months. After the trial work period has ended, Social Security starts looking at your earnings in a different way.

SLIDE: Substantial Gainful Activity (SGA).

NARRATOR: They're determining whether you're doing what they call Substantial Gainful Activity, or SGA. If your earnings are below SGA, you'll keep your benefits, and that can continue indefinitely as

long as your earnings stay below the SGA limit. If your earnings go above SGA, then your benefits may stop, but not necessarily permanently. So what is Substantial Gainful Activity, or SGA?

SLIDE: Substantial Gainful Activity (SGA). If individual is not blind, in 2017: \$1,170/month.

NARRATOR: Well, there are dollar amounts attached to it. If you are not blind, and you're earning above this amount, you may be doing SGA.

SLIDE: Substantial Gainful Activity (SGA). If individual is blind, in 2017: \$1,950/month.

NARRATOR: If you are blind, and you're earning above this amount, then you may be doing SGA. But just because you're earning above those amounts does not necessarily mean you're doing SGA and that your benefits will stop. When Social Security looks at your earnings, they allow you certain subtractions from earnings.

SLIDE: Impairment Related Work Expenses (IRWE). Expenses you've paid for in order to work because of your disability.

NARRATOR: One is called impairment-related work expenses. These are expenses that you pay for related to your disability that are needed, at least partly, for you to be able to work. Examples might be accessible transportation for work, medical services, medical equipment and supplies, assistive technology, attendant services, physical accommodations, vehicle modifications, et cetera. If you pay for those impairment-related work expenses, the value that you're paying can be subtracted from your earnings when Social Security determines whether you're doing SGA.

SLIDE: Subsidies and Special Conditions. Situations such as reduced job productivity or getting extra help on the job.

NARRATOR: Another subtraction that's allowed is called subsidies and special conditions. This means that you're paid the full wage for your job, but your productivity might be lower than co-workers. Maybe you're working a little more slowly or there are certain duties that you can't fully perform because of your disability. There's a subtraction from earnings allowed for that. Also, if you get extra help to do the job, whether that's provided by a co-worker, a supervisor, or a job coach, there's a subtraction for that. Social Security tallies up all the subtractions allowed from your earnings. They subtract that from your gross monthly wage. And if the difference is below the target numbers we saw in the previous slide, then you're not doing Substantial Gainful Activity, and your benefits will continue.

SLIDE: Example: Phoebe. ✓Works 40 hours per week earning \$9 per hour -- \$1,560 per month gross wages. ✓Finished her trial work period. ✓Pays \$347 per month for taxis to and from work. ✓Her productivity is 90%, with a subsidy of \$156 per month.

NARRATOR: So here's an example. Phoebe is working full-time. She's finished her trial work period, and her earnings are above SGA. However, she's paying for taxis to get to and from work because she can't drive due to her disability. That's an impairment-related work expense. Also, she's paid the full wage for her job, but her productivity is lower. She's working at 90% productivity compared with her non-disabled co-workers. That means she gets a subsidy. Technically, she's not earning 10% of what she's paid because her productivity is 90% rather than 100%.

SLIDE: Example: Phoebe. \$1,560 per month gross wages minus 347 per month IRWE minus 156 per month subsidy = \$1,057 per month = below SGA. SGA = \$1,170 per month.

NARRATOR: Social Security will subtract from her gross wages her impairment-related work expense for the taxi cabs to and from work and the 10% subsidy. After the subtractions, you can see what's left is below the Substantial Gainful Activity level, and she'll be able to keep her cash benefit.

NARRATOR: So you've finished your trial work period. You're using impairment-related work expenses, subsidies, and special conditions. And even after those subtractions, your earnings are still above the Substantial Gainful Activity limit. Does that mean you lose your disability benefit right away? No.

SLIDE: 2nd Safety Net: 3 month "Grace Period."

NARRATOR: In fact, the first month that you do Substantial Gainful Activity after your trial work period, and the two months that follow it, are called a grace period. And you still keep your benefits for those three months regardless of how high your earnings are.

SLIDE: 3rd Safety Net: Extended Period of Eligibility.

NARRATOR: Another safety net that occurs right after the trial work period is called the Extended Period of Eligibility. During that time, if you earn above the Substantial Gainful Activity level, other than during the three months of your grace period, you won't be eligible for your cash benefit. It will stop. However, if your earnings drop below Substantial Gainful Activity the next month, all you have to do to get your benefit back again is call Social Security and notify them. You do not have to re-apply and wait. You're still eligible for benefits even though you may not be receiving them in the months that you're doing SGA. So it's a very easy way to go back on benefits if anything happens to your earnings – if they fall below Substantial Gainful Activity or if you stop working.

SLIDE: Extended Period of Eligibility. During the first 36 months after the Trial Work Period ends, if your income falls below SGA, simply call SSA to get your benefits reinstated.

NARRATOR: The Extended Period of Eligibility lasts for 36 consecutive months – three years. It starts immediately after your trial work period ends. You could even be doing Substantial Gainful Activity every month in the Extended Period of Eligibility for three straight years, but if the final month your earnings drop below SGA, or you stop working, you can get your benefit back from Social Security just by calling them. So it's a quick and easy way to get back on benefits if your earnings drop or stop.

NARRATOR: Suppose you have worked your way off Social Security Disability. You're doing Substantial Gainful Activity. You've finished your trial work period, and your cash benefits stop. You continue doing Substantial Gainful Activity. Does that mean that your Medicare will stop? No.

SLIDE: 4th Safety Net: Keep your Medicare even if you've lost Social Security Disability cash benefits because you're working.

NARRATOR: In fact, you can keep your Medicare for years longer even though you may be doing Substantial Gainful Activity and your cash benefits may have stopped. You can keep your Medicare as long as you continue to be disabled for at least seven years and nine months after your trial work period has ended, regardless of your earnings.

SLIDE: Keep Your Medicare up to 8 ½ years after you start working, as long as you still have a disability.

NARRATOR: So if you add the nine months of your trial work period, plus the seven years and nine months that you can continue your Medicare after your trial work period, possibly longer, that means you'd be able to keep your Medicare for at least 8-1/2 years after you started working.

SLIDE: Keep Your Medicare. Even after 93+ months, you can still get Medicare if you're still disabled and pay extra.

NARRATOR: If you continue to work beyond that extended period of Medicare coverage, you may still be able to keep your Medicare if you pay extra for it.

SLIDE: Keep Your Medicare. If you also qualify for Medicaid, Medicaid will pay for Medicare medical and prescription coverage.

NARRATOR: However, if you get Medicaid, also known as Medical Assistance, in addition to your Medicare, the Medicaid will cover the extra cost, and you won't have to pay.

NARRATOR: Suppose you have worked your way off cash benefits. You've finished your trial work period and your extended period of eligibility, and you're still doing Substantial Gainful Activity. At that point, your benefits stop. And if your earnings later drop, you can't simply call Social Security and get the benefits restarted. However, even then, you have a safety net to get benefits back again more quickly and easily than if you had to re-apply.

SLIDE: 5th Safety Net: Expedited Reinstatement.

NARRATOR: It's called Expedited Reinstatement. Here's how it works. If your benefits have been terminated – they have stopped because you're doing Substantial Gainful Activity after your Extended Period of Eligibility has ended, and then your earnings drop below SGA, or they stop, within five years, you can ask to have your benefits reinstated. Social Security will actually give you benefit checks while you're waiting for them to make a decision on reinstating your benefits permanently.

SLIDE: Expedited Reinstatement: If you stop making SGA or stop working within 5 years of when cash benefits stopped, you can get checks back more quickly than reapplying. You can receive up to 6 months of SSDI checks while SSA completes its medical review.

NARRATOR: They'll give you those benefit checks, known as provisional benefits, for up to six months. Meanwhile, they'll be doing a medical review to make sure that your disability has not improved since the last time they did a medical review. If your disability has not improved, then they'll approve you, and you'll be able to continue to get your cash benefits. The decision on expedited reinstatement usually just takes a few months – much shorter time than if you applied for benefits from scratch.

SLIDE: 5th Safety Net: Employed Individuals with Disabilities (EID).

NARRATOR: A sixth safety net enables you to get an additional medical benefit if you're working and either getting Social Security Disability or if you've worked your way off Social Security Disability. It's called the Employed Individuals with Disabilities, or EID, program. And it qualifies you for a medical benefit called Medicaid, which is also known as Medical Assistance, if you meet several criteria.

SLIDE: EID Program. ✓Have a disability that meets Social Security's criteria. ✓Are 18-64 years old. ✓Work for pay. ✓Meet income and asset limits.

NARRATOR: You have to be 18 to 64 years old. You need to meet Social Security's medical definition of disability, which you will meet if you receive Social Security Disability or if you have worked your way off it. You need to be working for pay. And you need to meet an income and an asset limit. Those limits are quite high compared to other government programs. If you qualify for Medicaid, and you still receive Medicare, Medicaid supplements your Medicare. It eliminates virtually all of the out-of-pocket costs that you would otherwise have to pay for Medicare. That can save you potentially thousands of dollars a year. If you have private insurance, your Medicaid can supplement that. It can cover some services that your private insurance will not cover.

SLIDE: EID Program. Medicaid provides comprehensive health coverage if you have no other insurance. If you have Medicare, Medicaid can save you \$1,000 to \$12,000 per year on medical costs. Monthly premiums range for \$0 to \$55 on a sliding scale.

NARRATOR: If you have no other insurance, Medicaid provides pretty comprehensive coverage. It covers everything you would expect medical insurance to cover, and usually a few extra things as well. There's a monthly premium for the EID program. It's on a sliding scale ranging from zero to \$55 a month. However, everybody who's enrolled in EID saves more on medical costs than they pay in monthly premiums.

NARRATOR: Another safety net is called the Ticket to Work.

SLIDE: Ticket to Work: Lets you hire DORS or other Employment Network agency to give you services to get and keep a job, at no cost to you. After your case with DORS has been closed, you can choose an Employment Network agency to provide additional services.

NARRATOR: The Ticket to Work enables you to hire an organization, without having to pay them, to give you help to get and keep employment. Your Ticket to Work can be assigned to either DORS – or, after your case with DORS has been closed, to another agency known as an Employment Network. And they're obligated to give you services to help you get or keep employment. To find an employment network to help you continue getting services after your case with DORS is closed, you can go to this website.

SLIDE: Ticket to Work: www.chooseworkttw.net/findhelp

NARRATOR: Another benefit of the Ticket to Work, in addition to the employment services, is that, in some cases, it can protect you from medical reviews from Social Security. When you get Social Security Disability benefits, Social Security will periodically do a medical review to see if you have medically improved or medically recovered. If they find that you have medically recovered, then your benefits can stop. You're no longer eligible for them. The medical reviews usually happen once every one to seven years, depending on how likely it is Social Security thinks that your disability will improve.

SLIDE: Ticket to Work: If you assign your Ticket to Work to DORS or an Employment Network and you meet "timely progress" benchmarks, Social Security is not allowed to do a medical review of your disability.

NARRATOR: However, if your Ticket to Work is assigned to either DORS or an Employment Network, and if you are meeting certain criteria called timely progress, then Social Security is not allowed to do a medical review. And if they're not allowed to do a medical review, then they can't find you to have medically recovered, and your benefits would be protected. Timely progress usually involves certain levels of employment and/or education. When your ticket is assigned to DORS or an Employment Network, Social Security will periodically send you paperwork so that you can verify whether you're meeting the timely progress requirements. It's very important that you complete and return that paperwork. That can help protect you from medical reviews.

SLIDE: Can you be better off if you work your way off Social Security Disability?

NARRATOR: Can you be better off if you work your way off Social Security Disability benefits? Talked about the various safety nets, including how you can work and still keep your cash benefits. But suppose you get the opportunity for a good-paying full-time job, and you'd be earning above the Substantial Gainful Activity level, and your cash benefits would stop. Can you, in fact, be better off, even though you'd work your way off Social Security Disability?

SLIDE: Bar graph showing 1. a green box representing what Rosina received in SSDI payments. 2. The same green box, but on top of that is a yellow box representing the additional money she received by working 30 hours per week. 3. A yellow box representing the money she received working 40 hours per week. This yellow box is even taller than the SSDI + 30 hours per week shown in #2.

NARRATOR: You'll see that, in fact, she has more money to live on working full-time without SSDI than she did working part-time and keeping SSDI. And of course, in both cases, working part-time or full-time, her income will be much higher than when she wasn't working and was receiving only SSDI.

SLIDE: Benefits Counselors

NARRATOR: That's a lot to absorb. Luckily, you're not expected to be an expert on these work incentives or safety nets. You can get help from a professional known as a benefits counselor. A benefits counselor can help you understand the impact of earnings on your benefits. They can help you use the safety nets or work incentives. To get help from a benefits counselor, contact your rehabilitation counselor at DORS. They can hire a benefits counselor to assist you.

SLIDE: For more information, please contact your DORS Counselor.