

SSI 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 Supplemental Security Income (SSI). Michael Dalto, Consultant, Maryland State Department of Education, Division of Rehabilitation services.

NARRATOR: Hi. I'm Michael Dalto. I'm a consultant to the Maryland Division of Rehabilitation Services, or DORS. You might have heard a lot of misinformation, or scary messages, about what happens if you receive SSI and you go to work. You might even be afraid to think about going to work.

SLIDE: Work Incentives.

NARRATOR: There are some great safety nets, known as work incentives, that can provide protection for you while you're going to work and receiving SSI to ensure that you're going to be better off working than not working.

SLIDE: What is SSI? Cash benefits if you have a disability that limits your ability to work or are at least 65 years old. And have income and assets below certain limits.

NARRATOR: First of all, what is SSI? SSI is a cash benefit that you can receive from Social Security if you have a disability that's pretty significant and limits your ability to work but does not prevent you from working. Or you can be at least age 65 years old. And you have to have income and assets below certain limits. If you get SSI – any amount – even the minimum \$1 a month in a payment, you're automatically eligible for a medical benefit called Medicaid.

SLIDE: Medicaid (Medical Assistance)

NARRATOR: It's also known as Medical Assistance. When you go to work while receiving SSI, it can be frightening and feel like a high-wire act.

SLIDE: Work Incentives = Safety Nets

NARRATOR: But luckily, these safety nets, known as work incentives, provide protection for your benefits as you're working.

SLIDE: Work Incentives: 1. Ensure you have more money if you work than if you don't.

NARRATOR: The work incentives always make sure that you have more money working than not working.

SLIDE: Work Incentives: 2. Let you keep higher SSI payments while you work.

NARRATOR: They can enable you, in many cases, to keep higher SSI payments while you work than you would otherwise receive.

SLIDE: Work Incentives: 3. Protect your medical benefits even if you work your way off cash benefits.

NARRATOR: They protect your medical benefits even if you earn enough to bring your SSI payments down to zero.

SLIDE: Work Incentives: 4. Let you get cash benefits back quickly and easily if you stop working.

NARRATOR: They can enable you to get your cash benefits back again if you've worked your way off them and then your earnings drop or stop without having to re-apply and start all over again. The first safety net is, you're always better off working than not working if you get SSI. As your earnings go up, your SSI will go down, but not dollar-for-dollar. Social Security reduces your SSI by less than half the amount of your gross wages or your net self-employment earnings.

SLIDE: 2016: Maximum SSI check for a single person = \$735 per month. Maximum wages to still keep at least \$1 of SSI = \$1,550 per month.

NARRATOR: For example, if you receive the full SSI benefit and you start working, you can earn up to this amount and still receive \$1 of SSI. As you can see, your income will be much higher than if you didn't work.

SLIDE: 2016 Example: Marshawn received only SSI (\$735 per month). Started working 20 hours per week earning \$9 per hour.

NARRATOR: Here's an example. Marshawn started out receiving only SSI, and he received the full benefit. He started working 20 hours a week.

SLIDE: 2016 Example: Marshawn worked 30 hours per week still at \$9 per hour. Got a better job working 40 hours per week at \$11 per hour.

NARRATOR: Next, he worked 30 hours a week. Finally, he got a better job working full-time, 40 hours a week, and earning a higher hourly wage.

SLIDE: 2016 Example: Marshawn. SLIDE: Bar graph showing 1. a blue box representing what Marshawn received in SSI payments, less than \$800 dollars. 2. A blue box half the size of the previous (\$400), but on top of that is a red box representing the additional money he received by working 20 hours per week (\$700) for a total of \$1,100. 3. A blue box a quarter of the size of box in bar #1 (\$200) and a red box representing the additional money he received by working 30 hours per week (\$1,000) for a total of \$1,200. 4. No blue box, just a red box that goes to \$1,600.

NARRATOR: This chart shows that Marshawn's net income continually increases as his earnings increase. His net income after taxes is substantially higher working 20 hours a week than not working at all. It's significantly higher than that working 30 hours a week and substantially higher if he works 40 hours a week, even though working 40 hours a week his SSI payment would be reduced to zero. You're always better off working than not working when you receive SSI.

SLIDE: Safety Net #2: Keep More SSI with Work Incentives

NARRATOR: If you receive SSI and you go to work, there are special rules you may be able to use that could enable you to keep higher SSI payments than you otherwise would.

SLIDE: Student Earned Income Exclusion: Under age 22, student in school or vocational training.

NARRATOR: For example, if you're a student in school or in vocational training, and you're age 21 or younger – you have not yet reached your 22nd birthday – you may be able to use a work incentive called the Student Earned Income Exclusion, which can enable you to earn thousands of dollars a year without your SSI being reduced at all.

SLIDE: Impairment-Related Work Expenses. You pay for disability-related expenses needed at least partially to work. These expenses can be subtracted from earnings to keep SSI payments higher.

NARRATOR: If you pay for disability-related expenses that are needed at least partly for work – those are known as impairment-related work expenses – those can be subtracted from your earnings to keep your SSI payments higher. Examples might be accessible transportation to and from work, medical services, medical equipment and supplies, assistive technology, accommodations to enable you to get physical access to a building, therapy, attendant services, and others.

SLIDE: Blind Work Expenses: Blind and pay for any work-related expenses.

NARRATOR: If you meet Social Security's definition of blindness, you can use a safety net called Blind Work Expenses. This lets you deduct from your earnings almost all of your work-related expenses, even those that have nothing to do with your blindness. You can even deduct the cost of meals that you eat on the job and taxes withheld from your pay. This can enable you to keep significantly more SSI while you're working.

SLIDE: Plan for Achieving Self Support (PASS). Have an agreement with Social Security to pay for expenses to reach a work goal with money that would otherwise reduce your SSI check.

NARRATOR: Finally, there's a work incentive called PASS. That stands for Plan for Achieving Self Support. This is an agreement you write up with Social Security that lays out a work goal for you to increase your earnings or begin working, and it lays out the expenses that you need to pay for to reach that goal. That could be transportation – even buying a vehicle – getting a computer, tools, equipment, uniforms, training, education, et cetera. The PASS enables you to pay for those expenses, which get subtracted from your earnings by Social Security, and that enables you to get more SSI – in many cases, even the full SSI, while you're working and pursuing your goal rather than having it reduced. What you're probably wondering is, I understand how I'll be better off working if I still keep my SSI, but what happens if I earn enough that my SSI gets reduced to zero? Does that mean I lose my Medicaid – my Medical Assistance as well? Luckily, you don't.

SLIDE: Safety Net #3: Keep Medicaid when you lose SSI checks due to work.

NARRATOR: There is a double safety net that's known as 1619-B that provides protection if your earnings go up high enough to reduce your SSI payment to zero. 1619-B says this. If your earnings go up high enough that your SSI is reduced to zero, you still stay eligible for SSI. 1619-B is SSI without the payments. That accomplishes two things.

SLIDE: 1619-B: 1. Even if your SSI check is \$0, you get to keep Medicaid. 2. If you stop working or your earnings drop, a call to Social Security restarts your cash benefits.

NARRATOR: Number one, you get to keep your Medicaid – your Medical Assistance. And that can continue indefinitely. And number two, if your earnings later drop low enough, or if they stop, you can get your SSI payments back again just by calling Social Security. You do not have to re-apply and start over from scratch. It's a great double safety net. And it can continue indefinitely.

SLIDE: 1619-B in 2016: Have earnings below \$41,740 per year (or a higher limit if you have work-related expenses or attendant care). Keep your resources and assets below \$2,000 (or \$3,000 for a married couple).

NARRATOR: You can be eligible for 1619-B if you're earning a substantial amount of money – up to this amount in a year. You still have to keep your resources, or assets, below the limit for SSI, just as if you were receiving SSI payments.

SLIDE: 1619-B in 2016: Continue to need Medicaid (using Medicaid at least once a year). Not having other reasons for losing SSI besides earnings.

NARRATOR: You have to continue to need Medicaid. You can meet that requirement just by using it once a year. And there can't be other reasons that you lost your SSI besides earnings. If you had too much other income from sources other than earnings, if your disability improved, you would not be eligible for 1619-B. Suppose your earnings are high enough that you're not even eligible for 1619-B anymore. Does that mean you lose your SSI permanently? Not necessarily.

SLIDE: Safety Net #4: Get SSI & Medicaid back if earnings drop or stop.

NARRATOR: Even at that point, Social Security gives you an extra 12-month safety net.

SLIDE: Safety Net #4: If you earn too much to qualify for 1619-B: Within 12 months of losing SSI cash benefits, simply call Social Security to get SSI and Medicaid back. No need to reapply.

NARRATOR: During that time, if your earnings drop low enough, you can still get your benefits back again without having to re-apply. And suppose you're earning too much for 1619-B for more than a year. What happens then?

SLIDE: Safety Net #5: Expedited Reinstatement.

NARRATOR: Well, if your earnings later drop or stop, then you can still get your benefits back again more quickly and easily, although not as easily as just calling Social Security. You've got a safety net known as Expedited Reinstatement.

SLIDE: Expedited Reinstatement: If you earn too much for 1619-B for more than a year, and then your earnings drop, you can get SSI benefits back quicker than reapplying.

NARRATOR: With Expedited Reinstatement, you can ask for your SSI back again.

SLIDE: Expedited Reinstatement: Have received cash SSI benefits based on your own disability. Have lost those benefits due to work. Have stopped working (or decreased earnings) within 5 years of losing benefits.

NARRATOR: And while you're waiting for a decision from Social Security, they'll give you SSI payments while you wait, for up to six months.

SLIDE: Expedited Reinstatement: Are unable to earn at least \$1,130 per month (or \$1,820 if blind) after subtractions due to disability in the month requesting benefits back. Meet Social Security's disability criteria.

NARRATOR: They'll do a medical review to make sure you have not medically improved. And if you have not medically improved, you'll be able to continue to get the SSI payments. It usually takes just a few months to get an answer for Expedited Reinstatement, so it's usually a lot faster than if you apply for benefits from scratch.

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

NARRATOR: So a lot of safety nets. A lot to keep track of. Luckily, you're not expected to be an expert on this. But you can get help from an expert to understand exactly how different levels of earnings might affect your SSI and other benefits and how to use the safety nets known as work incentives.

SLIDE: Benefits Counselors.

NARRATOR: A benefits counselor can be hired by your DORS counselor. They're specially trained to help you understand the impact of earnings on your benefits and to use the work incentives.

SLIDE: Need help? Ask your DORS counselor to hire a Benefits Counselor for you.