

# Overview of Social Security Disability Benefits (SSDI, MBIWD, SSI and SSDAC)



Linking Employment, Abilities and Potential

## SSDI - SOCIAL SECURITY DISABILITY INSURANCE

This benefit is based on **work history**.

### ELIGIBILITY

To be eligible for SSDI, a person must:

- Have worked and paid Social Security taxes (FICA), and have qualified (earned over \$1,360 for 2019) equals one quarter of coverage or credit)
- Is not working or working earning less than the SGA\* level (\$1,220 for 2019 for non-blind \$2,040 for the Blind)
- Be considered medically disabled
- Be a citizen of the United States or a legal alien, and be a resident of this Country
- File an application

### CASH BENEFITS

The payment amount is based on the individual's lifetime average earnings covered by Social Security. The payment amount may be reduced by workman's compensation payments, and/or public disability payment.

### MEDICAL COVERAGE

Medicare (starts 24 months after you have received the first SSDI check)

### CHECKS BEGIN

An individual must wait five (5) full months after the onset of the disability before receiving SSDI benefits. Though the application for benefits can be made sooner.

### WORK INCENTIVE AVAILABLE WHILE ON SSDI

Individuals on SSDI can return to work and retain their benefits through the proper use of the Work Incentive Provisions of the Social Security Act.

These include:

- Trial Work Period (TWP\*)
- Extended Period of Eligibility (EPE\*)
- Substantial Gainful Activity (SGA\*)
- Impairment Related Work Expenses (IRWE\*)
- Subsidies and Special Conditions
- Continuation of Medicare Coverage
- Ticket to Work\*

### CHECKS STOP

An individual who has been receiving SSDI will no longer receive checks when:

- That person is determined to be no longer disabled;
- During or after the EPE when earnings consistently average over \$1,220/2,040 a month for 3 months.

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## **MBIWD - MEDICAID BUY-IN FOR WORKERS WITH DISABILITIES social security**

This benefit is based those **currently working**.

It provides Medicaid coverage to individuals with disabilities who work.

### **ELIGIBILITY**

To be eligible for MBIWD, a person must:

- **Must Be Working**
- Be a U.S. citizen or qualified alien
- Be determined disabled by SSA\* or Ohio Medicaid or under MBIWD medically improved category
- Be 16-64 years of age
- Income up to 250% of FPL\* or \$30,350 for 2019
- Each applicant is eligible for up to \$20,000 in income deductions per year
- Have a maximum of \$12,175 in resources/assets (\$2000/traditional Medicaid)

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## SSI - SUPPLEMENTAL SECURITY INCOME

This benefit is based on **need** and an **individual having a mental or physical disability**.

### ELIGIBILITY

To be eligible for SSI, a person must:

- Have little or no income
- Have limited resources (under \$2,000)
- Be considered medically disabled
- And the disability must last 12 months or longer
- Be a citizen of the United States or a legal alien. and be a resident of this Country
- File an application

### CASH BENEFITS

The maximum amount for which one can be eligible is the sum of the Federal Contribution (\$771 in 2019). Some states supplement this amount. This amount may be lower if the individual receives other income.

### MEDICAL COVERAGE

Medicaid (Resource limitation \$2,000 for eligibility)

### CHECKS BEGIN

There is no waiting period required before receiving SSI benefits. Benefits are paid retroactive back to the month of application.

### WORK INCENTIVE AVAILABLE WHILE ON SSDI

Individuals on SSI can go to work and retain some, if not all of their benefit through the use of the Work Incentive Provisions of the Social Security Act.

These include:

- Impairment Related Work Expenses (IRWE\*)
- Plan for Achieving Self-Support (PASS\*)
- Student Earned Income Exclusion
- Extended Medicaid [1619(a) and (b)] - Ohio threshold
- Blind Work Expenses

### CHECKS STOP

An individual who has been receiving SSI will no longer receive checks when:

- That person is determined to be no longer disabled
- Countable Income exceeds the Break-even Point (\$1,627 for 2019) or Resources exceed the individual limit of \$2,000

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## SSDAC - SOCIAL SECURITY DISABLED ADULT CHILD

This benefit is based on individual having a mental or physical disability.

### ELIGIBILITY

To be eligible for SSDAC, a person must:

- Be 18 years of age or older
- Has a disability that began before the age of 22
- Be a dependent of an insured worker who is disabled, retired, or deceased.
- Is not working or is working but earning less than the SGA level.
- Is NOT MARRIED (exception: remains entitled if married to a person on SSDI or SSDAC)
- Files an application

### CASH BENEFITS

The payment amount is based on the insured workers lifetime average earnings covered by Social Security.

### MEDICAL COVERAGE

Medicare comes with the Social Security benefit.

### CHECKS BEGIN

An individual must wait five (5) full months after the onset of the disability before receiving SSDAC benefits. Though the application for benefits can be made sooner.

### WORK INCENTIVE AVAILABLE WHILE ON SSDI

Individuals on SSDAC can return to work and retain their benefits through the proper use of the Work Incentive Provisions of the Social Security Act.

These include:

- Trial Work Period (TWP\*)
- Extended Period of Eligibility (EPE\*)
- Substantial Gainful Activity (SGA\*)
- Impairment Related Work Expenses (IRWE\*)
- Subsidies and Special Conditions
- Continuation of Medicare Coverage
- Ticket to Work\*

### CHECKS STOP

An individual who has been receiving SSDAC will no longer receive checks when:

- That person is determined to be no longer disabled
- During or after the EPE\* when earnings consistently average over \$1,220/\$2,040 a month for 3 months
- That person marries a person who receives SSI or someone who is not disabled

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## \* ADDITIONAL ACRONYMS & DEFINITIONS

FPL Stands for “Federal Poverty Level”

SSA Stands for “Social Security Administration”

TWP Trial Work Period

Allows you to test your ability to work for at least nine months while receiving **full** Social Security Disability Insurance (SSDI) benefits regardless of earnings if work activity is reported and have a disabling impairment. You can receive \$880 or more. <http://bit.ly/SSDIGovInfo>

EPE Extended Period of Eligibility

Begins the month after the Trial Work Period (TWP) ends, even if not working that month. The first 36 months is the re-entitlement period. Your Social Security Disability benefits may stop and re-start without requiring a new disability determination. <http://bit.ly/SSDIGovInfo>

SGA Stands for “Substantial Gainful Activity”

This is what the Social Security Administration uses to define disability for adults or person over age 18. <http://bit.ly/SSDDWeb>

IRWE Impairment Related Work Expenses

These are costs of certain impairment-related items/services needed for work that the Social Security Administration deducts from gross earnings when the determine SGA. It doesn't matter if they are also used outside of work. <http://bit.ly/SSIDIGovInfo>

PASS Plan for Achieving Self-Support

This allows for setting aside income other than your SSI and/or resources for a specific time period in order to pursue a work goal which would reduce your SSI/SSDI benefits currently receiving.

<http://bit.ly/SSIDIGovInfo>

Ticket to Work

This program provides more options for seeking assistance with employment services, vocational rehabilitation services, or other supports needed to get/keep a job. It is free and voluntary to participate. <http://bit.ly/SSIDIGovInfo>