



Benefits and Working

<u>Supplemental Security Insurance and work</u>	<u>Social Security Disability Insurance and work</u>	<u>Common Terms Regarding Employment</u>	<u>Websites</u>
<p>-SSI looks at both earned (gross wages) and unearned income (pension, SS benefits, annuity etc.) to determine award amount -Award amounts will change as gross wages change, amounts are decided based on resources on the 1st day of the month, but are determined from amounts 2 months prior</p> <p>SSI Work incentives: <i>SSA website or representative can assist in accessing all the following incentives</i></p> <p>PASS: Program designed to help individuals save money for Big Goals this is time limited and must be documented</p> <p>Break Even Point: Point where income causes loss of cash payments (working above SGA level), this does not result in loss of SSI benefit only cash payments. Cash payments will resume if income falls below break-even point</p> <p>1619b: Once break-even point is reached request 1619b status which allows Medicaid coverage to continue even if benefits are suspended</p> <p>IRWE: Impairment Related Work Expense, out of pocket expense related to a person's disability, that is deducted when calculating income, must be approved by social security</p>	<p>SSDI Work Incentives Once a job is obtained a person with SSDI benefits enters Trial Work Period (TWP) TWP: any 9 months in a 5-year window where full SSDI benefits can be received even if income is above \$940 (2021) Trial Work month: is a month within the TWP where earnings are above \$940 Grace Period: 3 months after Trial Work Period is complete, SS will give full SSDI benefit even if SGA has been met Extended Period of Eligibility: 3 years after TWP and grace period are complete, if income falls below SGA benefits will be reinstated</p> <p>If an individual is working under SGA then they will still receive their cash benefit</p> <p>TTW Health Assurance Program: Program through MO HealthNet that provides health coverage if a person is not otherwise eligible for MO HealthNet</p>	<p>Substantial Gainful Activity (SGA): Earned income limit that social security uses to help determine disabilities. The level changes yearly (\$1310 per month in 2021).</p> <p>Work incentives: Rules that make it easier for people with disabilities to become self-sufficient by helping them when they want to work</p> <p>WIPA: Work Incentives Planning and Assistance: These are trained providers that help people understand different benefit programs offered by SSA</p> <p>Employment Network (EN): An agency that is approved by Social Security to provide a variety of employment focused services</p> <p>Vocational Rehabilitation (VR): State agency that helps people with disabilities prepare for, find and keep jobs</p> <p>Ticket to Work (TTW): Program that helps people prepare for, find and keep jobs applies to those with either SSI or SSDI</p>	<p>There are many resources that are available to assist employees in finding and maintain both a job and their benefits.</p> <p>Disability 101- information on working with a disability in Missouri www.mo.db101.org</p> <p>Social Security: Social Security's website has many materials available to help understand how benefits can be affected when working www.ssa.gov</p> <p>Ticket To Work: This website will discuss the process to apply for Ticket To Work and will link to ENs, WIPA and VR providers www.choosework.ssa.gov</p> <p>Department of Mental Health (DMH): information on employment in Missouri www.dmh.mo.gov/dev-disabilities/programs</p>

For More information contact benefitsupport@slarc.org