

# Social Security Administration Benefits and the Ticket to Work Program

Presented by: Amy Wallish and Katie Pitts  
Full Circle Employment Solutions LLC



## Key to Success

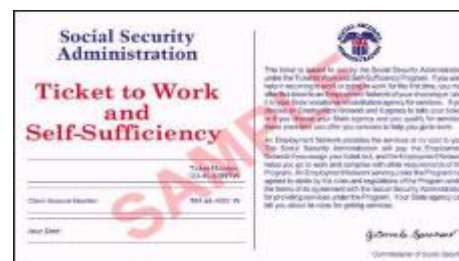
Knowledge + Education =  
Financial  
Self Sufficiency & Independence

# Benefits Counseling

- Educational information to gain knowledge of benefits/work incentives to make informed decisions
- How employment will affect benefits
- Provide ongoing support and assistance
  - Reporting wages, Implementing Work Incentives such as: Impairment Related Work Expense (IRWE), Plan for Achieving Self Support (PASS), etc.

# Who provides benefits counseling services?

- **Certified Benefits Counselors-** independent and agency CWICs provide counseling through State Vocational Rehabilitation Agencies (DORS, RSA, DARS)
- **Employment Networks (ENs)-** through Social Security Administration's Ticket to Work program



# What is SSDI?

## Social Security *Disability Insurance*

- Social Security Disability Insurance (SSDI) is a Title II Program benefit.
- SSDI benefits are based on a person's work history, looking at length of time and amount of money earned in F.I.C.A. SSA provided an annual statement to workers on current & historical work history.
- SSDI check amount will vary from person to person.
- A person could also qualify for a Title II benefit when connected legally to an open work history of the worker. Example: Disabled Adult Child (DAC)
- If you become eligible for SSDI then you will be eligible for Medicare after a 24 month waiting period.

# What is SSI?

## *Supplemental Security Income*

- Supplemental Security Income (SSI) is a Title XVI program term not MEDICAL term.
- SSI comes from Federal Income Tax- taxpayer dollars
- One of the criteria for SSI is based on a person's **financial** picture : Unearned Income, Wages, and Resources
- FBR—Federal Benefit Rate Maximum: 2013 = \$710, SSI cash benefit comes 1<sup>st</sup> day of month
- Eligible for Medicaid after first month of SSI

# Eligibility of Benefits

## Supplemental Security Income-SSI

- ✓ **Unearned Income (Not Wages)**
  - **SSDI, VA, Annuities, Unemployment Child Support, Alimony**
- ✓ **Income (Earned Wages)**
  - **12 months no SGA income**
  - **SGA factor at initial eligibility**
  - **Once on SSI SGA is not at issue**
- ✓ **Resources (NOT Wages or Unearned Income)**
  - **\$2,000/month/Individual**
  - **\$3,000/month/Couple**
- ✓ **Medical Eligibility**
  - **DDS (STATE) Determines Medical Eligibility**
- ✓ **Medicaid (Medical Insurance)**
  - **SSI connected, State Administered**

## Social Security Disability Insurance-SSDI

- ✓ **Required Work Credits in F.I.C.A**
- ✓ **5 Month Waiting Period + 12 months non SGA income**
- ✓ **SGA**
  - **Initial Eligibility**
  - **During EPE and Beyond**
- ✓ **Medical Eligibility**
  - **DDS (STATE) Determines Medical Eligibility**
- ✓ **DAC –Disabled Adult Children**
  - **Disability Prior to Age 22**
  - **Not Married to Non-Title II Beneficiary**
  - **Insufficient FICA**
  - **Parent: Retires, Dies, Becomes Disabled**
  - **Possible continuation of Medicaid**
- ✓ **Medicare (Medical Insurance)**
  - **24 months upon eligibility determination**
  - **Part A/Hospitalization-Part B or D**
  - **Premium Payment**

## How VA Benefits Affect SSA Title II Benefits (SSDI, DAC)

- VA Disability Compensation and Disability Pension benefits do NOT affect Title II benefits
- Some other military disability retirement benefits may reduce Title II just as Workers' Compensation payments do



# How VA Benefits Affect SSI

- ❑ VA Disability Compensation – counts as unearned income (\$20 general income exclusion applies)
- ❑ VA Disability Pension – counts as unearned income (\$20 general income exclusion DOES NOT apply)

## **Exclusions (NOT Counted as Income for SSI):**

- ▶ The portion of VA Disability Compensation or Disability Pension that is:
  - An Aid and Attendance Allowance,
  - A Housebound Allowance, or
  - For unusual medical expenses
- ▶ Certain special Disability Compensation benefits paid on the basis of a Medal of Honor or special act of Congress
- ▶ Payments made as part of a VA Vocational Rehabilitation and Employment program
- ▶ Most Compensated Work Therapy payments (except those received in supported employment)
- ▶ VA clothing allowances

## How Title II and SSI Affect VA Benefits

- VA Disability Compensation is **NOT** affected by other income. Service members with disabilities should apply for Title II and/or SSI if they may be eligible.
- VA Disability Pensions are **reduced** dollar for dollar by Title II benefits.
- VA Disability Pensions are **NOT** affected by SSI. SSI is NOT counted as income.

# Overview of Work Incentives

- ▶ Work incentives are individualized based on a beneficiary's situation
  - Benefits Summary and Analysis
  - Work Incentive Plan
  
- ▶ SSDI (Title II)- see separate handout
  
- ▶ SSI- see separate handout

## TAKE AWAY

- Service members can receive both VA benefits and SSA benefits
- The Ticket to Work Program provides additional support for returning to work
- Work incentives are safety nets for returning to work- under utilized
- In almost every case, monthly financial outlook will be better with work!

## Contact Information

Katie Pitts, CWIC  
*Certified Benefits Counselor*

Cell: 202-670-6221

Toll Free: 888-466-2942 ext. 3

[katie.pitts@fullcircledc.com](mailto:katie.pitts@fullcircledc.com)

Amy Wallish, MBA, CWIC

*Chief Executive Officer*

Cell: 240-478-8436

Toll Free: 888-466-2942 ext. 1

[amy.wallish@fullcircledc.com](mailto:amy.wallish@fullcircledc.com)



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**[www.fullcircledc.com](http://www.fullcircledc.com)**