How Social Security Benefits & Employment Work Together
Ability360 Benefits 2 Work

Benefits 2 work (B2W) is a statewide program managed by Ability360 that focuses on education of SSA benefits and encouragement of employment as an intervention to move people with disabilities out of poverty.

1-866-304- WORK (9675)
Disclaimer

- Only general broad information will be provided during this presentation.
- Presenter cannot answer personal specific questions.
- How to access individual help will be provided at the end.
- Presenter will be available at the end of the presentation to provide guidance for additional resources.
More than Employment

- Empowerment
- Community Inclusion
- Increase Self-Worth
- Moving out of poverty
- Creating a better life
- Opportunity to Dream
Message of Encouragement

- People with disabilities can and do work.
- Social Security cash benefits don’t have to be a lifetime thing.
  - It for the short term use.
  - Work incentives aid in becoming more self-sufficient through employment.
- The interaction of public benefits and work is complicated.
  - Many resources out there to help.
- There are avenues to continue healthcare coverage while working.
  - You should take a look at DB101.
Social Security Basics
Social Security Disability Definition

Child Under 18

- A child under 18 is considered disabled if the child has a physical or mental impairment which:
  - Causes severe functional limitations, and
  - Has lasted or can be expected to last for at least 12 months, or
  - Can be expected to lead to death
- There is a disability redetermination at age 18.
Social Security Disability Definition

Over 18 - the definition changes

- According to Social Security, a person over 18 is considered disabled if the person has a physical or mental impairment which:
  - Prevents the person from any Substantial Gainful Activity (SGA) - earning a certain amount of money, and that
  - Has lasted or can be expected to last for at least 12 months, or
  - Can be expected to result in death

Ticket to Work and Work Incentives Improvement Act of 1999
SSDI & SSI
Different Programs - Different Rules

Social Security Disability Insurance (SSDI)
Social Insurance
- Based on an individual’s work history & amount paid into the system.
- Deceased or retired parent’s or spouse work history.
- Childhood Disability Beneficiary (age 18)
- Medicare

- Either get a check or don’t based on earnings and what “phase” of work.
- The rules are different at each phase.
- Can get back on benefits without reapplying if check stops due to earnings.
- Medicare continues as long as a check and even after that for many years.

Get the Facts: az.db101.org
Get Your Questions Answered: 1-866-304-WORK
SSDI & SSI
Different Programs - Different Rules

**Supplemental Security Income (SSI) - Title XVI Means Tested**
- Based on financial need.
- Federal Benefit Rate (FBR) of $735 (individual) is maximum payment amount and $1,103 (couple).
- $2,000 resource limit ($3,000 for couples)
- Medicaid (AHCCCS)

- The SSI cash amount is determined by a formula.
- SSI Medicaid continues as long as SSI eligible.
- *Always have more money by going to work.*
SSI – Means Tested

- Amount of benefit is based on financial need and the living situation.
- Some get less because they live with someone else and/or don’t pay their “fair-share”.
- Deemed Income - Money that is received by another that can be used for food or shelter.
- If a minor, deeming rules apply.
  - Amount of SSI cash benefit is based on parents’ income and resources.
  - After 18, it is not.
Healthcare and Work

- An individual still qualifies for free Medicaid (1619b) even if SSI check goes to $0 due to earnings.
- Medicare continues for at least 93 months after the end of the Trial Work Period, even if the SSDI check stops due to earned wages.
- Working individuals (both SSI and SSDI) can purchase Medicaid coverage through AHCCCS Freedom to Work.
Wake Up!
There’s Hope.
Social Security is Confusing

AZ DB101 is the Answer!

- You don’t have to know the Social Security rules.
- You just need to know where to go.

Disability Benefits 101
working with a disability in Arizona

www.az.db101.org
DB101 User Experience

- Easy to navigate
- Information provided in layers in easy-to-read articles
- User friendly work and benefits calculators
- “Next Steps” access to local, state, and national resources
- Click on definitions and question boxes throughout the site
- Useful Search and Site Map leads to desired section
- Páginas en Español
- Linkage and reference throughout to “Need More Help” at:

ABILITY360

Benefits 2 Work Arizona
DB101 and Youths

- The Youth and Benefits section have several articles to assist in understanding benefits as well as:
  - Getting a Job
  - Creating the Perfect Transition Plan
  - Key Programs and Eligibilities
  - Age-18 Redetermination
  - Independent Living
  - Higher Education
  - Parents Focus Section
  - And Much More
DB101 is more than just benefits!

Not receiving Social Security Benefits? DB101 is still useful!

- Key Programs and Eligibilities
- Articles Related to Different Significant Life Changes
- Programs That Support Work
- ACA Questions and Resources
- Housing
- Asset Building
- Links To Resources, Numerous Organizations and Programs
- And Much More

www.az.db101.org
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A Quick Look
Calculations

**The DB101 School and Work Calculator**

**Bruce:** 16, in school on SSI living with family

- He receives $170 monthly from SSI.
- He lives at home and does not pay his fair share.
- He attends school at least half-time.
- He receives no other benefits or cash assistance.
- He has a opportunity to work at $10 a hour for 15 hours a week.
Student Earned Income Exclusion

- Allows SSI recipients under 22 and attending school at least half-time to work without their SSI benefit decreasing.
  - Up to $1,790 each month with an annual cap of $7,200
  - Attending school half-time:
    - In college at least 8 hours a week
    - In grades 7-12 at least 12 hours a week
    - In (some) training classes 12-15 hours a week
Scenarios

- I don’t know what I want to do as a career.
- I want to start planning to go to work.
- I need more education to do what I want to do.
- How do I find the right job for me?
- Do I have to tell an employer about my disability?
- I can’t lose my healthcare.
- I want to work but my parents are worried.
- What if I need assistance to be independent?
- How can I pay for my living expenses?
Needs More Help?

Work Incentive Services Throughout Arizona

ABILITY360

› Benefits 2 Work Arizona

Benefits 2 Work Arizona is an program of Ability360 supporting Social Security beneficiaries who have disabilities in their transition to work.

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