

Disability Benefits & Employment

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Agenda

- Social Security Disability Programs
- Social Security Work Incentives
- Benefits Planning

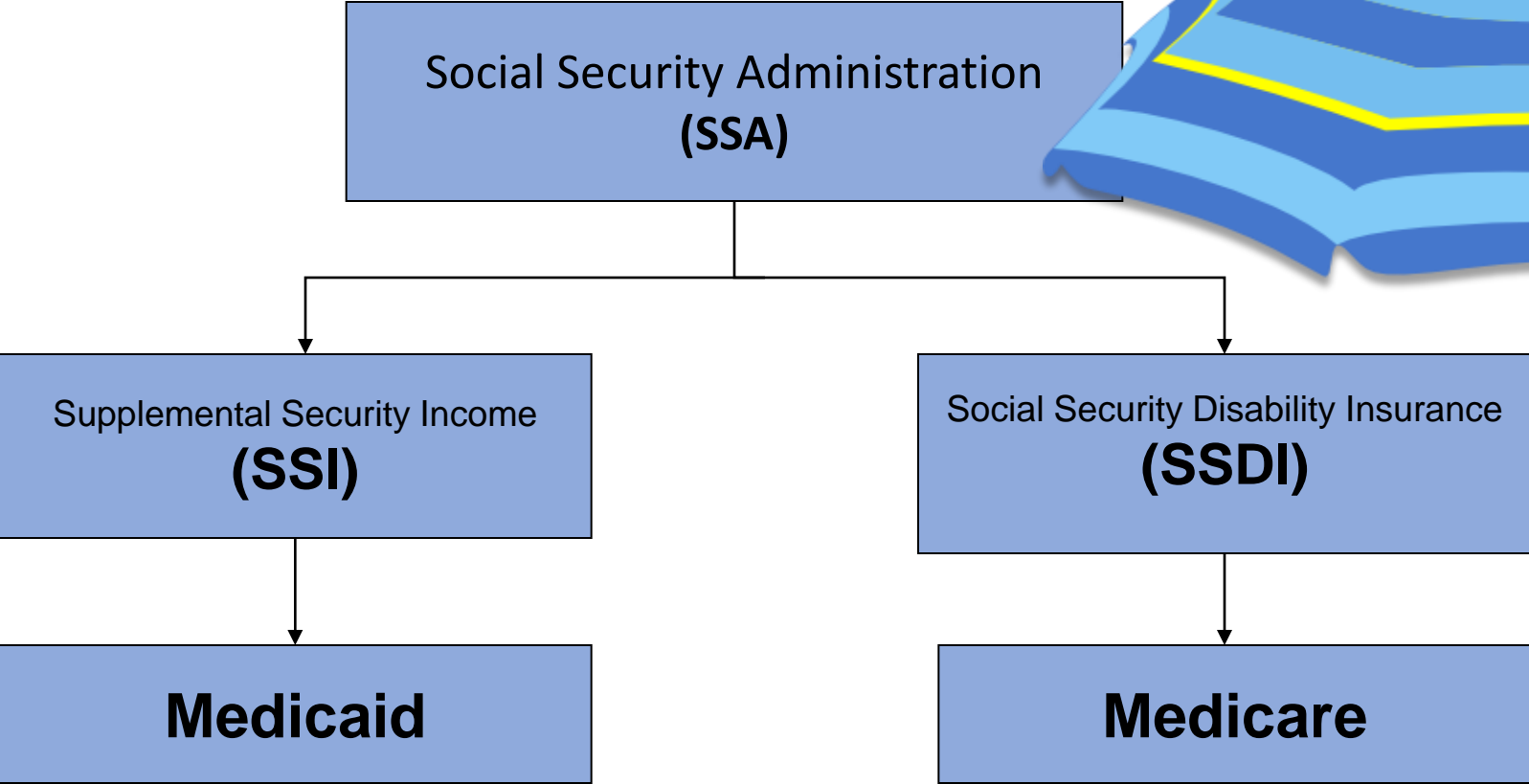
SSA Disability Programs

Supplemental Security Income (SSI)

Social Security Disability Insurance (SSDI)

Childhood Disability Benefits (CDB)

Social Security Disability Programs



Retirement

CDB

DWB

SSA Disability Programs, Cont...

- Income assistance to a disabled beneficiary:
 - Supplemental Security Income (SSI): Up to \$943/month (2024).
 - Social Security Disability Insurance (SSDI): Based on past work history.
 - Childhood Disability Benefits (CDB): Based on a parent's work history.

Who is Disabled?

- Physical or mental impairment
- Unable to work at Substantial Gainful Activity level (2024 guidelines below)
 - Non-Blind: \$1,550/month
 - Blind: \$2,590/month

SSI Requirements

- Limited income
- Limited assets
- If under 18, a portion of parental income and assets will be counted

SSI Redetermination at Age 18

- Children who become eligible for Supplemental Security Income (SSI) benefits when they are under the age of 18 are required to have their eligibility re-evaluated when they reach the age of 18.
- There are major differences between the eligibility criteria for a child and the eligibility criteria for an adult.
- For example, a condition that may qualify a child for benefits may not necessarily qualify an adult for benefits.

SSDI Requirements

- Must have enough work history to reach insured status
- Earn up to 4 work credits a year
- Number of credits needed is based on age: www.ssa.gov/planners/credits.html

CDB Requirements

- Beneficiary does not need to have worked
- Paid on a parent's Social Security earning record
- Must have acquired disability before 22 years old
- Parent must:
 - Be receiving Social Security retirement or disability benefit, or
 - Have passed away and have worked long enough under Social Security

SSA Resources



The screenshot shows a web browser window with the URL [ssa.gov/myaccount/](https://www.ssa.gov/myaccount/). The page features a blue header with the Social Security Administration logo and navigation links for SEARCH, MENU, LANGUAGES, and SIGN IN/UP. A prominent orange banner at the top reads "Coronavirus (COVID-19) Updates". The main content area includes the heading "Create your personal my Social Security account today" and a paragraph describing the benefits of a my Social Security account. At the bottom, there are two blue buttons: "Create an Account" and "Sign In".

my Social Security Account
<https://www.ssa.gov/myaccount/>

SSA Resources, Cont...

- Social Security Administration
 - Toll-Free 1-800-772-1213
 - TTY 1-800-325-0778
- Field Offices
 - Honolulu 1-855-572-4879
 - Kapolei 1-855-572-4866
 - Hilo 1-855-572-4860
 - Lihue 1-855-572-4842
 - Wailuku 1-855-572-4863

Change to SSA Office Procedures

- Appointments are now **required** for office visits
- Visitors can call for an appointment using the phone numbers on the previous slide
- Until January 6, 2025, walk-ins are allowed for dire need circumstances
- Many services are available online



Requesting a BPQY

Contact Local office or Call 1-800-772-1213

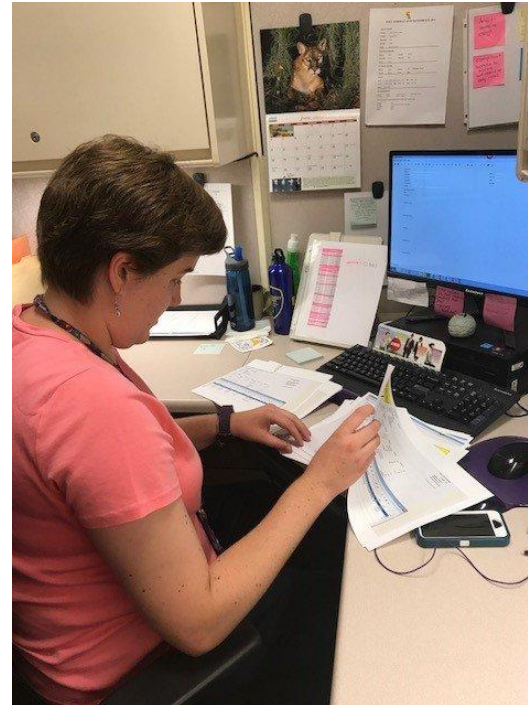
Consent for release form (SSA-3288) Third Party



SSA WORK INCENTIVES

How you can work while receiving benefits

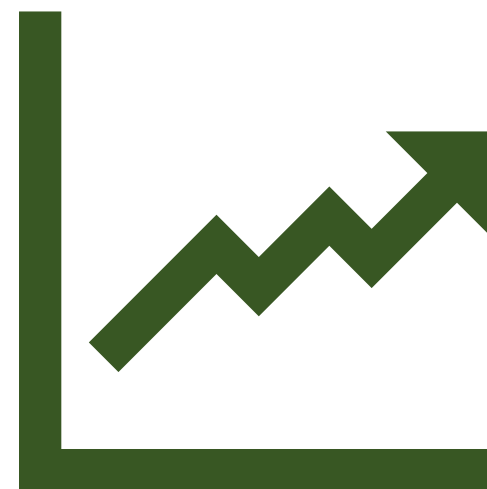
Amy's Success Story



<https://choosework.ssa.gov/library/amy-success-story>

Work Incentives

Benefit programs that make it possible for people with disabilities to work and still receive monthly payments and health insurance.



SSI and Work

- When working, the SSI payment amount is adjusted based on the work income
- Social Security does not count:
 - The first \$20 of other income
 - The first \$65 of work income
 - Half of the remaining work income

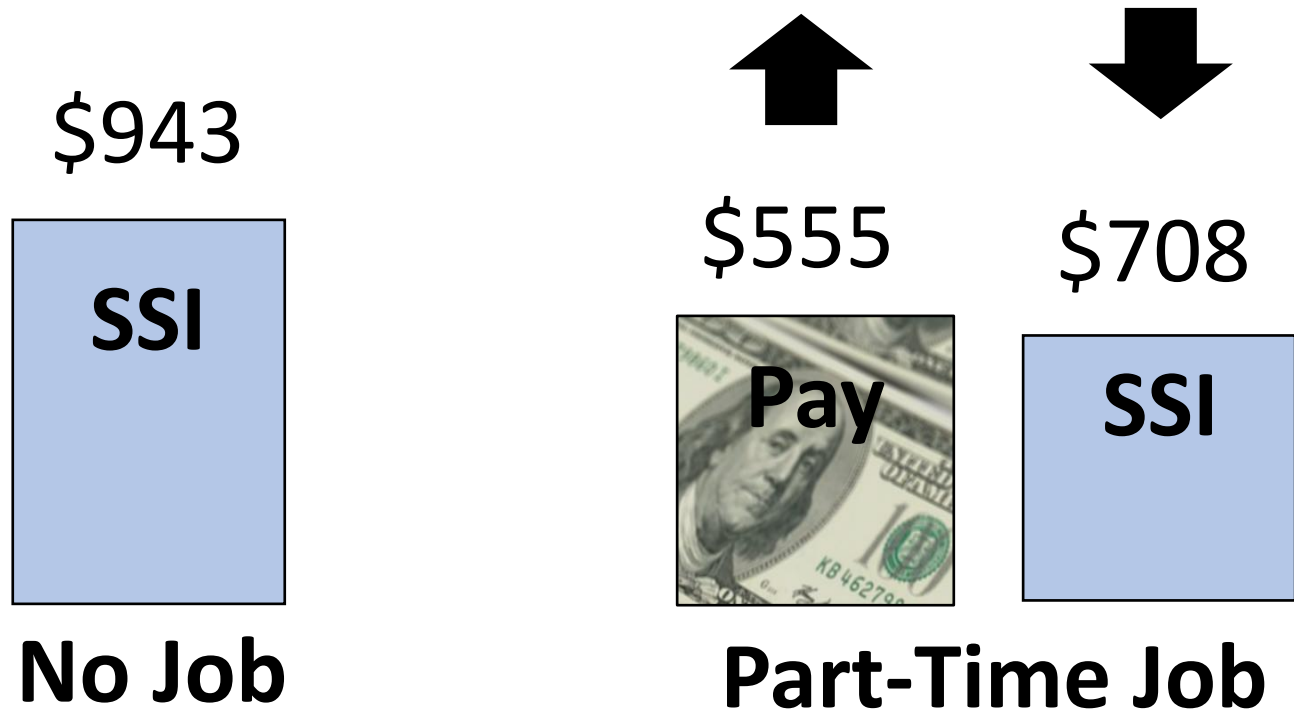
SSI Earnings Example

Earned Income		\$	555.00
General Income Exclusion	-	\$	20.00
Earned Income Exclusion	-	\$	65.00
Impairment Related Work Expense (IRWE)	-	\$	0
Subtotal		\$	470.00
Divide by 2		\$	470.00/2
Countable Earned Income		\$	235.00
SSI Federal Benefit Rate (2024)		\$	943.00
Countable Earned Income	-	\$	235.00
SSI Payment Amount		\$	708.00

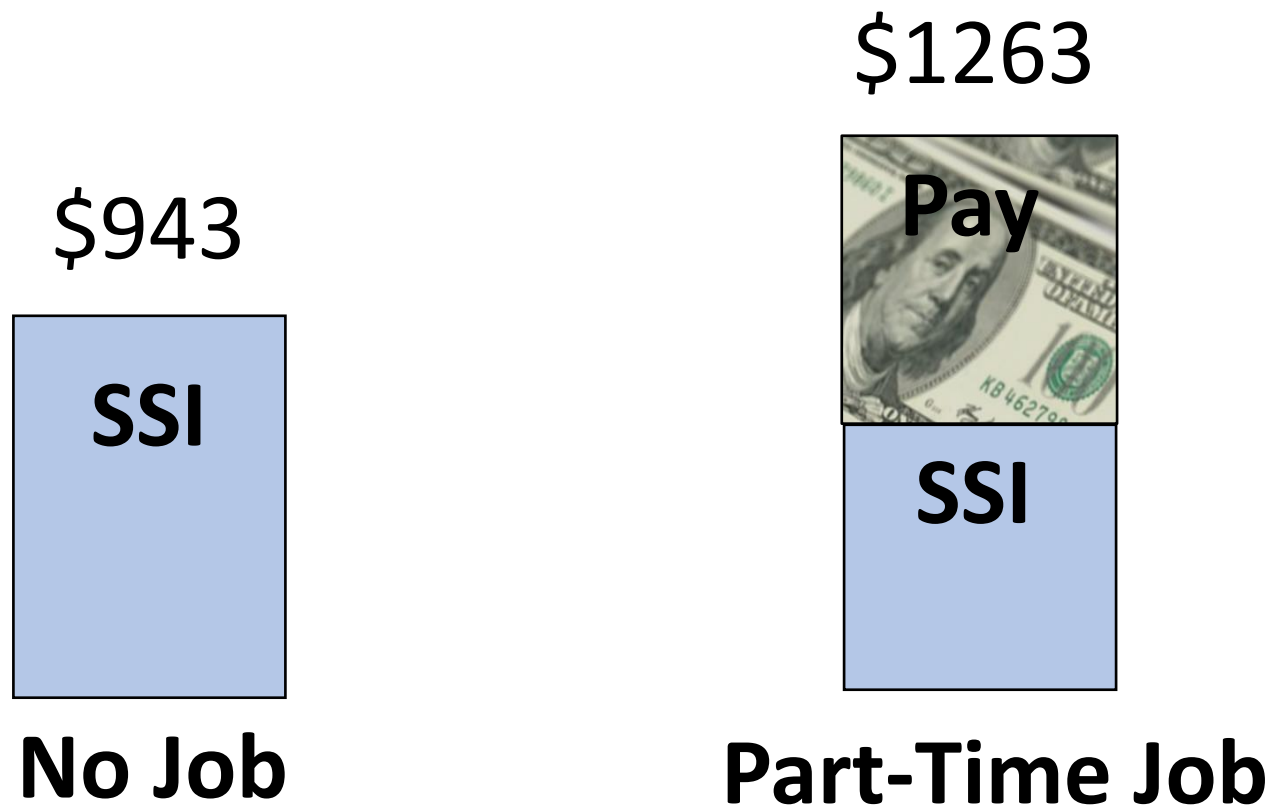
Total Monthly Income

\$555.00 + \$708.00 = \$1,263.00
 (earnings) + (reduced SSI) = Income

SSI Earnings Example,



SSI Earnings Example, Cont...



SSDI/CDB and Work

Trial Work
Period
(9 months)

Extended
Period of
Eligibility
(36 months)

Expedited
Reinstatement (60
months)

Trial Work Period (TWP)

- The TWP allows you to test your ability to work for at least 9 months.
- Full check during Trial Work Period regardless your earnings.
- A trial month is counted for earnings above \$1,110/month in 2024.

TWP Start

- Your TWP starts when you begin working and your gross earnings are more than the trial work level, currently \$1,110/month (2024).
- Example:

YEAR	TRIAL WORK LEVEL	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	\$1,110	0	200	500	600	700	939	1300	200	300	600	400	0

One (1) trial month

Trial Work
Period

TWP End

- The TWP continues until you accumulate 9 trial work months (not necessarily consecutive) within a rolling 60-month period.

YEAR	TRIAL WORK LEVEL	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019	880	0	0	500	600	700	900	910	200	300	600	1,500	0
2020	910	500	500	500	75	100	150	400	700	700	700	1,000	700
2021	940	1,000	700	700	700	700	700	700	700	0	0	0	0
2022	970	500	500	720	1,200	700	700	700	700	700	600	600	600
2023	1050	200	750	750	1,200	760	700	700	600	200	200	200	450
2024	1110	800	800	900	900	900	900	1,300	850	1,200	1,500	1,500	1,500

TWP Ends

Trial Work
Period

Extended Period of Eligibility (EPE)

- Complete Trial Work Period, enter Extended Period of Eligibility.
- EPE is 36 months or 3 years.
- During the EPE, you receive your full SSDI check when your earnings are below the Substantial Gainful Activity (SGA) level.
- Currently, the SGA level is \$1,550/month (2024) for non-blind.

Trial Work
Period

Extended Period of
Eligibility



Benefits Planning

How to get help

Benefits Planning, Cont...

- Meet with a benefits counselor before you start working or when you start working.
- Stay informed about your disability benefits and use of work incentives so you can make informed decisions about work

Contract Services

- Information and Referral
- Individualized Benefits Planning
- Benefits Summary and Analysis

Eligibility

- Eligible for Social Security or Supplemental Security Income (SSI) disability benefits ...
- Service included in IPE with DVR
- AND working, looking for work or thinking about returning to work

How to Contact

UHM Center on Disability Studies

Phone: (808) 956-9353

Fax: (808) 956-7750

Email: galeaij@hawaii.edu or
rdeese@hawaii.edu

Web: <https://www.hireabilitieshawaii.org/>



QUESTIONS?



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