

EMPLOYMENT **TOOLKIT**

TALKING POINTS

SOCIAL SECURITY ADMINISTRATION (SSA) & WORK INCENTIVES

Below are some critical points to keep in mind when discussing SSA benefits and the potential affect of work earnings. You don't need to be benefit experts. There are resources and benefit specialists to refer to. However, keeping in mind some basics can help members to continue thinking about employment and making employment plans.

SSI Talking Points

1. Keep all documentation: pay stubs, letters from SSA, work related expense receipts.
2. A person will always come out ahead financially when working and receiving SSI benefits.
3. Be sure to be aware of asset limits for SSI (\$2,000/individual, \$3,000/couple).
4. When work earnings cause your SSI cash payment to reduce to \$0.00, you are still eligible for Medicaid (**Continued Medicaid Eligibility 1619b**).
5. Be aware of any out-of-pocket expense you incur that are related to both your work and to your disability (**Impairment Related Work Expenses or IRWE**).
6. Students under age 22 who regularly attend school are eligible for the **Student Earned Income Exclusion (SEIE)**.

SSDI Talking Points

1. Keep all documentation: pay stubs, letters from SSA, work related receipts.
2. Every person has a **Trial Work Period (TWP)**, a nine month opportunity to attempt work *at any level of earnings* without any affect on the SSDI payment.
3. Your SSDI payments will stop only if your monthly earnings consistently meet or exceed the **Substantial Gainful Activity (SGA)** level. (In 2007, SGA is \$900.00 in countable gross earnings per month.)
4. If your SSDI payments terminate due to work earnings, you can have your SSDI payment re-started and receive up to 6 months of provisional payments while the SSA review your medical condition if:

- a. It has been 5 years since your SSDI payments have terminated,
- b. You are unable to maintain your earnings because of your disability,
- c. Your disability is the same as or related.

This reinstatement process is referred to as **Expedited Reinstatement (EXR)**.

5. Be aware of any out-of-pocket expense you incur that are related to both your work and to your disability (**Impairment Related Work Expenses or IRWE**).
6. Your Medicare insurance will continue for at least 93 months upon completion of your TWP, even if you are not receiving cash payments due to work earnings. This is referred to as the **Extended Period of Medicare Coverage (EPMC)**.