

# RIPIN

---

## Self-Directed Support Program

Community Information Session (CIS)  
*Benefits Planning and Work Incentives*

Presented by:

Joshua Hughes, CWIC & Ian Armitstead, CWIC  
from the Paul V. Sherlock Center on Disabilities



**PERSONAL SUPPORT BUILT ON PERSONAL EXPERIENCE**

# ABOUT RIPIN

- Independent 501(c)(3) nonprofit organization
- *Peer Professionals*
- Help Rhode Islanders of all ages, abilities, and backgrounds **access and navigate:**
  - Health Care
  - Education
  - Healthy Aging
  - Other services/supports/complex systems



RIPIN

RIPIN

# *What is Self-Direction?*

- A service model for adults with intellectual and developmental disabilities (I/DD)
- Must be found eligible for funding from Behavioral Healthcare, Developmental Disabilities, and Hospitals (BHDDH)
- Allows the person and their family or trusted allies to manage their own budgets, hire their staff, and set their priorities
- Based on the individual's unique support needs and goals



# ABOUT RIPIN'S SELF-DIRECTED SUPPORT PROGRAM (SDSP)

The goal of the Self-Directed Support Program at RIPIN is to guide and support families and individuals in navigating the systems and supports available to them when they choose self-direction.

**We do this through:**

- **Training and Education**
- **Sharing resources**
- **Peer Support**
- **Referrals**
- **Collaborations with other agencies and organizations**



**RIPIN**



# SELF-DIRECTED SUPPORT PROGRAM



## VIRTUAL EVENTS

2024

JAN  
30

**Community Information Session**  
Benefits Planning and Work Incentives presented by the Paul V. Sherlock Center on Disabilities

FEB  
27

**Self-Direction Connection**  
Online community of practice for consumers, family members/caregivers, and professionals

MAR  
5

**Fiscal Intermediary Panel**  
Who are they? What do they do? How do you connect?

MAR  
26

**Community Information Session**  
Advocates in Action: Why I chose Self-Direction

APR  
30

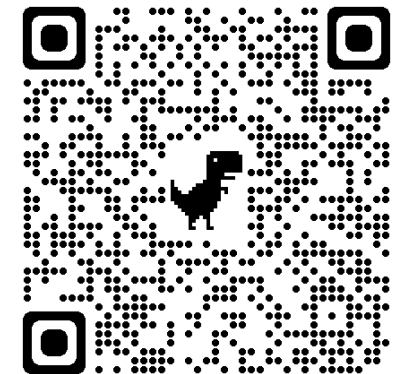
**Employment Success**  
Meet some individuals self-directing and hear about their employment journey



[selfdirectedsupport@ripin.org](mailto:selfdirectedsupport@ripin.org)



[ripin.org/selfdirectedsupport](https://ripin.org/selfdirectedsupport)



# Introducing our presenters:

**Joshua Hughes, CWIC**

**Ian Armitstead, CWIC**

**From the Paul V. Sherlock Center on Disabilities at Rhode  
Island College**

**RIPIN**

Paul V. Sherlock Center

On Disabilities / Rhode Island College

**Disclaimer:** This presentation is for information purposes only. SSA regulations and other information may change. Always check with the original source for the most up to date information.

# Working and Benefits - YES You Can!

Joshua Hughes, CWIC

401-456-4734

[jhughes@ric.edu](mailto:jhughes@ric.edu)

Ian Armitstead, CWIC

401-456-2760

[iarmitstead@ric.edu](mailto:iarmitstead@ric.edu)

# Working and Benefits - YES You Can!

## **Disclaimer:**

This presentation is for information purposes only. SSA regulations and other information may change. Always check with the original source for the most up to date information.



## **Agenda**

- Benefits of Employment
- Access WI and Benefits Counseling
- Differences SSI vs. SSDI
- Reporting Earnings
- ABLE Account
- Resources
- Q & A





## You Can Work With Benefits!

Learn how work incentives  
apply to your  
UNIQUE situation.

# Benefits and Work

Most cases you are better off financially

Most cases you continue to have access to health insurance (Medicaid/Medicare)

# Work - What is Gained?



- Helps us use skills; develop new skills/goals
- Affords new opportunities for friendship/social activity
- Makes life more balanced, satisfying, meaningful
- Increases better health and financial well-being
- Paying Social Security Taxes can result in eligibility for SSDI and Social Security Retirement

# RI Job Search and Retention Support

## Office of Rehabilitation (ORS)

401-421-7005 (V)

401-462-7791 (Espanol)

Job seeking, education, training, & retention support

## RI Department of Labor and Training Job Seeking and Training

*Training programs*

*Hiring incentives*

*Special populations, etc.*

- Skills for RI's Future
- RI Reconnect
- Ask Your Housing Authorities
- SNAP Employment and Training
- Ticket To Work Employment Networks-RI –find help

# Social Security Benefits – If Disabled

## Program Differences

**SUPPLEMENTAL SECURITY INCOME (SSI):** Little or no income or savings

- May receive payment of \$943 or less in 2024
- Receive Medicaid upon eligibility
- Get paid 1st of the month
- Small Supplementary Payment from State of RI

**SOCIAL SECURITY DISABILITY INSURANCE (SSDI):** Have work history or ARE disabled child or spouse of qualified worker

- Amounts Vary
- Receive Medicare after 24 months of entitlement
- Receive payment on 3rd of the month or on a Wednesday
- If low SSDI, may receive SSI too

# IMPORTANT Facts About Benefits



Confirm what benefit/s you receive: SSI or SSDI- Different Work Incentives for Different programs.



Benefits consist of \$ and health insurance



**Impact on benefits based on earnings not hours!**



If benefits end and employment continues, health Insurance may continue!

# Confirming Your SSI and SSDI Benefits

My Social Security Account	Award Letter	Helpline
<p>Create a My Social Security Account <a href="http://www.ssa.gov/myaccount/">www.ssa.gov/myaccount/</a></p>	<p>Award Letter or other letters from Social Security.</p>	<p>Ticket to Work Helpline: 1-866-968-7842 tty: 1-866-833-2967</p>

# SSI Basics

SSI Beneficiary –  
If you could work and earn  
\$41,000 and keep your  
Medicaid – Would you want to  
work?

**No limit on the length of  
time you can work.**

**As earnings increase, SSI  
payment gets reduced or  
may stop.**

**Good news ... Medicaid  
Continues (1619b) until  
earning above \$41,109 in RI  
(2024).**

# Example: SSI Calculation 2024

**Fed. SSI is \$943 – RI SSI supplement is \$39.92.  
\$14.00 @ 24 hours per week**

Formula	Calculation
Gross monthly wages	\$1455
General income exclusion	-\$20
Remainder	\$1435
1 <sup>st</sup> Part Earned Income Exclusion	-\$65
Remainder	\$1370/2
2 <sup>nd</sup> Part Earned Income exclusion/ Divide by 2 = Total <b>Countable Income</b>	<b>\$685</b>

Formula	Calculation
Fed SSI rate	\$943
Countable Income	- \$685
Adjusted Fed SSI	= \$258
RI SSI Supplement	+ 39.92
Total SSI	= \$297.92
Gross Wages	+ \$1455
<b>Total Monthly Income</b>	<b>= \$1752.92</b>

**2024 Break even point is \$1,971.00 mos.**

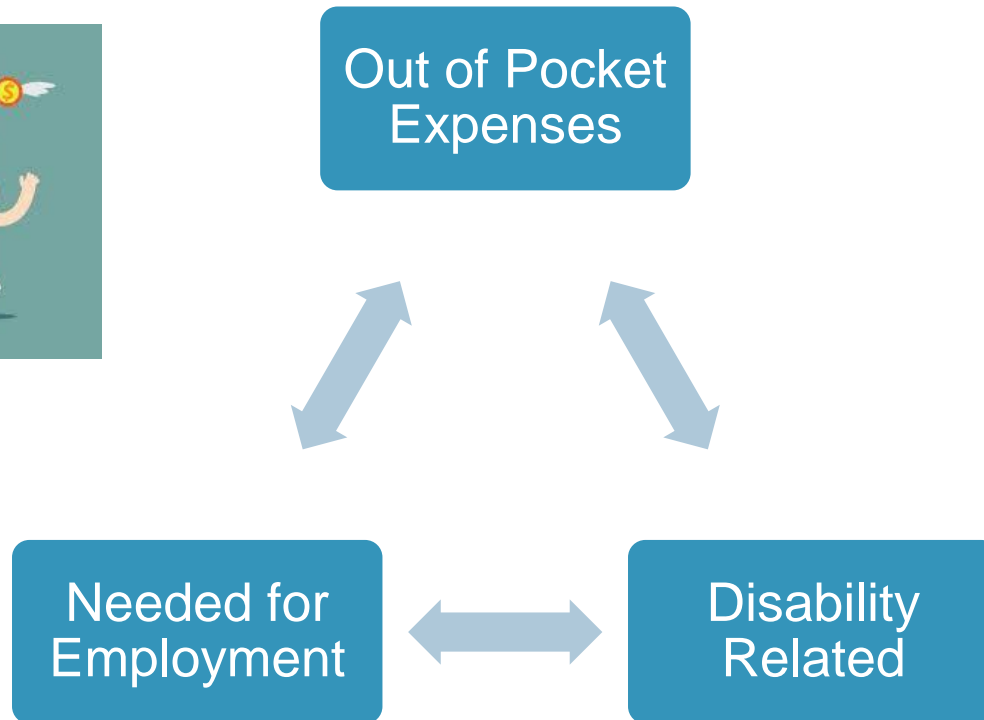


# 6 SSI WORK INCENTIVES

- **Student Earned Income Exclusion (SEIE) (under 22yo)**
- **Earned and General Income Exclusions**
- **Impairment Related Work Expenses (IRWE)**
- **Blind Work Expenses (BWE)**
- **Plan for Achieving Self-Support (PASS)**
- **Medicaid Continuation 1619(b)**

# IMPAIRMENT RELATED WORK EXPENSES (IRWE)

Social Security will deduct the amount of an approved IRWE from gross monthly wages!



## Examples

Payments or co-payments for medical services

Medications

Medical supplies or equipment

Special transportation to/from work

And many more....

# Example: SSI Calculation

## IRWEs of \$100 per month

Formula	Calculation
Gross monthly wages	\$1455
General /Part1 earned income exclusion	-\$85.00
Remainder	\$1370
IRWE	-\$100.00
Remainder	\$1270/2
Part 2 earned Income exclusion/ Divide by 2 = Total <b>Countable Income</b>	<b>\$635</b>

Formula	Calculation
Fed SSI rate	\$943
Countable Income	- \$635
Adjusted Fed SSI	= \$308
RI SSI Supplement	+ \$39.92
Total SSI	= \$347.92
Gross Wages	+ \$1455
<b>Total Monthly Income</b>	<b>=\$1,802.92</b>

**\$50 more in countable earnings per \$100 in IRWE**

# SSI Reduce/Prevent Overpayment

- Report gross earnings monthly by the 6th of the month.
- Understand SSI formula to predict what payments should be.
- Contact Social Security if payment is much larger or smaller than it should be. Remember, a 2-month gap exists between month earnings paid and SSI check adjustment.

# Medicaid and Working

# Medicaid 1619(b)

When SSI  
Payment ends

**As wages increase, SSI Check decreases to “0” (Breakeven point)**

## **To Qualify for 1619b:**

- SSI for at least one month
- SSI payments stopped due to earnings or earnings in combination with other income
- Meet all other SSI requirements, including resource limits (\$2,000 for an individual; \$3,000 for a couple)
- Earnings threshold limit - **\$41,109 in RI (2024)**. FYI-Individualized threshold limits may apply.

# Sherlock Plan: A Medicaid Buy-In through DHS

- Medicaid program for individuals with disabilities who work
- Medicaid option for SSDI beneficiary or SSI if earning above 1619(b) limit
- Monthly Premium (sliding scale \$0-\$92)
- Higher Resource Limits (\$10,000 Individual/\$20,000 Couple)

# SSDI and Working

It is a decision, not a number!



# SSDI

## How Long Can I Work and Keep Cash Payment?

- No limit on the length of time if earnings are below Substantial Gainful Activity (SGA) level (\$1,550 per month countable earnings- 2024) and disability does not improve.
- Cash Benefits continue during Trial Work Period and 3-month grace period regardless of earnings, if disability continues.
- If Social Security payment stops because earning at SGA, Medicare may continue for at least 93 months after Trial Work Period ends.

# SSDI Phases

## 1. Trial Work Period (TWP):

- Full SSDI check regardless of Earnings Amount.
- 9 Trial Work Months

## 2. Extended Period of Eligibility (EPE): 36 consecutive months following TWP

- SSDI payment stops after 3-month grace period when earnings reach SGA (\$1,550 per month countable earnings- 2024)
- Can request benefits get restarted if earnings stop or fall below SGA.

## 3. Expedited Reinstatement

- SSDI payments terminated if you perform SGA after EPE.
- Can request reinstatement of SSDI for 60 months after termination if unable to continue working at SGA

# SSDI WORK INCENTIVES

## It is a decision, not a number!

### **Factors affecting Substantial Gainful Activity (SGA) decision**

- Impairment Related Work Expenses (IRWE)
- Subsidies and Special Conditions
- Income Averaging
- Unsuccessful Work Attempt

### **Other Work Incentives**

- Plan for Achieving Self-Support (PASS)
- **Extended Medicare coverage**

# WHAT IS A SUBSIDY?

- Employer pays more than the true value of the work he/she performs.
- Productivity, job tasks carved out, etc.
- SSA verifies subsidy with the employer.
- Difference is deducted from actual earnings.
- If the value of work is below SGA guidelines - beneficiary not performing SGA.



## **MANNY**

- Has a cognitive/intellectual disability.
- Works at grocery store as a bagger.
- Fills 85 bags for every 100 bags filled by non-disabled peers (Productivity is 15% slower)
- Earns same wages of \$1,700/month.
- $\$1700 - \$255 = \$1445$  (SGA \$1550/2024)
- Manny not working at SGA

# SSDI Reduce/Prevent Overpayment

- Report gross earnings monthly or as directed by SSA
- Understand when SSDI cash payment should stop.
- Contact Social Security if receiving checks after TWP and grace period and earnings above SGA.

# SSI/SSDI Wage Reporting Responsibilities

**IMPORTANT:**  
Save pay stubs,  
IRWE receipts,  
Correspondence  
to/from Social Security

## **Who Should Report:**

Beneficiary or Rep Payee

## **When Report, START WORKING:**

- Contact Local Social Security Office
- Discuss Potential Work Incentives (IRWE, BWE, SEIE, etc.)
- Discuss Reporting Options that work for you

## **EASY REPORTING OPTIONS:**

- <https://www.ssa.gov/ssi/spotlights/spot-reporting-earnings.htm>

# Paul V. Sherlock Center

On Disabilities / Rhode Island College

## Work Incentive Information and Benefits Counseling

### Information Beneficiaries Need to Know

- Impact of earnings on  
SSI and/or SSDI  
Medicaid and/or Medicare  
SNAP, Housing, etc.
- Work Incentives (WI)
- Wage Reporting Options
- Avoiding/reducing overpayments

Resources at the  
[Sherlock Center's WI Webpage](#)

### Access Benefits Counseling

- Ticket to Work Helpline:  
1-866-968-7842 or 1-866-833-2967(TTY/TDD)  
*Helpline referrals sent to RI WIPA Project*
- ORS: Discuss with your VR counselor
- BHDDH-DDD: Submit [EERF Form](#)



# Benefits of Ticket to Work?

## What is a Ticket to Work (TTW) ?

- Most SSI & SSDI beneficiaries are entitled to a “Ticket”. (program optional)
- Allows **choices** of where to obtain vocational services.
  - State Vocational Rehabilitation Agency: **Office of Rehabilitation Services (ORS) in RI or**
  - Other Employment Networks (EN’s): **Community Agencies**

## Other Benefits to Using the TTW?

- **Yes!** Once Ticket “in use” with ORS or “assigned” to an EN, Beneficiary may be protected from Medical Continuing Disability
- Review ( Medical CDR), as long as s/he makes “timely progress” in Ticket to Work Program.



RI's ABLE

Supporting  
Saving  
and Financial  
Well-being

[www.savewithable.com](http://www.savewithable.com)

**ABLE ACCOUNT: Allows savings above SSI and/or Medicaid savings limits.**

- Can save up to \$18,000 per year for disability-related expenses
- If working, can save more
- SSI recipients can save up to \$100,000 before SSI cash payments are affected
- Medicaid continues even if savings above \$100,000
- Family members and others can contribute to ABLE account (up to annual limit)



## **Questions & Answers**

# Paul V. Sherlock Center **RESOURCES**

On Disabilities / Rhode Island College

[www.sherlockcenter.org](http://www.sherlockcenter.org)

401-456-8092

- Stay Informed: Join Work Incentive Mailing list, receive updates
- Learn More: Work Incentives Information Page  
<https://w3.ric.edu/sherlockcenter/workincentives.html>
  - Fact Sheets, General Information, Etc.
  - Register for Public Work Incentive Information Sessions
- Obtain Benefits Counseling – See Slide 25.

# RESOURCES Work Incentives

**SSA TheWorksite:** [www.ssa.gov/work/](http://www.ssa.gov/work/)

• **Ticket to Work's Help Line** at

1-866-968-7842 or 1-866-833-2967 (TTY)

**SSA Working While Disabled: How we can help!**

<https://www.ssa.gov/pubs/EN-05-10095.pdf>

**The Red Book - A Guide to Work Incentives** <https://www.ssa.gov/redbook/>

**Ticket to Work Program:** <https://choosework.ssa.gov/>

**Reporting Earnings Fact Sheets:**

<https://www.ssa.gov/ssi/spotlights/spot-reporting-earnings.htm>

<https://www.ssa.gov/ssi/spotlights/spot-telephone-wage.htm>

**SSI Calculation Sheet:** [https://vcu-ntdc.org/resources/WIPA\\_OtherResources/SSICalculationSheet\\_Ind\\_2023.pdf](https://vcu-ntdc.org/resources/WIPA_OtherResources/SSICalculationSheet_Ind_2023.pdf)

**PASS Online:** <https://www.passonline.org/>

# RESOURCES

- **Department of Labor-FFRCRA, Employee Paid Leave:**  
<https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>
- **RI's ABLE**
- **Disability Rights RI:** [www.drri.org](http://www.drri.org)
- **RI Legal Services:** <http://www.rils.org/>

## **Job Search support**

- American Jobs Center:  
<https://www.backtoworkri.com/dashboard?lang=en>
- TTW EN: [www.choosework.ssa.gov](http://www.choosework.ssa.gov)
- RI Office of Rehabilitation Services  
[www.ors.ri.gov](http://www.ors.ri.gov)
- Through youth transition program or a MH or DDD provider.

Paul V. Sherlock Center

On Disabilities / Rhode Island College

**Thank You  
and Learn More!**

# Join us for our next event on February 27th:

## Community Connections



Support.  
Network.  
Make Friends.

**RIPIN**  
SELF-DIRECTION  
CONNECTION

**Do you self-direct your support services?**

Help us build a space for peers and allies to come together and connect with others. Your voice is important to this community!

 February 27 at 6:00 PM  
 ZOOM



PERSONAL SUPPORT BUILT ON PERSONAL EXPERIENCE



Your feedback is important to us!  
Please participate in our survey.



[https://www.tfaforms.com/forms/view/4813003?tfa\\_9=7010k000004HID7&tfa\\_23=01.30.24%20CIS%20Benefits%20Planning%20and%20Work%20Incentives%20with%20Paul%20V.%20Sherlock%20Center](https://www.tfaforms.com/forms/view/4813003?tfa_9=7010k000004HID7&tfa_23=01.30.24%20CIS%20Benefits%20Planning%20and%20Work%20Incentives%20with%20Paul%20V.%20Sherlock%20Center)

RIPIN





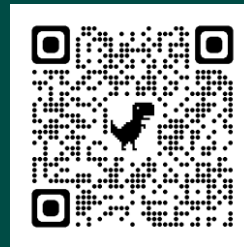
# *Missed something?*

**View our content on the web!**

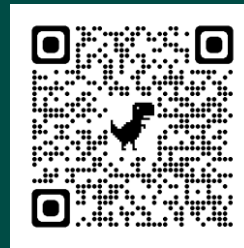
Our live webinars are recorded and posted within a few days to our website for you to view at any time.

**They can be reviewed here:**

Our Self-Directed Support Program's page:  
**[ripin.org/selfdirectedsupport](https://ripin.org/selfdirectedsupport)**



RIPIN's webinar page:  
**[ripin.org/webinars](https://ripin.org/webinars)**  
(Click on "Self-Directed Support")



**RIPIN**



# Contact Us



**401-270-0101**

Monday through Friday

8:00 AM – 5:00 PM



**SelfDirectedSupport@RIPIN.org**



**Website:** [ripin.org/selfdirectedsupport](http://ripin.org/selfdirectedsupport)

**Facebook:** @RIPIN.ORG

**Twitter/Instagram:** @RIPIN\_RI

