

RIPIN

**Self-Directed Support
Program**

**Work Pays! Work
Incentives for Youth**

Presented by:

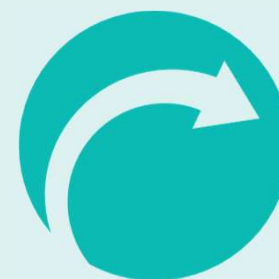
**Benefits counselors from the Paul V. Sherlock
Center on Disabilities**



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



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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

Introducing our presenters:

Josh Hughes

Ian Armitstead

From The Paul V. Sherlock Center on Disabilities



Paul V.
Sherlock Center

On Disabilities / Rhode Island College

Youth Work Incentives Webinar

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

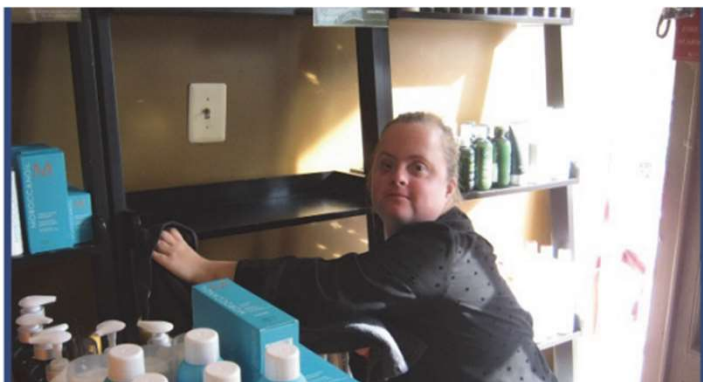
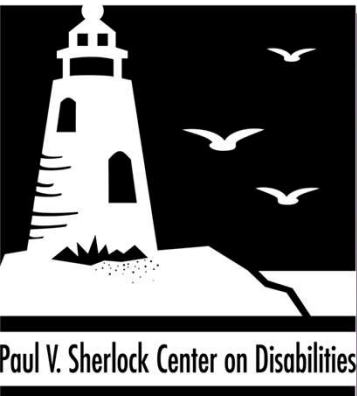


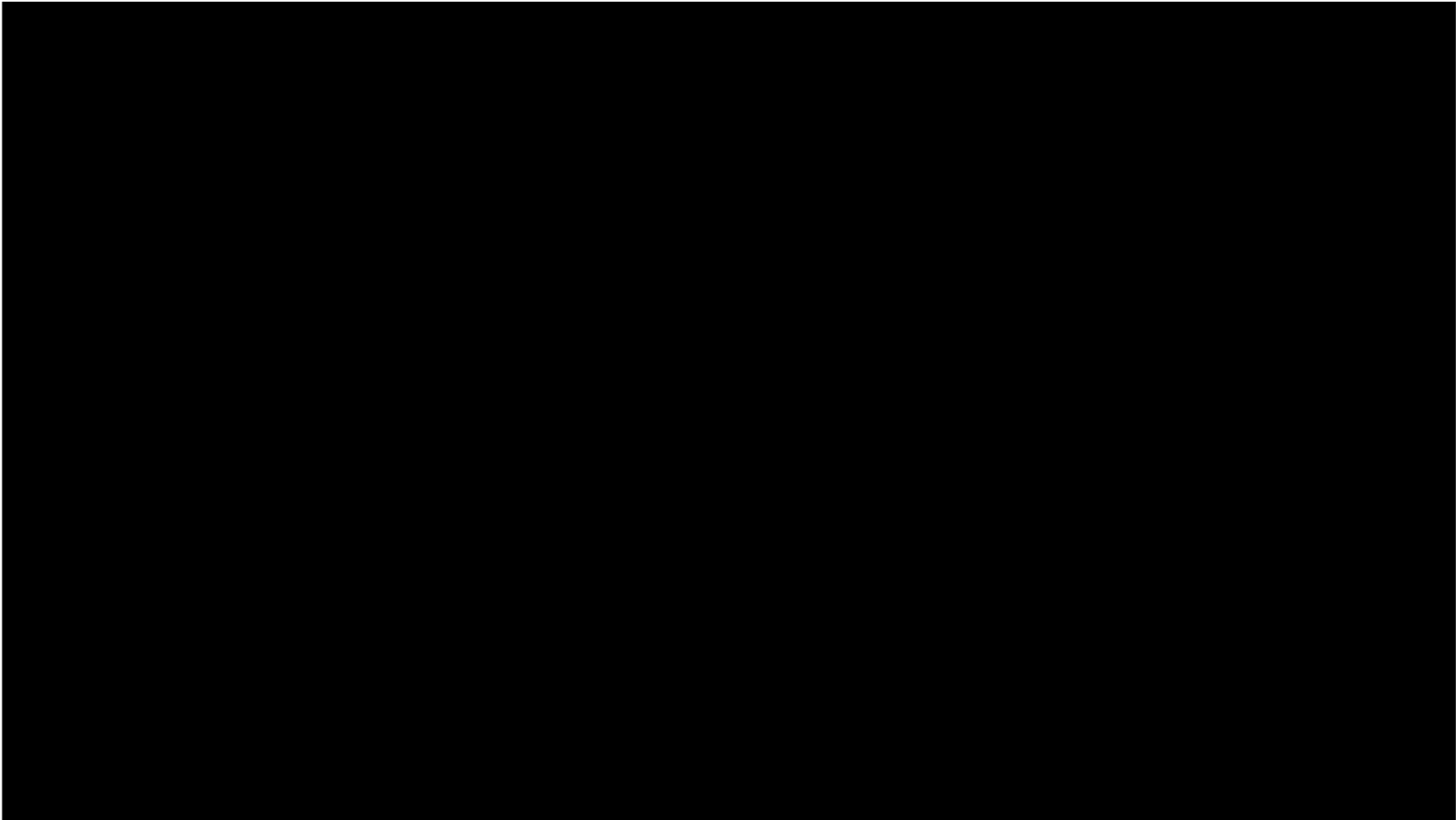
- Welcome/Overview
- Benefits of Employment
- Accessing Work Incentive and Benefits Counseling
- Differences SSI vs. SSDI
- Overview Of SSI Work Incentives
- Reporting Earnings
- ABLE Account
- Resources
- Satisfaction Poll

Benefits of Employment

Work is an Expected Adult Role

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





Tips for Managing Benefits!

Work Incentive Information and Benefits Counseling

Answers Questions If I work...

- Will I lose SSI/SSDI Check?
- Will I lose my Medicaid or Medicare?
- Can I get my cash payment back?
- Will SSA determine I'm not disabled?
- Can I save money and still be eligible for benefits?

Benefits Counseling Informs A Beneficiary

- Impact of earnings on SSI and/or SSDI Medicaid and/or Medicare
- SSA Work Incentives (WI)
- SSA Wage Reporting Options
- Avoiding/reducing overpayments
- Transition planning supported by fact-based decision-making

Work Incentive Information and Benefits Counseling

Access Benefits Counseling

Work Incentive Planning and Assistance Program
Sherlock Center on Disabilities at RI College

- Ticket to Work Helpline: 1-866-968-7842 or 1-866-833-2967 (TTY/TDD)
 - Age 14 or older
 - Receive SSI or SSDI
- Other Sources for Benefits Counseling:
ORS or BHDDH

Social Security Benefits – If Disabled

Program Differences

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

- Maximum Federal payment is \$967 in 2025 (Some may receive less.)
- Receive Medicaid upon eligibility
- Get paid 1st of the month
- Small Supplementary Payment from State of RI

SOCIAL SECURITY DISABILITY INSURANCE (SSDI): Must have work history or be disabled child or spouse of qualified worker who is disabled, deceased or retired.

- 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

Confirming Your SSI & SSDI Benefits

| My Social Security Account | Award Letter | Helpline |
|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|----------------------------------------------------------------------------|
| <p>Create a My Social Security Account www.ssa.gov/myaccount/</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> |

4 Important Facts About SSI/SSDI



Supplemental Security Income (SSI) very different from Social Security Disability Insurance (SSDI) – Work affects each differently.



Both SSI and SSDI benefits include health insurance; this may continue even if earnings cause payments to stop.



SSI payments often reduced when working; SSDI payments either continue in full or stop completely.



If SSI or SSDI payments stop due to earnings, they can often be restarted easily.

SSI Eligibility Basics

- SSI - A needs-based program.
- In RI, SSI recipients are automatically eligible for Medicaid.
- Before age 18, parental income counted. May make student ineligible even if significant disability exists.
- At 18, parental income no longer counted; students formerly denied may become eligible at age 18!
- Some students who have been getting SSI may lose eligibility between age 18 and 19.

Benefits When Turning 18

SSI Age 18 Redetermination:

At age 18, Social Security reviews case. May decide that child no longer disabled. (Adult medical standard more stringent!)

- If you disagree with SSA's decision, you may appeal.
- Work Incentive available which may allow SSI to continue temporarily while student completes vocational plan - **Section 301**
- Note: Completing vocational plan must be likely to result in student's permanent removal from benefit rolls.

Title II Benefits-Children's Benefits: often paid to dependent children when eligible parent is disabled, deceased or retired - not based on disability! Benefits generally end when child is 18 or 19, but....

- If child is disabled, may apply for **Childhood Disability Benefits (CDB)**, a form of SSDI, based on parents work history.

Work Incentives

SSA Working While Disabled: How We Can Help!

SSI

Income Exclusions

- General and Earned
- Impairment Related Work Expense
- Blind Work Expenses
- Plan for Achieving Self Support

Youth:

Student Earned Income Exclusion

Section 301 (benefits continue while completing vocational plan)

Medicaid 1619(b) limit: \$41,109 (2024)

SSDI

➤ IRWE

➤ Subsidy & Special Conditions

➤ Income Averaging

➤ Plan for Achieving Self Support

➤ 3 Phases

Trial Work Period

Extended Period of Eligibility

Post extended Period of Eligibility

➤ Medicare – over 7 years

Student Earned Income Exclusion

Allows **\$2,350(2025) per month** to be excluded from earned income, up to an Annual total of **\$9,460 (2025)**

Result: **Many students can work with little or no impact on SSI benefits!**

Must be qualifying student under age 22
regularly attending School or Job Training Program.

Confirm use of SEIE with SSA.

Student Receives SSI



Example Student Earned Income Exclusion

| | | |
|------------------------|-----------------------|-------------------|
| SSI \$967 + \$39.92 | Gross monthly income: | \$1006.92 |
| PT Job Earning | Month (gross): | \$700.00 |
| SSI & Monthly Gross | Monthly Total | \$1,706.92 |

- ***Annual earnings will be less than \$9,460 (2025 limit);***
- ***He keeps all SSI for all of 2025!***
- ***Annual Gross Total: \$20,483.04***



Impairment Related Work Expenses (IRWE)

Out-of-pocket expenses for disability-related items or services needed for work.

Examples: payments or co-payments for medical services, medications, medical supplies or equipment, special transportation to/from work needed due to disability, and many more

Must be reported to and approved by Social Security.

Result: SSI payment increases by $\frac{1}{2}$ the amount of total approved **IRWE**.

Example:

\$100 in IRWE/month means \$50 less is deducted from SSI check!

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 (RI 2024). FYI-Individualized threshold limits may apply.

Medicaid for Working People with Disabilities: TTW/Sherlock Plan

- 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 based on income)

| | Ticket To Work | Sherlock Plan |
|--------------|----------------|----------------------------------------|
| Age | 16-64 | 65+ |
| Income Limit | None | 250% FPL |
| Asset Limit | None | \$10,000 Individual \$20,000 Couple |

SSI Wage Reporting Responsibilities

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

Who Should Report:

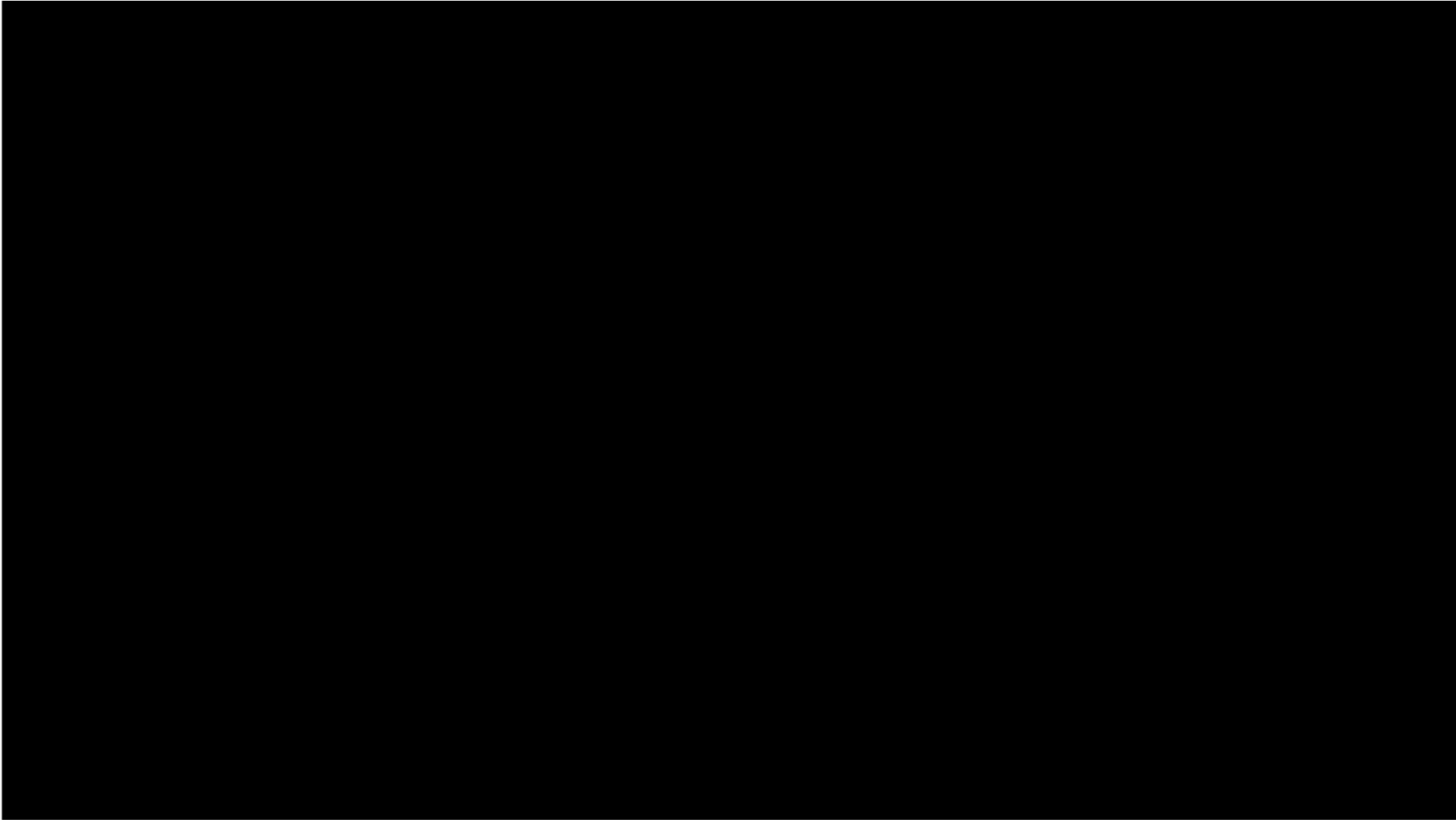
Beneficiary or Rep Payee

When to Report, START WORKING:

- Contact Local Social Security Office
- Ask about Reporting Preferences.
- Discuss Potential Work Incentives (IRWE, BWE, SEIE, etc.)

REPORTING OPTIONS:

- Social Security Wage-Reporting Line or Smart Phone App.
(Can't use if you have IRWE)
- My Social Security”
Account: <https://www.ssa.gov/myaccount/>
- Write to, fax, or visit your local Social Security office (Include or bring pay stubs, IRWE Receipts)



ABLE ACCOUNTS

RI's ABLE

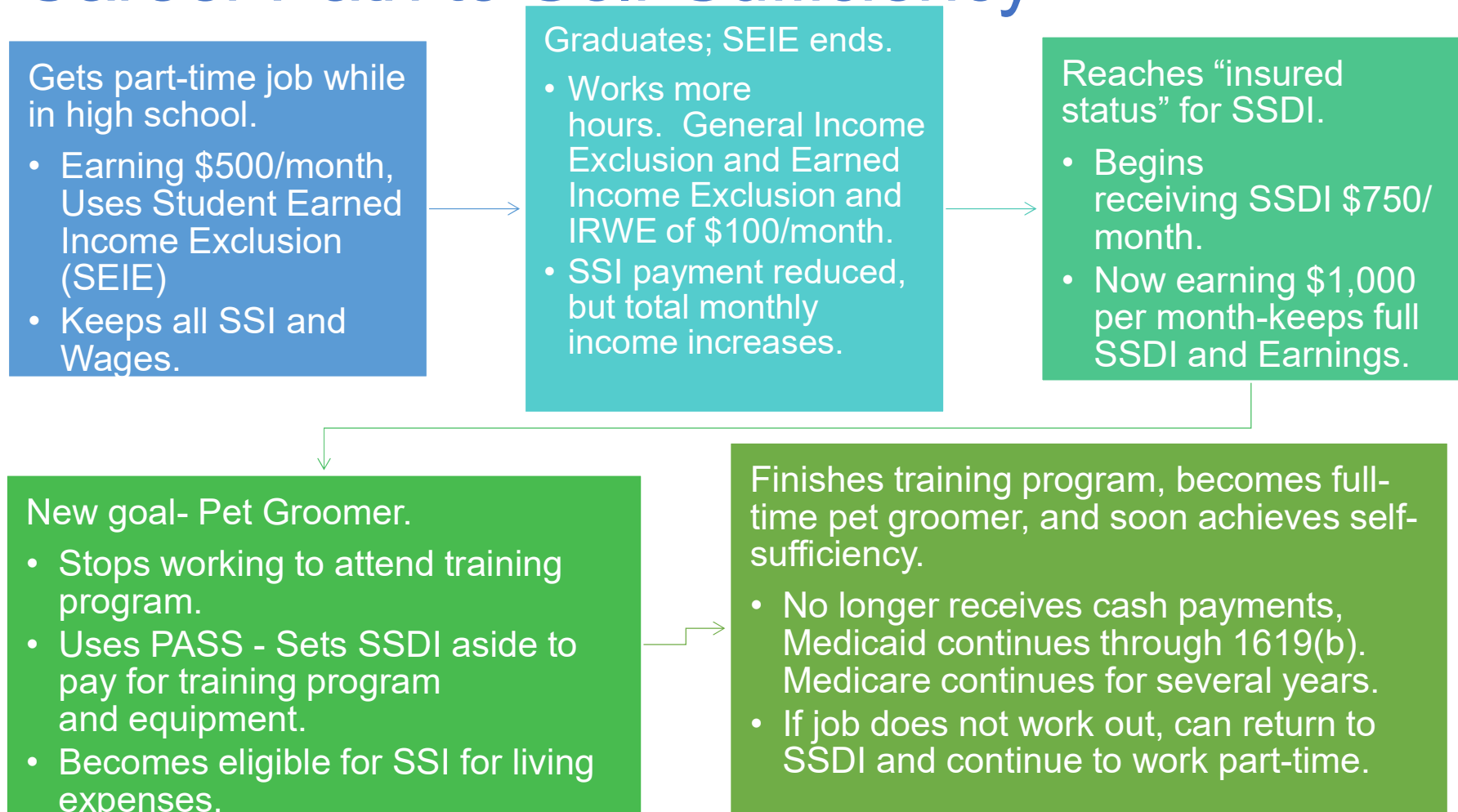
Supporting
Saving
& Financial
Well Being

www.savewithable.com

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

- Must be disabled before age 26
- Can save up to \$19,000 per year for disability-related expenses in 2024.
- 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)

Career Path to Self-Sufficiency



Q & A

You have

Questions

We have

Answers



Your Turn
Type question in Q &A
Reaction-Raise Hand

SHERLOCK RESOURCES

www.sherlockcenter.org

401-456-8092

- **Stay Informed:** Join Work Incentive Mailing list, receive updates
- **Learn More:** Work Incentives Information Page
<https://sherlockcenter.ric.edu/services-projects/work-incentives-benefits-counseling>
 - Fact Sheets, General Information, Etc.
 - Register for Public Work Incentive Information Sessions
- **Obtain Benefits Counseling –**
- **Attend Family Employment Awareness Training-Workshop** to help families consider options for employment and resources.

RESOURCES Work Incentives

SSA The Worksite: 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://www.ytionline.org/ssi-calculation-worksheetPASS>

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

RESOURCES

- **RI's ABLE:** ri.savewithable.com
- **Disability Rights RI:** 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
 - RI Office of Rehabilitation Services www.ors.ri.gov
 - Through youth transition program or a MH or DDD provider.

Thank You for Attending!

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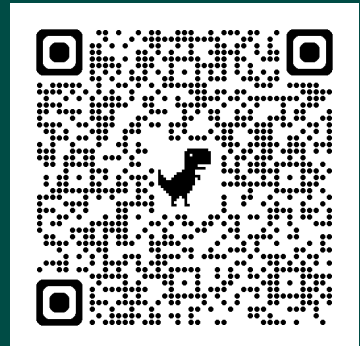
Our Current Calendar

 **RIPIN**
SELF-DIRECTED SUPPORT PROGRAM 2025

| | |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 28 JAN | Work Pays! An Introduction to Youth SSI Work Incentives On ZOOM An information session to introduce you to disability-related work incentives for youth receiving SSI benefits. Presented by Certified Work Incentives Counselors from the Paul V. Sherlock Center on Disabilities. |
| 25 FEB | Self-Direction Connection On ZOOM A RIPIN Self-Directed Support Program returning favorite! Come together online and meet with others who are navigating self-directed support services as we foster a supportive network of peers. |
| 25 MAR | Meet the Communications Team On ZOOM Hear from the communications team from the Behavioral Healthcare, Developmental Disabilities, and Hospitals (BHDDH) about how they connect with consumers and their families. |
| 26 APR | Self-Directed Toolkit On ZOOM and In-Person Come listen as our panel shares their tools and tips for organizing self-direction. Daily schedules, sample DSP job postings, and more! |
| 20 MAY | Mental Health Support for Consumers with I/DD On ZOOM May is Mental Health Month, and to recognize this important topic, we will address questions like "Who can help?" "Where can I go?" "How can I connect?" |
| TBD JUN | Self Direction Connection In person! RIPIN will host a gathering for self-directed participants, their families, staff, and other allies in a fun, relaxed environment designed to build greater connections, support, and networking opportunities. |

ripin.org/selfdirectedsupport | selfdirectedsupport@ripin.org

To view online:



Join us for our next event on February 25!

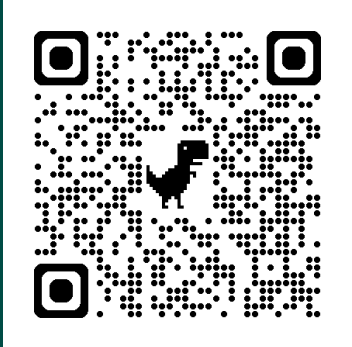
**RIPIN
SELF-DIRECTION
CONNECTION**



February 25
6PM
ZOOM

PERSONAL SUPPORT BUILT ON PERSONAL EXPERIENCE

To Register:



RIPIN

Sign up for our monthly newsletter!

THE NAVIGATOR

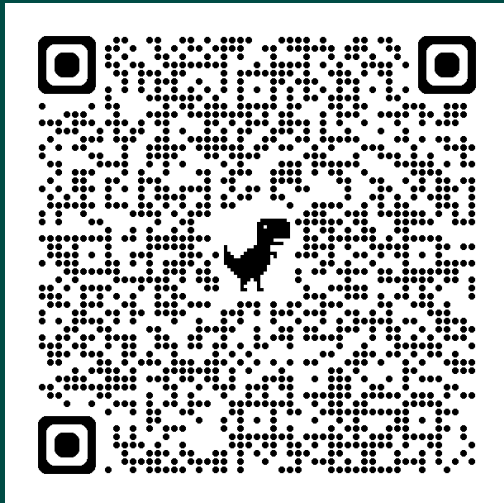
NEWS AND RESOURCES FROM RIPIN'S SELF-DIRECTED SUPPORT PROGRAM



Visit our webpage ripin.org/selfdirectedsupport to sign up!

RIPIN

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



https://ripin.tfaforms.net/forms/view/4813003?tfa_9=701Qk00000M4ynQ&tfa_23=2025-01-28%20Work%20Pays!%20An%20Introduction%20to%20Youth%20SSI%20Work%20Incentives&tfa_144=English

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Missed something?

View our content on the web!

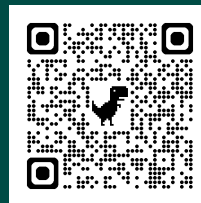
Our live webinars are recorded and posted within a few days to our website for you to view at any time.

They can be reviewed here:

Our Self-Directed Support Program's page:
ripin.org/selfdirectedsupport



Our webinar page:
ripin.org/webinars/sdsp



RIPIN



Contact Us



401-270-0101

Monday through Friday
8:00 AM – 5:00 PM



SelfDirectedSupport@RIPIN.org



Website: ripin.org/selfdirectedsupport

Facebook: @RIPIN.ORG

Twitter/Instagram: @RIPIN_RI

