



Spotlight on Social Security Newsletter February 2024

The Department of Rehabilitation (DOR) Spotlight on Social Security Newsletter brings exciting news, work incentives information, success stories, and other valuable information for beneficiaries receiving Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), their families, and the professionals that serve them.

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- This month's featured Spotlight on Social Security Article: Employment and Benefits – How Social Security Work Incentives can help support you on your journey to employment and financial independence!
- Resources to learn more about the available Social Security Work Incentives
- Work Incentive Planning Success Story

Upcoming Spotlight on Social Security Webinar – How you can Utilize Work Incentives to Maximize your Financial Future

DOR offers webinars, provided by industry experts who share valuable information and resources for beneficiaries of SSI and/or SSDI. **Don't miss out. Go to our [Webinar Calendar](#) to register for future webinars.**

This month's webinar:

Title: Work Incentives for Individuals Receiving Disability Benefits - How you can Utilize Work Incentives to Maximize your Financial Future

Date: Thursday, February 15, 2024

Time: 10:00 A.M. - 11:30 A.M. PST

Location: Zoom

Event Information:

Interested in going to work but not sure how it might affect your benefits? In this webinar, we will explore many of the great work incentives available to Social Security beneficiaries!

[Register for the February 15th Webinar.](#)

[Submit your questions here.](#)

This month's featured Spotlight on Social Security: Employment and Benefits – How Social Security Work Incentives can help support you on your journey to employment and financial independence!

A common concern for many individuals who receive Social Security disability benefits, such as SSI or SSDI, is that if they become employed, they'll lose their benefits. It is common for many to think that any amount of work can cause a loss of benefits. Fortunately, this is a myth. In fact, there are many resources available to make sure that if a disability beneficiary goes to work, they can continue to receive their cash and health benefits, even while working.

These helpful resources are called "work incentives" and are available to all SSI and SSDI beneficiaries.

What is a work incentive?

As the name implies, work incentives offer unique benefits for SSI and/or SSDI beneficiaries who choose to go to work. There are special rules put in place by the Social Security Administration (SSA) to help beneficiaries obtain and maintain successful employment. These individuals can continue to receive their cash benefits while working and maintain eligibility for Medi-Cal and/or Medicare while working. There are rules in place to ensure that if your benefits end due to earning too much countable income and your job doesn't work out well in the future, you can request that your benefits start again and without having to complete a new application for benefits.

How do I know which work incentives apply to me?

Each Work Incentive plays a different role in how it can help an employed individual. Factors such as the type of disability benefits received, amount of earned income, nature of the disability, and future employment goals will determine what work incentives may be best for you.

Both SSI and SSDI programs have very different sets of available work incentives. Working With a Work Incentives Planner (WIP) at DOR or a Certified Work Incentives Practitioner (CWIC) at your local Work Incentives Planning and Assistance project can help you understand which work incentives would best meet your needs.

Here are just a few of the many Social Security work incentives that may be available to you:

- **Impairment Related Work Expenses (IRWE)**: If you have expenses that are related to your disability and you need it for work, Social Security will count a portion of the cost towards lowering your countable income. This means you can be reimbursed for part of what you paid for that expense to help you work! This can include costs for wheelchairs, physician visits, medical expenses, and much more.
- **Plan to Achieve Self Support (PASS)**: If you are receiving SSI, currently working, and are interested in a promotion or career change, a PASS can help you save money toward achieving that goal. The great thing about a PASS is any money placed in a PASS account is excluded as a resource, meaning you can save over \$2000 for an individual or \$3000 for a couple and remain eligible for SSI. Any money placed in a PASS account is also not

counted towards your countable income, meaning you can get more from your SSI while you are saving towards your future employment goals!

- **Student Earned Income Exclusion (SEIE)**: If you are receiving SSI, regularly attending school, and are under the age of 22, the SEIE will let you try out employment, whether through a paid work experience, part-time employment, or full-time employment, and have much of those earnings excluded as countable income. This means you can try out work with little to no impact on your cash benefit! In 2024, you can exclude up to \$2,290 per month in income up to an annual cap of \$9,230 per year.
- **Trial Work Period (TWP)**: If you are receiving SSDI, you can test your ability to work and still receive your SSDI cash benefits using the TWP! This work incentive lets you try work for at least 9-months, and you will still receive your full SSDI cash benefit regardless of how high your earnings might be.

If I go to work, can I keep my healthcare benefits?

For many disability beneficiaries, maintaining healthcare benefits is a primary concern when considering employment. The good news is, there are many available work incentives to help you retain these benefits while working, or even if your cash benefits stop. Let's take a look at two programs:

- **Medicare**: If you receive SSDI, under most circumstances, you can begin to receive Medicare after a 24-month wait period after you are entitled to SSDI. With the Extended Period of Medicare Coverage (EPMC) you can continue to receive AT LEAST 93 months of Medicare coverage following the end of your TWP as mentioned earlier in this article.
- **Medi-Cal**: Also known as Medicaid, when someone becomes eligible for SSI benefits in California, they automatically become eligible for a special category of Medi-Cal commonly referred to as SSI-linked Medi-Cal. Even if you earn too much income from employment to receive an SSI cash benefit, you can continue to receive your SSI-linked Medi-Cal because of a special provision called 1619b. Under 1619b, you can earn up to \$58,638 per year (\$60,663 if you are blind) and still receive your premium-free Medi-Cal. It is important to keep in mind that although you can earn more under 1619b, you must still meet the other SSI eligibility requirements for resources and continue to have a qualifying disability.

Even if you don't receive Medi-Cal through SSI, there are programs specifically for working individuals with disabilities. One such program is the Medi-Cal Working Disabled Program (WDP). Under WDP, you can earn up to 250% of the Federal Poverty Level (FPL) and receive premium-free Medi-Cal. In 2024, with no unearned income, this means you can earn up to \$73,920 per year and receive Medi-Cal.

How can I learn more about the different work incentives available to SSDI and SSI beneficiaries?

You may be wondering how all these work incentives might apply to your situation. The great news is you do not have to go about it alone! DOR has over 30 Work Incentive Planners

across California that can work with you one on one to make sure you are able to access the work incentives and resources that best fit your needs. You can contact the DOR Ticket to Work helpline by email at ttwinfo@dor.ca.gov or call (866) 449-2730 for more information.

There are also Work Incentive Planning and Assistance (WIPA) projects throughout California that can also provide benefits planning services. You can find the WIPA project that serves your area by using the find help tool at www.choosework.ssa.gov.

Check out these great additional resources on the Ticket to Work Program

- Are you interested in learning more about work incentives independently? Visit www.db101.org to learn more about how work might impact your cash and health benefits and the Work Incentives available at your own pace.
- For an overview guide of the Work Incentives, you can check out the [Social Security Red Book Online](#), or download a PDF copy in [English](#) or [Spanish](#).

Work Incentive Planning Success Story

Tori and her mom both receive SSI and SSDI. Tori's mom has come to rely on both of their benefits for the family's budget. Being on benefits was not Tori's life goal, but she was worried that she would not be able to get a job that would allow her to still help her family financially and continue going to school. In addition to her own personal barriers as a result of her anxiety disorder, she had a very hard time trusting other people.

After Work Incentive Planning Services

Tori met with her Work Incentive Planner, Brandi, several times, and they built a trusting and supportive relationship, where Tori learned about work incentives and developed confidence in making her own decisions about her benefits. Tori got a part time job that she loves at a fabric store with flexible hours. During breaks from school, she works full time, earning approximately \$1,700 per month. She is applying for a PASS, which will allow her to set aside some of her income to pay for the things she needs to complete school and advance in her career.

Impact

Tori checks in frequently with Brandi to update her on school and work. She told Brandi that she is able to be a big help to her mom who is now looking for a job!

Without the work incentives planning services provided by Brandi, Tori may not have realized her dream of being the first in her family to graduate from college. She's empowered by her ability to support herself and look out for her family all while going to school for a brighter future. All of this has also helped Tori overcome the barriers of her anxiety disorder.

Interested in learning more about your disability benefits?

Are you ready to go to work?

Meeting with a Work Incentives Planner (WIP) is a great way to get the facts about your Social Security Benefits.

Sound Interesting?

Talk to your DOR counselor to see if you are eligible for [DOR WIP Services](#).

Not currently Receiving DOR Services?

If you are ready to start an exciting journey with DOR, please [click here to Get Started](#). You will need to provide additional information about yourself to request services.

Subscribe to the Spotlight on Social Security Newsletter

[Subscribe now to get our Newsletter](#) that focuses on topics related to Social Security Disability Benefits. The Newsletter will keep you up to date with the latest developments in Social Security benefits and related programs and provide you with important information that may help you make informed decisions about your future.

If you missed the January 2024 newsletter, you can now [read it online](#).



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