# Glossary

#### A

| Definition  | Applies to:<br>SSI/SSDI |
|---|-------------------------|
| ABLE Act (Achieving a Better Life Experience)                         | Not                     |
| Federal legislation that aims to ease financial strains faced by      | applicable              |
| individuals with disabilities by making tax-free savings accounts     |                         |
| available to cover qualified expenses including, but not limited to,  |                         |
| education, food, housing and transportation. The ABLE Act created     |                         |
| a new option for individuals with disabilities and their families to  |                         |
| save for the future while protecting eligibility for public benefits. |                         |
| The accounts, which are 529A savings and investment accounts,         |                         |
| largely have no effect on federally funded, means-tested benefit      |                         |
| programs.   |                         |
| ABLE NRC (ABLE National Resource Center) The ABLE National            | Not                     |
| Resource Center (ABLE NRC) is the leading, comprehensive source of    | applicable              |
| objective, independent information about federal- and state-related   |                         |
| ABLE programs and activities, including guidance on tax-advantaged    |                         |
| ABLE savings accounts to educate, promote and support the positive    |                         |
| impact ABLE can make on the lives of millions of Americans with       |                         |
| disabilities and their families. <u>https://www.ablenrc.org/</u>      |                         |
| ABLE United   | Not                     |
| Florida's ABLE plan that allows some people with disabilities to save | applicable              |
| and invest their money without impacting means-tested benefits so     |                         |
| that they can pay for qualified disability expenses.                  |                         |
| https://www.ableunited.com/   |                         |



| ACA (Affordable Care Act)   | Not        |
|---|------------|
| The Patient Protection and Affordable Care Act (PPACA) legislation,     | applicable |
| commonly called the Affordable Care Act (ACA) or Obamacare, was         |            |
| passed into law in March, 2010. It was intended to increase health      |            |
| insurance quality and affordability, lower the uninsured rate by        |            |
| expanding insurance coverage and reduce the costs of healthcare.        |            |
| ADA (Americans with Disabilities Act of 1990)                           | Not        |
| Legislation (Public Law 101-336) that gives civil rights protections to | applicable |
| individuals with disabilities to prohibit discrimination and provide    | - 1- 1     |
| equal opportunity in the following areas: employment (Title I),         |            |
| public transportation and State and local government services (Title    |            |
| II), public accommodations (Title III), and telecommunications (Title   |            |
| IV). Miscellaneous (Title V) provisions of the ADA are addressed,       |            |
| such as prohibiting either (a) coercing or threatening or (b)           |            |
| retaliating against individuals with disabilities or those attempting   |            |
| to aid people with disabilities in asserting their rights under the     |            |
| ADA. The ADA was signed into law on July 26, 1990, under President      |            |
| George H W Bush.  |            |
| AHCA (Agency for Health Care Administration)                            | Not        |
| An agency responsible for the administration of the Medicaid            | applicable |
| program in Florida.   |            |
| ALF (Assisted Living Facility)  | Not        |
| A licensed facility that provides housing, meals, personal care         | applicable |
| services, and supportive services to older persons and adults with      |            |
| disabilities who are unable to live independently.                      |            |
| Also known as congregate housing, residential care, adult               |            |
| congregate care, boarding home or domiciliary care, an ALF is a         |            |
| housing solution for individuals who need some assistance with          |            |
| everyday daily care, such as meals, medication management,              |            |
| bathing, dressing, transportation or intermittent skilled nursing       |            |
| care.   |            |
| AFP Alternative Finance Program (FAAST) provides guidance,              | Not        |
| referrals for grants and affordable loans for the purchase of           | applicable |
| assistive technology; may be a credit-building activity.                |            |
| https://faast.org/services/nhlp/  |            |



| APD (Agency for Persons with Disabilities)                           | Not        |
|--|------------|
| A state agency in Florida which handles the Medicaid Waiver          | applicable |
| program for persons with developmental disabilities in the State of  |            |
| Florida.   |            |
| Appeals  | SSDI: Yes  |
| The review process for an individual if there is a disagreement      | SSI: Yes   |
| concerning a benefits claim, benefits overpayment or termination     |            |
| of benefits, among other benefit issues. The timelines and the rules |            |
| for an appeal must follow Social Security Administration (SSA)       |            |
| procedures.  |            |
| AWIC (Area Work Incentives Coordinators)                             | Not        |
| This individual coordinates public outreach on work incentives and   | applicable |
| training on employment support programs for Social Security          |            |
| Administration (SSA) field office personnel in a specific geographic |            |
| area.  |            |

## В

| Definition  | Applies to:<br>SSI/SSDI |
|---|-------------------------|
| Benefit   | SSDI: Yes               |
| Monthly payment and/or health insurance received from the Social    | SSI: Yes                |
| Security Administration due to a documented medical disability and  |                         |
| the inability to work at SGA (Substantial Gainful Activity).        |                         |
| Benefit Verification Letter   | SSDI: Yes               |
| An official letter from SSA that verifies that amount an individual | SSI: Yes                |
| receives each month in Social Security benefits or Supplemental     |                         |
| Security Income benefits. These letters are normally issued         |                         |
| following a request from a person receiving benefits or his/her     |                         |
| representative payee or they may be printed from a "my Social       |                         |
| Security" account.  |                         |
| BPQY (Benefits Planning Query)                                      | SSDI: Yes               |
| Benefits planning tool that provides a snapshot of an individual's  | SSI: Yes                |
| SSDI and/or SSI benefits, work effort, use of work incentives and   |                         |
| other benefits-related information. A BPQY is requested from and    |                         |
| prepared by the Social Security Administration.                     |                         |



| Break Even Point   | SSDI: No |
|--|----------|
| A dollar amount that demonstrates when an individual's countable | SSI: Yes |
| income is high enough that their Supplemental Security Income    |          |
| (SSI) payment amount equals \$0. A person's break-even point     |          |
| depends on factors such as amount of earned and unearned         |          |
| income, income exclusions, and use of work incentives.           |          |
| BWE (Blind Work Expense)   | SSDI: No |
| A work incentive which allows those who receive SSI due to       | SSI: Yes |
| blindness to deduct expenses incurred when they go to work.      |          |

## С

| Definition  | Applies to:<br>SSI/SSDI |
|---|-------------------------|
| Career Source Florida   | Not                     |
| State centers, which offer assistance to job seekers.                 | applicable              |
| CDR (Continuing Disability Review)                                    | SSDI: Yes               |
| The process the Social Security Administration (SSA) uses to          | SSI: Yes                |
| determine if an individual continues to have a documented medical     |                         |
| disability that prevents them from earning at a substantial level,    |                         |
| thus remaining eligible for benefits. SSA will review current         |                         |
| information about a person's medical condition to make this           |                         |
| determination. A person who has assigned their Ticket to Work and     |                         |
| is demonstrating Timely Progress is protected from CDR.               |                         |
| Childhood Disability Benefits   | SSDI: Yes               |
| A person with a disability that occurred before the age of 22, who is | SSI: No                 |
| not legally married to a non-Title II beneficiary and whose insured   |                         |
| parent is deceased, disabled or retired. A DAC may draw an SSDI       |                         |
| benefit from their parent's work record, even if the DAC does not     |                         |
| have the required work credits to receive SSDI based on their own     |                         |
| work record. Informally referred to as "Disabled Adult Child" or      |                         |
| DAC benefit.  |                         |



| CHIP (Children's Health Insurance Program)<br>The State Children's Health Insurance Program (SCHIP) — known<br>more simply as CHIP — is a program administered by the U.S.<br>Department of Health and Human Services (HHS) that provides<br>matching funds to states for health insurance to families with<br>children. | Not<br>applicable |
|--|-------------------|
| CIL (Center for Independent Living)  | Not               |
| This center provides education, resources and training to<br>individuals with disabilities to enhance self-determination through<br>informed choice.   | applicable        |
| CMS (Center for Medicare and Medicaid Services)  | Not               |
| A branch of the U.S. Department of Health and Human Services that<br>oversees Medicare, Medicaid, and the State Children's Health<br>Insurance Program (CHIP). CMS was previously known as the Health<br>Care Financing Administration (HCFA).   | applicable        |
| COLA (Cost of Living Adjustment)   | SSDI: Yes         |
| COLA is represented by a percentage rate increase based on<br>measures used to determine inflation. When the COLA increases in<br>a given time period, SSDI and SSI cash benefits receive the<br>percentage rate increase the following January.   | SSI: Yes          |
| Continuation of Medicare Coverage  | SSDI: Yes         |
| If benefits stop due to work, Medicare continues at least 93 months<br>after the trial work period. The Continuation of Medicare Coverage<br>provision allows health insurance to continue even after SSDI<br>benefits have stopped due to employment.   | SSI: No           |
| Continuing Disability Review (CDR)   | SSDI: Yes         |
| The SSA process of obtaining complete current information about a medical condition to determine whether or not SSDI or SSI benefits will continue.  | SSI: Yes          |
| Countable Earned Income  | Not               |
| Gross income and/or unearned income less benefit-allowable exclusions and work incentives.   | applicable        |
| CR (Claims Representative)   | Not               |
| A Social Security Administration (SSA) staff employee who works in<br>an SSA field office.   | applicable        |



| Credits (SSA Credits)   | Not        |
|---|------------|
| Previously called "quarters of coverage." As you work and pay Social      | applicable |
| Security taxes, you earn credits that count toward your eligibility for   |            |
| future Social Security benefits. You can earn a maximum of four           |            |
| credits each year. Most people need 40 credits to qualify for some        |            |
| benefits. Younger people need fewer credits to qualify for disability     |            |
| and survivor benefits. Sometimes referred to as Work Credits. For         |            |
| more information, read "How You Earn Credits" at                          |            |
| https://www.ssa.gov/pubs/EN-05-10072.pdf                                  |            |
| CWIC (Community Work Incentives Coordinator)                              | Not        |
| Benefits Specialists under the Social Security Administration (SSA)       | applicable |
| Work Incentives Planning and Assistance Program (WIPA) that               |            |
| provide all SSA beneficiaries with disabilities (including transition-to- |            |
| work-aged youth) access to benefits planning and assistance               |            |
| services.   |            |

## D

| Definition  | Applies to:<br>SSI/SSDI |
|---|-------------------------|
| DAC (Disabled Adult Child)  | SSDI: Yes               |
| See Childhood Disability Benefit above.   | SSI: No                 |
| DCF (Department of Children and Families)   | Not                     |
| A state agency that administers the food stamps, Medicaid,<br>temporary cash assistance and other needs-based programs and<br>services to help improve the lives of individuals and families and<br>protect children, the elderly and individuals with disabilities from<br>abuse and neglect.  | applicable              |
| DDS (Division of Disability Determination)<br>or DDS (Disability Determination Service)<br>These are responsible for making decisions regarding medical<br>eligibility for persons applying for disability benefits or<br>Supplemental Security Income (SSI) benefits from the Social Security<br>Administration (SSA). They also conduct medical continuing<br>disability reviews. | Not<br>applicable       |



| Deeming   | SSDI: No   |
|---|------------|
| The Social Security Administration (SSA) may consider some of the     | SSI: Yes   |
| income and resources of a recipient's spouse, parent (if under age    | 3511 1 65  |
| 18) or sponsor (if a non-citizen) when applying for or receiving      |            |
| Supplemental Security Income (SSI) benefits.                          |            |
| Direct Deposit  | SSDI: Yes  |
| The standard way to receive Social Security benefits and              | SSI: Yes   |
| Supplemental Security Income benefits. The benefit payment is sent    | 551. 105   |
| electronically to an account in a financial institution (bank, trust  |            |
| company, savings and loan association, brokerage agency, credit       |            |
| union or ABLE account).   |            |
|   | Not        |
| Disability  |            |
| Defined by the Social Security Administration (SSA) as the inability  | applicable |
| to engage in Substantial Gainful Activity (SGA) by reason of any      |            |
| medical impairment that has lasted longer or is expected to last for  |            |
| a continuous period of not less than 12 months or result in death.    |            |
| Division of Blind Services (DBS)                                      | Not        |
| A Florida State Agency that provides a variety of services, including | applicable |
| employment services and the provision of assistive technology to      |            |
| blind or visually impaired children and adults.                       |            |

## Е

| Definition  | Applies to:<br>SSI/SSDI |
|---|-------------------------|
| Earned Income   | Not                     |
| Money a person receives from wages, self-employment, certain  | applicable              |
| royalties and honoraria and/or sheltered workshop payments.   |                         |
| EITC (Earned Income Tax Credit)   | Not                     |
| The EITC is a refundable federal income tax credit for low-income<br>working individuals and families. Congress originally approved the<br>tax credit legislation in 1975 in part to offset the burden of social<br>security taxes and to provide an incentive to work. To qualify,<br>taxpayers must meet certain requirements and file a tax return,<br>even if they did not earn enough money to be obligated to file a tax<br>return. | applicable              |



| Eligible Couple  | SSDI: No   |
|--|------------|
| 5  | SSI: Yes   |
| An eligible couple is two SSI recipients who live together and are   | 551. 185   |
| considered married by the Social Security Administration (SSA). SSA  |            |
| considers two people married for SSI purposes if:  |            |
| <ul> <li>They are living in the same household and are married under<br/>the laws of their State.</li> </ul> |            |
| <ul> <li>They are holding themselves out as husband and wife to the</li> </ul>                               |            |
| community in which they live.  |            |
| <ul> <li>One is entitled, as the spouse of the other, to Social Security</li> </ul>                          |            |
| benefits.  |            |
| EN (Employment Networks)   | Not        |
| Employment networks are public or private providers in the local   | applicable |
| community and can include the state Vocational Rehabilitation (VR)   |            |
| agency and Florida Workforce Centers that have chosen to provide   |            |
| return-to-work services to Ticket holders under the Ticket to Work   |            |
| program.   |            |
| EPE (Extended Period of Eligibility)   | SSDI: Yes  |
| A period of 36 consecutive months that follow the Trial Work Period  | SSI: No    |
| (TWP). The purpose of this time period is to give beneficiaries a  |            |
| chance to continue to test their work skills. During the EPE, eligibility                                    |            |
| for SSDI cash benefits continue for the months countable earnings  |            |
| are below Substantial Gainful Activity (SGA).  |            |
| EXR (Expedited Reinstatement)  | SSDI: Yes  |
| This provides an additional safety net in the return-to-work phase.  | SSI: Yes   |
| Individuals who lose eligibility for Social Security Disability Insurance                                    |            |
| (SSDI) or Supplemental Security Income (SSI) benefits meaning  |            |
| their SSDI or SSI benefits are terminated can request that their   |            |
| benefits start again through this process.   |            |



#### F

| Definition  | Applies to:<br>SSI/SSDI |
|---|-------------------------|
| FBR (Federal Benefit Rate)  | SSDI: No                |
| Federal Benefit Rate is the maximum amount a person receiving SSI       | SSI: Yes                |
| benefits can receive from the Federal government. Usually changes       |                         |
| January 1 of each calendar year.  |                         |
| FDDC (Florida Developmental Disabilities Council, Inc.)                 | Not                     |
| This training, Changing Face of Benefits, is an initiative of the FDDC. | applicable              |
| For more resources and to learn more about the FDDC and how             |                         |
| you can support self-advocacy and meaningful participation for          |                         |
| Floridians with developmental disabilities, visit www.fddc.org.         |                         |
| FDIC (Federal Deposit Insurance Corporation)                            | Not                     |
| Guarantees up to \$250,000 of a person's money deposited in an          | applicable              |
| insured financial institution.  |                         |
| FICA Tax  | Not                     |
| FICA stands for "Federal Insurance Contributions Act." It's the tax     | applicable              |
| withheld from salary or self-employment income that funds the           |                         |
| Social Security and Medicare programs.                                  |                         |
| Field Office (SSA)  | Not                     |
| Another name for the local SSA office. You can use the SSA Office       | applicable              |
| Locator to find your local office by zip code at                        |                         |
| https://secure.ssa.gov/ICON/main.jsp                                    |                         |
| Financial Education   | Not                     |
| The process by which people improve their understanding of              | applicable              |
| financial products, services and concepts, so that they are             |                         |
| empowered to make informed choices, avoid pitfalls, know where          |                         |
| to go for help, and take other actions to improve their present and     |                         |
| long-term financial well-being.   |                         |
| FSS (Family Self-Sufficiency)   | Not                     |
| A voluntary program Public Housing Authorities can participate in to    | applicable              |
| provide their tenants the opportunity to set goals and save money       |                         |
| to advance their self-sufficiency.                                      |                         |



## G

| Definition   | Applies to:<br>SSI/SSDI |
|--|-------------------------|
| Gross Income   | SSDI: Yes               |
| Money earned as wages or self-employment before any deductions | SSI: Yes                |
| (such as taxes) or exclusions are applied (IRS Term).          |                         |

#### Η

| Definition   | Applies to:<br>SSI/SSDI |
|--|-------------------------|
| HCBS Waiver (Home and Community Based Services)                        | Not                     |
| Federally approved Medicaid waiver programs which provide              | applicable              |
| services to individuals with disabilities to help them to be active in |                         |
| the community, to provide a home-like environment if the person        |                         |
| lives in a group home, assisted living facility (ALF) or adult family  |                         |
| care home and enable them to make personal choices.                    |                         |
| HUD (Housing and Urban Development)                                    | Not                     |
| A U.S. federal agency that develops national policies and programs     | applicable              |
| to address housing needs in the United States and enforces fair        |                         |
| housing laws. HUD helps people by administering a variety of           |                         |
| programs that develop and support affordable housing and provide       |                         |
| counseling services for potential homeowners.                          |                         |



#### 

| Definition   | Applies to:<br>SSI/SSDI |
|--|-------------------------|
| In-Kind  | SSDI: No                |
| Counted value of food, utilities or shelter provided at no cost. This is | SSI: Yes                |
| considered Unearned Income.  |                         |
| Initial Reinstatement Period (IRP)                                       | SSDI: Yes               |
| In an expedited reinstatement case, the first 24 months (not             | SSI: No                 |
| necessarily consecutive) of payments. If you receive SSI benefits,       |                         |
| normal income counting rules apply.                                      |                         |
| Insured Status   | SSDI: No                |
| If you worked and earned enough Social Security credits to be            | SSI: Yes                |
| eligible for retirement or disability benefits or enable your            |                         |
| dependents to be eligible for benefits due to your retirement,           |                         |
| disability or death, you have insured status. For more information,      |                         |
| see: https://www.ssa.gov/pubs/EN-05-10072.pdf                            |                         |
| IRS (Internal Revenue Service)   | Not                     |
| A U.S. government agency responsible for tax collection and tax law      | applicable              |
| enforcement.   |                         |
| IRWE (Impairment Related Work Expense)                                   | SSDI: Yes               |
| A work incentive that allows an individual to deduct the cost of         | SSI: Yes                |
| items they pay for themselves to go to work because of their             |                         |
| disability. IRWEs are out-of-pocket expenses for the items and           |                         |
| services that a beneficiary needs, in order to work due to their         |                         |
| disability. The Social Security Administration (SSA) will deduct the     |                         |
| cost of these items or services from the beneficiary's countable         |                         |
| earnings to decide if their countable earnings demonstrate               |                         |
| performance of Substantial Gainful Activity (SGA).                       |                         |



#### Μ

| Definition   | Applies to:<br>SSI/SSDI |
|--|-------------------------|
| Medicaid   | SSDI: No                |
| Medicaid is a federal medical assistance program administered by | SSI: Yes                |
| states and the medical benefit attached to Supplemental Security |                         |
| Income (SSI). Eligibility is based on resources and earned and   |                         |
| unearned income levels. (Medical Benefit attached to SSI)        |                         |
| Medicare   | SSDI: Yes               |
| A federal medical insurance program connected to Social Security | SSI: No                 |
| Disability Insurance (SSDI). Individuals receiving SSDI are      |                         |
| automatically eligible after applicable waiting period. (Medical |                         |
| Benefit attached to SSDI)  |                         |

#### Ν

| Definition  | Applies to:<br>SSI/SSDI |
|---|-------------------------|
| NDI (National Disability Institute)                                 | Not                     |
| This training, Changing Face of Benefits, was developed by NDI. For | applicable              |
| more resources and to learn more about building a better financial  |                         |
| future, visit https://www.nationaldisabilityinstitute.org/          |                         |
| NDRN (National Disability Rights Network)                           | Not                     |
| The nation's largest provider of legal advocacy services for people | applicable              |
| with disabilities. One Protection and Advocacy component falls      |                         |
| under their jurisdiction in each state.                             |                         |
| Number Holder   | Not                     |
| See Wage Earner. This refers to the Social Security Account number  | applicable              |
| holder.   |                         |
| Nutrition Assistance Program  | Not                     |
| See SNAP – Supplemental Nutrition Assistance Program.               | applicable              |



#### Ρ

| Definition   | Applies to:<br>SSI/SSDI |
|--|-------------------------|
| PABSS (Protection and Advocacy of Beneficiaries on Social  | Not                     |
| Security)  | applicable              |
| A program created to:  |                         |
| <ul> <li>Assist SSDI and SSI beneficiaries in obtaining information and<br/>advice about receiving vocational rehabilitation and<br/>employment services.</li> </ul> |                         |
| <ul> <li>Provide advocacy or other related services that beneficiaries<br/>may need to secure or regain gainful employment.</li> </ul>                               |                         |
| The PABSS program in Florida is administered by Disability Rights<br>Florida and falls under the National Disability Rights Network<br>(NDRN).                       |                         |
| PASS (Plan to Achieve Self-Support)  | SSDI: No                |
| An earned income and resource exclusion that allows a person who   | SSI: Yes                |
| is disabled or blind to set aside income and/or resources (over the  |                         |
| \$2,000 asset limit) to reach an employment goal.  |                         |
| PESS (Property Essential for Self-Support)   | SSDI: No                |
| A work incentive where some resources essential to self-support  | SSI: Yes                |
| are not counted for purposes of continuing eligibility for SSI   |                         |
| benefits.  |                         |

## Q

| Definition               | Applies to:<br>SSI/SSDI |
|--------------------------|-------------------------|
| QC (Quarter of Coverage) | SSDI: No                |
| See Credits above        | SSI: Yes                |



## R

| Definition   | Applies to:<br>SSI/SSDI |
|--|-------------------------|
| Representative Payee   | SSDI: Yes               |
| A person, agency organization or institution Social Security         | SSI: Yes                |
| Administration (SSA) approves to manage a person's benefits          |                         |
| when they are unable to manage the benefits themselves.              |                         |
| Resources  | SSDI: No                |
| Resources can be anything a person owns that can be converted        | SSI: Yes                |
| to cash to pay for food, shelter and clothing. The resource limit is | Medicaid: Yes           |
| \$2000 for an individual and \$3000 for a couple.                    |                         |
| Retroactive Benefits (Back pay)                                      | SSDI: Yes               |
| Monthly benefits that you may be entitled to before the month        | SSI: Yes                |
| you actually apply, if you meet the requirements. Or, if approval    |                         |
| of your claim is delayed due to appeals, the back pay due.           |                         |

## S

| Definition  | Applies to:<br>SSI/SSDI |
|---|-------------------------|
| Section 8 Voucher   | SSDI: No                |
| U.S. Department of Housing and Urban Development (HUD)                | SSI: Yes                |
| program administered locally by public housing authorities (PHAs).    |                         |
| Section 8 Vouchers allow the holder to secure their own suitable      |                         |
| housing or, if authorized by the PHA, to purchase a modest home.      |                         |
| Section 301   | SSDI: Yes               |
| A work incentive for individuals participating in an appropriate      | SSI: Yes                |
| program of vocational rehabilitation or similar service that extends  |                         |
| the time an individual receives benefits in the event they become     |                         |
| ineligible because they medically improve.                            |                         |
| Section 1619(a)   | SSDI: No                |
| A work incentive that allows a working Supplemental Security          | SSI: Yes                |
| Income (SSI) recipient to earn above the Substantial Gainful Activity |                         |
| (SGA) amount and maintain SSI eligibility. As the earnings of the SSI |                         |
| recipient increase, the SSI cash benefit may decrease.                |                         |



| Section 1619(b)   | SSDI: No   |
|---|------------|
| A work incentive that allows a working Supplemental Security          | SSI: Yes   |
| Income (SSI) recipient to keep their Medicaid eligibility when        |            |
| earning income at a level that eliminates an SSI cash benefit.        |            |
| Self-Employment Income  | SSDI: Yes  |
| You are self-employed if you are a private contractor, you operate a  | SSI: Yes   |
| trade, business or profession, either individually or as a partner,   |            |
| and have net earnings of \$400 or more in a taxable year.             |            |
| SEIE (Student Earned Income Exclusion)                                | SSDI: No   |
| A work incentive that allows a student, under 22, who is regularly    | SSI: Yes   |
| attending school and is earning wages to maintain more of their       |            |
| Supplemental Security Income (SSI) cash benefit by deducting a        |            |
| monthly maximum and up to an annual maximum amount of                 |            |
| income.   |            |
| Self-Employment   | Not        |
| Earnings secured through working for oneself rather than being        | applicable |
| employed by someone else.   |            |
| SGA (Substantial Gainful Activity)                                    | Not        |
| The performance of work for pay or profit, whether or not a profit    | applicable |
| or pay is realized. The monthly SGA amount will change annually       |            |
| based on the national wage index.                                     |            |
| SNAP (Supplemental Nutrition Assistance Program)                      | Not        |
| The U.S. Department of Agriculture program that helps needy           | applicable |
| families buy food, formally known as food stamps. For more            |            |
| information see https://www.ssa.gov/pubs/EN-05-10100.pdf. This        |            |
| is also called "SNAP" – Supplemental Nutrition Assistance Program.    |            |
| Special Conditions  | SSDI: Yes  |
| A work incentive that allows an individual to deduct the value of     | SSI: Yes   |
| support provided by someone other than the individual's employer      |            |
| that assists the beneficiary in earning wages above the Substantial   |            |
| Gainful Activity (SGA) level. <b>(*Only applies to SSI at time of</b> |            |
| application)  |            |
| SSA (Social Security Administration)                                  | Not        |
| The U.S. federal agency that administers the Social Security          | applicable |
| Disability Insurance (SSDI) and Supplemental Security Income (SSI)    |            |
| programs.   |            |



| SSDI (Social Security Disability Insurance)                               | Not        |
|---|------------|
| A program under Title II of the Social Security Act. It is a cash benefit | applicable |
| program for individuals who have worked and paid into FICA                |            |
| (Federal Insured Contribution Act), or are a Disabled Adult Child,        |            |
| and who meet Social Security's definition of disability (inability to     |            |
| work at a substantial level due to a documented disability).              |            |
| SSI (Supplemental Security Income)  | Not        |
| Supplemental Security Income is a program under Title XVI of the          | applicable |
| Social Security Act. It is a cash benefit paid to individuals who have    |            |
| limited income and resources and who meet Social Security's               |            |
| definition of disability (inability to work at a substantial level due to |            |
| a documented disability).   |            |
| Subsidies   | SSDI: Yes  |
| A work incentive that allows an individual to deduct the value of         | SSI: Yes   |
| support provided by the individual's employer that assists the            |            |
| beneficiary in earning wages above the Substantial Gainful Activity       |            |
| (SGA) level. (*Only applies to SSI at time of application)                |            |

## Т

| Definition   | Applies to:<br>SSI/SSDI |
|--|-------------------------|
| TANF (Temporary Assistance for Needy Families)                     | Not                     |
| This program is designed to help needy families achieve self-      | applicable              |
| sufficiency. States and territories receive block grants from TANF |                         |
| to design and operate programs to provide families with financial  |                         |
| assistance and related support services. State-administered        |                         |
| programs may include childcare assistance, job preparation, and    |                         |
| work assistance.   |                         |
| The Three Tests  | SSDI: Yes               |
| SSA uses three tests to evaluate self-employment income when       | SSI: No                 |
| you initially apply for SSDI and before you have received SSDI     |                         |
| benefits for 24 months. They also use the tests to determine       |                         |
| whether benefits can be reinstated when work activity is           |                         |
| evaluated in the EPE.  |                         |



| Threshold  | SSDI: No      |
|--|---------------|
| The maximum amount an SSI Recipient can earn yearly to               | SSI: Yes      |
| maintain 1619(b) status and the continuation of Medicaid at no       | Medicaid: Yes |
| cost. Amount is State specific and changes each year. An             |               |
| Individualized Threshold is available for individuals with excessive |               |
| Medicaid costs.  |               |
| TTWWIIA (Ticket to Work and Work Incentives Improvement              | Not           |
| Act)   | applicable    |
| Legislation that modernizes the employment services system for       |               |
| people with disabilities and makes it possible for millions of       |               |
| Americans with disabilities to no longer have to choose between      |               |
| taking a job and having health care.                                 |               |
| TTW (Ticket to Work Program)   | SSDI: Yes     |
| The Ticket Program, is one part of the "Ticket to Work and Work      | SSI: Yes      |
| Incentives Improvement Act", that increases opportunities and        |               |
| choices for Social Security disability beneficiaries to obtain       |               |
| employment, vocational rehabilitation (VR) and other support         |               |
| services from public and private providers, employers and other      |               |
| organizations. Under the Ticket to Work Program, the Social          |               |
| Security Administration provides disability beneficiaries with a     |               |
| Ticket they may use to obtain the services and jobs they need        |               |
| from organizations called Employment Networks (ENs).                 |               |
| TWP (Trial Work Period)  | SSDI: Yes     |
| Work incentive that allows a person to test his/her ability to work  | SSI: No       |
| without losing benefits. Under this provision, the beneficiary is    |               |
| credited with a month of trial work for each month that earnings     |               |
| exceed the TWP amount. When the beneficiary has accumulated          |               |
| nine such months (not necessarily consecutively earned), the Trial   |               |
| Work Period is complete.   |               |



#### U

| Definition  | Applies to:<br>SSI/SSDI |
|---|-------------------------|
| Unearned Income   | SSDI: No                |
| Any money a person receives that is not for services performed  | SSI: Yes                |
| (paid work). Unearned income may include SSDI or other  | Medicaid: Yes           |
| governmental cash benefits, money directly paid to a person   |                         |
| from a trust, interest, dividends and/or monthly provision by a   |                         |
| family to subsidize living expenses.  |                         |
| UWA (Unsuccessful Work Attempt)   | SSDI: Yes               |
| This occurs when a beneficiary's effort to do a substantial level of<br>work in employment or self-employment is stopped or reduced | SSI: No                 |
| to below the Substantial Gainful Activity (SGA) level after a short time (six months or less).                                      |                         |

#### V

| Definition   | Applies to:<br>SSI/SSDI |
|--|-------------------------|
| VITA (Volunteer Income Tax Assistance)                                 | Not                     |
| A program supported by the Internal Revenue Service (IRS)              | applicable              |
| providing certified tax preparers at the local, community level and    |                         |
| at no cost to individuals who make \$50,000 or less and need           |                         |
| assistance in preparing their own tax returns.                         |                         |
| VR (Vocational Rehabilitation)   | Not                     |
| A federal-state program available in every state to assist individuals | applicable              |
| with disabilities to prepare for, gain or retain employment.           |                         |



#### W

| Definition   | Applies to:<br>SSI/SSDI |
|--|-------------------------|
| Wage Earner  | Not                     |
| A person who earns Social Security credits while working for wages   | applicable              |
| or self-employment income. Sometimes referred to as the "Number  |                         |
| Holder" or "worker."   |                         |
| Wages  | Not                     |
| All payments for services performed for an employer. Wages do not<br>have to be in cash. The cash value of all compensation paid to an | applicable              |
| employee in any form other than cash is also considered wages,   |                         |
| unless the form of payment is specifically not covered under the   |                         |
| Social Security Act.   |                         |
| Work Incentive (Work Support)  | SSDI: Yes               |
| Special rules that make it possible for people to work and keep their  | SSI: Yes                |
| monthly payment and Medicare/Medicaid and/or to become self-   |                         |
| sufficient. They are also called Employment Support Programs.  |                         |
| WIL (Work Incentive Liaison)   | Not                     |
| A Social Security employee specially trained in the work incentive   | applicable              |
| provisions of Social Security Disability Insurance (SSDI) and  |                         |
| Supplemental Security Income (SSI).  |                         |
| WIPA (Work Incentives Planning and Assistance)   | Not                     |
| A program to assist Social Security Administration (SSA)   | applicable              |
| beneficiaries with transitioning from dependence on public benefits  |                         |
| to paid employment and greater economic self-sufficiency.  |                         |
| Work Credits   | Not                     |
| See Credits above.   | applicable              |

