

Quick Reference Guide

“I receive SSI/SSDI, so I can only work part-time.”

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THIS QUICK REFERENCE GUIDE PROVIDES INFORMATION AND RESOURCES TO GUIDE INDIVIDUALS IF THEY EXPERIENCE THE BARRIER IDENTIFIED IN THE HANDOUT.

Work Incentives for SSI/SSDI Beneficiaries

The Social Security Administration (SSA) manages two programs that provide benefits based on disability or blindness: the Social Security Disability Insurance (SSDI) program and the Supplemental Security Income (SSI) program. To meet SSA's definition of disability, an individual must not be able to engage in any substantial gainful activity (SGA) because of a medically-determinable physical or mental impairment(s). SGA changes each year. To learn more, including current SGA level, go to: ssa.gov/oact/cola/sga.html.

SSDI provides benefits to disabled or blind persons who are “insured” by workers’ contributions to the Social Security trust fund based on earnings as required by the Federal Insurance Contributions Act. The SSI program makes cash assistance payments to aged, blind and persons with disabilities who have limited income, resources and work histories.

One of SSA’s highest priorities is to support the efforts of beneficiaries who want to work by developing services to help them reach their employment goal. The SSDI/SSI programs include numerous employment support provisions referred to as Work Incentives.

Tools and Resources from Hands on Banking®

- Jobs: bit.ly/3DLoAia

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Ticket-to-Work Program

SSA's Ticket to Work program supports career development for Social Security disability beneficiaries age 18 through 64 who want to work. The Ticket program is free and voluntary and helps people with disabilities progress toward employment and financial goals.

Below are the steps for SSI/SSDI beneficiaries to decide if the Ticket to Work program is right for them:

1. First, call the Ticket to Work Help Line at 1-866-968-7842 / 866-833-2967 TTY to verify eligibility.
2. Next, decide which service providers are the right choice for you: Employment Network, State Vocational Rehabilitation Agency and/or Public Workforce System.
3. Once the beneficiary and the service provider decide they are a match, a plan is developed collaboratively towards reaching the work goals.

Ultimately, participation in the Ticket program means that a beneficiary is working to reduce or eliminate dependence on SSDI/SSI cash benefits.

To learn more about Ticket to Work, go to choosework.ssa.gov.

Work Incentive Planning & Assistance (WIPA)

WIPA projects are community-based organizations that provide SSI/SSDI beneficiaries with free access to Work Incentives planning and assistance. A WIPA project can help a beneficiary understand employment supports to help make informed choices about work.

Each WIPA project has counselors called Community Work Incentives Coordinators (CWIC) who provide Work Incentives planning and assistance. Given the array and complexity of Work Incentives, many SSI/SSDI beneficiaries remain unaware of how to apply them and often assume they can only work part-time.

Locate WIPA organizations nationwide:

choosework.ssa.gov/findhelp

SSI/SSDI EMPLOYMENT SUPPORTS

There are a number of critical Work Incentives available only to SSI beneficiaries, while other employment supports are available only to SSDI beneficiaries. There are also key Work Incentives that apply to both SSI/SSDI beneficiaries.

One significant Work Incentive to which both SSI/SSDI beneficiaries may apply is an Impairment-Related Work Expense (IRWE). SSA deducts the cost of certain impairment-related items and services needed to work from gross earnings to decide if work is substantial gainful activity (SGA). It does not matter if these items and services are used for non-work activities.

Some types of expenses that are deductible as IRWEs are transportation costs, attendant care, service animals, medical devices and prescription drugs. To learn more, go to ssa.gov/redbook.

SSA deducts IRWEs for SGA when:

- The item(s) or service(s) enables the beneficiary to work.
- The item(s) or service(s) is needed because of a physical or mental impairment.
- The beneficiary pays for the item(s) or service(s) and is not reimbursed by another source such as Medicare, Medicaid or a private insurance.
- The cost is "reasonable," that is, it represents the standard charge for the item or service in the community.