

BENEFICIARY OUTREACH EVENT

Caption Transcript

03.19/26

>> Hello and welcome. Thank you for joining us for social security work incentives, a message of hope for social security disability beneficiaries webinar. Our main speaker today will be Kevin Nickerson the Director of the American Dream Employment Network. Next slide, please.

Listening to the meeting. The audio for today's meeting can be accessed by using computer audio or calling in by phone. If you selected computer audios make sure your speakers are tuned on and plugged in. If you prefer if you do not have sound capabilities on your computer or prefer to listen by phone dial (877)853 5257 and the meeting ID is 826, 63741831.

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ASL video interpreting. We suggest deaf, DeafBlind and hard of hearing participants use a desktop or tablet or laptop instead of a phone. If you would like to see the interpreter on the full screen choose the interpreter's box and click on the 3 dots in the Connor and choose pin video.

How keeping. Sorry. This presentation is not available for distribution. A recording of this webinar will be available for viewing under participant resources at National Disability Institute .org/ADEN. Please use the chatbox to send any questions to Sarah Luczak. If you are listening by phone only you can email questions to info@americandreamEN.org. If you experience technical difficulties during this meeting use the chatbox to send a message to the host, Bethany Tobin or email info@americandreamEN.org. Kevin Nickerson will be our presenter today. Please do not message him through the chat. He will be unable to answer. The agenda. So first we'll start with who is the American Dream Employment Network often known as ADEN. Comparing SSA programs, overview of SSDI benefits and work incentives. How to get help in the return to work. And overview of SSI benefits and work incentives.

And with that I will pass it over to Kirsten.

>> Next slide. Good afternoon, everyone I'm the integrity growth manage we are ADEN and I will start off which giving you background with the American Dream Employment Network. ADEN is an administrative employment network known as an EN and is an approved EN

operating under social security's Ticket to Work program. A consortium of service providers servicing individuals with disabilities who are currently receiving social security disabilities benefits and want to return to employment origin working for the first time. ADEN began in 2015 and is currently helping over 1,000 social security disability beneficiaries achieve their own version of the American dream.

ADEN is a division of the National Disability Institute known as NDI with a mission that individuals with disabilities should be empowered financially, through employment that leads to increased self-sufficiency. We ask you visit NationalDisabilityInstitute.org for more information.

ADEN is here to help. So currently there are over 14 million beneficiaries in the United States on SSI or SSDI benefits and majority living in poverty. Nearly 5,000 ticketholders have chosen ADEN to support their employment goals. Many beneficiaries are not aware of the Ticket to Work program. ADEN is available in all states. If you have support in obtaining employment and ongoing support while employed, you're more likely to succeed. Disability benefits are complex. ADEN has over 90 certified work incentive practitioners within the network to help you understand your benefits and available work incentives.

For service providers we know that many at today's training are service providers. And we welcome you. Professionals like you have found ADEN a profitable business opportunity. So we ask you join our next webinar to learn more about becoming a member and provide employment service to job seekers with disabilities who want to leave their disability benefits behind. Our next intro is April 1, 2026 from 1:30 to 2:30 p.m. Eastern standard time. You can either register in advance for this meeting by scanning the QR code on your screen or clicking the link that will be available in the chat or visiting our website at [American dream EN .org](http://AmericanDreamEN.org).

And with that I'll pass it over to Kevin Nickerson to begin our presentation.

>> Thanks Kirsten and Bethany for setting the stage for me here today I'm just excited to have so many folks with us. I know we have a certain number here on the platform but I know there's also some out there that have joined us through a viewing party. One of our sites I don't want to forget you, welcome, glad you're with us and want to tell you that I know that we have service providers as Kirsten said but really the primary audience I hope I'm special with today are beneficiaries and you are my favorite crowd to talk to. No tons my service providers but I know how complicated it is to try to return to work. I've been kicking around in the field for over 30 years trying to figure this out myself. While you have studied policy, I'm still humbled by the complexity of the social security work incentives and deep policy they have around this. So not going to make you experts today folks but what I want to do is give you

high level basics that I think you can hang on to and understand and leave with some hope that you can try to work.

So with that I'm going to break down the two SSA programs that we're going to talk about today. That's going to be SSI and SSDI. Or social security disability insurance and supplemental security income. Those are the two primary programs I will talk about today. I will start by comparing and contrasting these two programs to give you an idea what's the same and what's different. Why do we have two programs? All right?

And, you know, unfortunately the rules are different for both so I will go through each of these benefits for you and their associated work incentives during our training today. At least the basics I think you need to know so you can decide if you want to try working or not. So let's start with the comparisons. SSDI, also known as retirement survivor's or SSDI versus SSI found in title 16 of the social security act. Which is for aged, blind and disabled individuals. Okay many people don't know but if you don't have enough credit by the time you reach retirement age you don't get retirement benefits, you get SSI. It is different in terms of what makes you eligible. For SSDI you have to have insured status. So if you've worked you know that you pay taxes.

Those taxes do a lot of different things. One of those things they do is ensure you in case you become disabled in which case you are eligible for SSDI. FICA, that supports this benefit. Now SSI came about much later actually. Disability by the way was created in 1956 and it was much later it was about 1972 it was introduced and official in 74 the SSI program because I think they figured out hey not everybody has the ability to get this work history. So what do we do? We still have people with disabilities that couldn't get the work history so SSI, so no work history is required for SSI. It's based on your disability and need. There are benefits to family members for SSDI looking at the other side of the column again. It can support spouses even divorced spouses, disabled children and dependents. Why? Because it's insurance.

And it can extend beyond you like many insurance policies can. SSI on the other hand is individual. It's for you, it's for the recipient. It's not for anyone else. It is means tested.

Now SSDI going back and forth here on these columns again with SSDI there is a 5 month waiting period once you are found eligible before you start receiving benefits. So after SSA says you're eligible you will have that 5 month waiting period before you get the cash benefit. That is often typical of other insurance programs too by the way.

For SSI there is no waiting period. Once that they decide you're eligible you're found eligible and the next month after that you would get your benefit. Don't be confused. I'm not saying you might not have waited a year to be found eligible but they will go back the period you applied and the next full month will make you fully eligible for cash benefits. SSDI because it's

insurance, it's different, there's the possibility of a retroactive payment up to 12 months prior to application.

All right. So if you're found eligible but they say your disability started before you applied, you can potentially get up to 12 months prior to application of benefits paid. So often when people are found eligible for SSDI they get a fairly large check once that gets to them for those reasons.

Now for SSI again this is a needs based program. It's paid the first day of the month following the month of application. Additional things I wanted to point out is there is no resource limit for SSDI. It's insurance for insurance programs you're eligible based on the fact that you paid for it. That's what this is. You paid for it through those taxes I mentioned that you contributed. And if you paid enough, you're found eligible for SSI unfortunately there is a resource limit because it is means tested. So if it is for an individual we're talking about there's a \$2,000 resource limit and for eligible couples it's \$3,000. I'll talk more about resources later.

For SSDI, that comes with Medicare. So SSDI Medicare, SSI Medicaid. Unfortunately there is a 24 month waiting period for folks to get their Medicare after they're found eligible for SSDI. There's a 24 month waiting period after you first get your benefits. I told you in the previous slide there's a 5 month waiting period after you're eligible to get that first payment. So really you have the 5 months and beyond that 24 months more that you have to wait, which that's tough and I wish it wasn't that way because obviously people are getting this benefit there's medical need. So it's a difficult situation. I don't have a good answer for it.

Medicaid comes with SSI. Conversely. In 2/3 of the states by the way you're eligible for Medicaid automatically if you're eligible for SSI. So you don't have to file a separate application to see if you're eligible in that state. Some states you have to do that. The other third of the states even if you're found eligible for SSI you have to have a separate application for Medicaid with you most states it's automatic.

Now in terms of what the checks represent that you're getting and this will be useful later as we talk about incentives. For SSDI your checks are one month behind. For example a check that you get in April would really represent March's check. The previous month. However for SSI, the check that you get represents that month that you're in. Okay. So when you receive it that's the month it represents for SSDI, it's the month previous.

Now let's talk about when you actually get your checks and I have to tell you there's folks I talked to after all these years that tell me boy Kevin, I don't know if I get SSI, SSDI. How do I know? It says SSA in my bank account. Yeah, it's not going to distinguish that but here's the way you can know if you're wondering today and this is important as we move into work incentives because I want you to be clear about what benefit you're receiving because the work

incentives I outline are different for each of these benefits. So for SSDI checks are paid on the third of the month or Wednesday after that.

Third of the month or a Wednesday after that. So if that's when you're getting paid that's SSDI. For SSI, it's the first of the month with some exceptions of course for holidays but pretty much always going to be the first of the month. So that's an easy tell and if you're like me, I know when I get paid. Most of us know when we get paid so you know what day your check will come in than will help you distinguish aim getting SSI or SSDI. That's a segway in my me discussing work incentives. I will start with SSDI beneficiaries which are very different then SSI. Let's start we will compartmentalize these two benefits. Now you might be out there saying I get both benefits and that can happen. You can be considered a concurrent beneficiaries meaning you get some SSI and some SSDI. I am sorry because you will have to understand both sets of these rules. But let's compartmentalize these and talk about SS di. That's what I have to do with the limited space I have in my head. So SSDI work incentives. Some of the basics is that and this is great news. This is where some of the hope comes in by the way. You get 9 trial work period months if you get SSDI where you can earn any amount of money to test your ability to work again. Isn't that cool? Any amount of money. You're keeping your cash benefit and healthcare assuming you already have it and met that waiting period we talked about. Nine of these months. They don't have to be consecutive. They will accumulate though.

And they count this year if you earn more than \$1,210 in a month gross.

So if you're over that amount you know I've used one of those 9 months. Now social security's going to monitor if you've used these and look alt have you accumulated all 9. And if you do accumulate all 9 within what's called a 60 month rolling window of time I'm going to talk to you about the next part of the incentive package but this is what you need to track. I will tell you one last thing about this. I want you to use these wisely. I don't want you to make \$1,211. One dollar over. My advice is use these to your advantage. Try working at a level that will help you evaluate can I make enough money ultimately get off this benefit or not. That's what the purpose is. So evaluate your ability to engage in full time work that leads to self-sufficiency.

With no penalties. Isn't that great? So you do have these 9 months. You might say I don't know if I used them. We'll talk about that later. If and when you use the 9 months within that rolling time the next begins called an extended period of eligibility. This is the 36 month period. Little different. Little different incentive but it's still there to help you test your ability to work.

So I will tell you this. It's going to start the month after the last trial work period month has been used. And it will last 36 months and end whether you are working or not.

So again, I'm going to advise use these incentives wisely.

So what's this EPE about? Well for any month in this extended period of eligibility that you have earnings over what social security calls the substantial gainful activity level or SGA level, which for this year by the way for most is \$1,690 SGA. That's the non blind rate. Although if you have blindness as your primary your SGA rate is much higher at \$2,830 this year. Okay. So I'm just going to call it SGA and know there's a difference based on your disability. If you're primary disability is blindness it's \$2,830, non blind \$1,690.

If your earnings are over that SGA level, they will evaluate your monthly earnings and say okay if you're over that amount, we will not pay you your benefit. If you're under that amount, we are going to pay you that benefit.

But even if they stop your benefit for any reason because you're over that SGA level, you are not disconnected from the program you are still tied to the program as a beneficiary, your eligibility is intact, your Medicare stays intact. It's simply the cash benefit we're talking about which is really why it's called an extended period of eligibility not an extended period of cash benefits.

Okay? So it does protect eligibility. Now there is a caveat.

I will talk about that next because as social security evaluates whether you're above that SGA level, right, they want to kind of figure out, okay, we're starting to see a pattern here above that SGA level. All right. If they do find a pattern that first month of that pattern it's usually a pattern they will see within a 3 6 month period above that SGA level, they will call your cessation month.

But they're going give you that cessation month and two months after that and call it a grace period. And for those 3 months even though you're in this EPE like I described and even though you're over SGA they're going to give you these bonus 3 months and say you get to keep your cash benefits.

For that grace period. So it's kind of like, you know, another period of time that they give you where they're giving you a break. Right? You have the 9 months, no questions asked. Now you moved into this EPE and they see this pattern and they've established your grace period. You get those months; you get to keep those payments.

Okay.

However, after that grace period, after that ends that's been established and if your earnings are above that SGA level that's when SSA decides to suspend your benefit authorize that month. However if your earnings fall below that limit SSA will reinstate your benefit. So you don't have to reapply. You've never lost eligibility. You've simply been suspended. So this is another safety net under you folks to help you try work and see long term how am I going to

do. You know why they did this? Because they don't want to terminate people quickly. They want to make sure you're on a path that's sustainable, that you can continue to work.

So that you don't have to reapply.

This 3 year period will help everybody figure that out. Okay. So that purpose again to protect eligibility, give you that additional safety net. Not necessarily protect your cash benefit and again to evaluate your long term ability to get back on your feet, back on that career path. So if you thought when you are going to work and you're on SSD you will lose your benefits immediately, the rug will get pulled out from under you, that's not how it works and I hope what I showed you spells out some of this. I will give it to you a different way. I'm a visual learner. I have this timeline I've been using for many years that I like. Just kind of show you in a visual here if you can see this, I've got a timeline that has the trial work period on the left and under it a caption, just information that says that's your 9 months during that trial work period.

Okay? Remembering that during that trial work period you have those months they don't have to be consecutive. Often, they are but sometimes they're not. Earnings over \$1,210 this month. When you accumulate 9 of those months using that as a test of your ability, the month after that begins the next part of the timeline called an extended period of eligibility. I know you just went through this but this timeline I think illustrates it a little differently.

So you have this next period the 36 months. Now the 36 months once it starts as I told you ends 36 months later whether you're working or not so I hope you can use that wisely. If possible, try to use these incentives to your advantage to try things. Again during the EPE it's a safety net. Social security social security looks at your wages F you're over that level, 3830 blind rate, 1690 non blind rate, after that grace period they will suspend benefits. If you have to stop working, they will reinstate the benefit for you. I've heard it an easy on, easy off period. It's whether or not you get your cash benefit. I will advise strongly you have an advocate in your corner and we will talk about that. For sure you don't have to be alone in this. The last thing I will tell you because we have to move along, at the end of the EPE what happens then? At the end that have extended period of eligibility if your earnings are over the SGA level the first month, I will say they're over the SGA level, social security will terminate your benefit.

I know that sounds scary. Right? We call folks in that situation here at American Dream Employment Network, graduates.

Because it's a planned event. It's not a surprise. We want you to get terminated. I know that should ever sounds horrible but it's not if it's planned and I will talk to you yet about more work incentives.

I could say that's not all. There's more. Right? There's even better news. I gave you the basic package of work incentives for SSDI. I want to layout a few more things that you need to know. Social security has these additional work incentives one is an IRWE, impairment related work expense. This helps beneficiaries who work and by virtue of working often people with disabilities have more expenses than people without disabilities. It's a little unfair. Well this incentive is used to even that playing field.

So what is an IRWE and when does it apply? These are the expenses you have. When it applies is when you have an expense that's directly related to enabling you the beneficiary to work.

It's not, you know, related to other things in life. It's not related to your hobby. It's an expense related to work.

It's also related to a medically determinable condition, in other words the reason why you have benefits.

Not necessarily specifically that but it could be related to it as well.

But it's related to disability. The expense, the item or service is paid for out of your pocket. That's another criteria.

Generally the expense has to be paid in the month you're working. There are some exceptions that have to do with very expensive items or services. For example if you modified a van or something like that social security can look back for a period of time and opportunity expense because it's very expensive.

And last but not least the expense must be reasonable. What's that mean? Social security's discretion. I will give you a ridiculous example if you had to use a cane. That would be reasonable. Gold plated cane, not so reasonable. You get my point. So we have to do things that make sense. Not necessarily what's nicer, as long as it works. So IRWE can be used with SSI and SSDI beneficiaries.

I will give you a quick example here because we don't have a lot of time. But for SSDI beneficiaries what does it do? It's a little different. I told you before social security is always looking at the wages monthly. Now the way social security decides whether you have earned above that substantial gainful activity level I mentioned is to decide whether your countable earnings are above that SGA level.

Now what's countable? Well there's gross wages, and then when we subtract work incentives we're left with countable wages.

So that's my work incentive formula. Gross wages minus work incentives equals countable wages or what social security will look at when deciding if you're over that SGA level. So for an

SSDI Ben fish I have the example of Joe. He earns \$1,750 gross and has \$150 in IRWE expenses. So how would social security look at this? Well \$1,750 first of all is over the SGA level. If he had no incentives, right, and there was nothing going on here and that's what they had to look at well then I would be over that limit and they would have to decide whether to pay him that month based on the \$1,750. That's not a lot over SGA. I would hate to see Joe lose his benefit over \$60. So we look at Joe, he has work expense, maybe some things he has to pay for that enable him to work and that \$1,750 would be then looked at differently. They would subtract \$150 work incentive the IRWE and that leaves \$1,600 in countable wages.

Now you might wonder what counts as IRWE. I did trainings just on that topic because there's a lot of things that can count as an IRWE. But let's assume this counts. What was submitted and that brings him to \$1,600 in countable wages. That's less than \$1,690 because Joe is not blind. So after that deduction, he's below SGA and would be in a position to continue to get his benefit. That's what it does for SSDI beneficiary reduces gross wages allowing countable wages to be brought below the SGA level.

Is our goal always to help people continue to get their benefit? Certainly not they're part of the Ticket to Work program. Kirsten will lay that out later but the goal is self-sufficiency. But again we're practical folks here. If the you're slightly over the SGA level it doesn't make financial sense to lose your benefit over just a little bit more than the SGA level so we would look at some of these incentives to help you. So for SSI it's a little different.

Because for SSI we're not really obsessed with that SGA level. Once you're found eligible, I will show you that later in a formula, but 2 can reduce gross wages that social security looks at when determining a monthly SSI cash benefit. In some cases an IRWE can help the beneficiary recoup up to 1/2 of their experience through an increased SSI cash benefit. Again I will show you a little bit how the math works later but it's a mathematical thing with SSI that ultimately can increase the SSI check or say reduce less of it. Okay? So that's IRWE. Subsidy is a little different. This is an additional work incentive.

And this exists and this is a little harder to explain this incentive but this is an incentive that exists and this is social security's language, when an employer willingly pays more in wages than the value of services performed by an employee. I know that sounds bad. Right? I'm going to think of it like an accommodation.

So they're accommodating. That's really what they're after here. Is there some accommodation made for you that's different for you than it is for people without a disability in your job? If so, there might be a subsidy involved there. Now the other way subsidy can apply, this is sort of what I consider the cousin to a subsidy is called special conditions. This is when

somebody is paid or receives the full value only because some agency, a third party provides extra services to the employee.

Okay let me break that down. What does that mean exactly? Well, you know for many, many years I was a job coach. I helped people on the job. Right? To learn a job. That's typically not a typical service with the Ticket to Work program but that could be considered for sure a special condition.

That's a third party engaged in helping somebody on the job perform tasks to make sure that that employer gets the full value of that person's employment.

So that's a special condition. There's subsidy, and special conditions. So how does it help? That's what it is. What does it do? Well, first of all I'm going to cut to the chase and go to the bottom of this slide that says this can only be used with SSDI beneficiaries. When it's SSDI what we're always concerned about is how much of my wage does social security count when they are making that SGA determination. How much counts? What is countable wages?

A subsidy can reduce gross wages leaving countable wages that social security looks at when making SGA determinations. So like IRWE it reduces countable wages leaving or I'm sorry reduces gross wages leaving less that counts. Right? Or countable wages. Let me give you an example with Jane here. Simplistic example because that's what I have time for. Jane is earning \$1,750 gross per month. She has \$150 in subsidized wages. The other part of this question that I'm sure is out there is what is exactly a subsidy? What would count exactly? Again I can spend a whole training on that but we have work incentive practitioners that can help you understand this. Okay so you won't be alone in this. But let's say for today we know \$150 of Jane's wages are subsidized. Social security approved it. This is what they would do. They would look at the \$1,750 again. Subtract gross wages minus work incentives, the subsidy of \$150, leaves countable wages, in this case \$1,600 again. So that countable wage, guess what? Is now below the SGA level of \$1,690 meaning Jane gets her disability check that month. Because we've reduced those wages below the SGA level and should have. Okay. We should help Jane in some way if she's only \$60 above the SGA level it wouldn't make sense for her to lose \$1,200 or \$1,300 to go \$60 over. How can we help you improve your financial circumstance? Right? We will look at all this with you if you're working with us flew the ticket program and this is a couple of incentives that are important for you to understand but there's more. Yes, there's more. I mentioned before once you get outside of that 36 month extended period of eligibility and you're gainfully employed you will get terminated and I know that sounds scary because you're like well what if I have to stop working because of my disability again. I had a great job. It was going great. Everything was going smoothly. I got past the EPE and I had to stop working because my disability rearing its ugly head again. That's the worst

possible scenario. I know there are people saying I want to try this but if this happens, I'm fearful. In 2008 some incentives were improved through the Ticket to Work program and some of the work incentives as well and this was one. Expedited reinstatement of benefits. This allows beneficiaries who were terminated to have benefits reinstated. I like to think this is a back door for former beneficiaries who went to work and terminated because of their gainful employment. Congratulations but now we have this safety net again to help even if you get terminated. So who's eligible? They can apply it's primarily SSDI. Can apply to SS SSI but primary SSDI fan you stopped receiving benefits from work, and if, and trough stop performing gainful work, you have to stop earning over that SGA level and due to a disability related to the impairment that has come up again, same as or related to and here's a key indicator too. We have 5 years to use this after you're terminated. The clock starts for EXR when you're terminated so that's after the trial work period after the EPE. And the point at which the EPE social security decides to terminate you begins the 60 month clock or 5 years that we have to use this expedited reinstatement of benefits if we need it.

That's pretty good, isn't it? Now I will tell you one last thing that's pretty awesome. If you're in this boat and this happens to you and I've helped people get reinstated and our members here too here at ADEN. It happens. It's unfortunate because we don't want to see people go back to benefits but it's nice we have this additional safety net in case it's necessary. While social security is making the decision on this reinstatement you can get up to 6 months of benefits. Okay. While they're deciding if you're still disabled under their rules, you can get these initial reinstatement benefits. Six months. Based on the former amount you were getting you would get paid again. Now that is not like a new application is it folks? You don't get paid anything in a new application. They're just trying to figure out if you're eligible. So in this case you get paid again.

Medicaid and Medicare are still there.

When I start working or what happens I will lose my Medicare and actually it's the last thing you will lose. I can tell you that you're going to continue to get Medicare for a period of 93 months minimum after you use your ninth or last trial work period month.

Guaranteed. You will have a minimum of 93 months. What is that, 7 and a half, 8 years? I forget. It's a number of years. Right? So we have time to figure this out. We have years to figure out what to do about that so that's the good news. You will keep that Medicare. By the way even if you're terminated after that EPE you still have your Medicare connection because of this extended Medicare eligibility. During that period you continue to get your Croft free part A and you will have premium for part B which by the way as you know because we're a number of months now into 2026 has gone up. In fact it went up \$17.90 from last year, 2025 it

was \$185 now it's part B premium and most people will pay it. There are some exceptions if you have a very low amount of income there are some Medicare savings programs that can help with the cost of that part B in some cases. It's income based. So if I was to boil this down that means you as a disability beneficiary who wants to go to work you will keep your Medicare insurance for at least 102 months. I added 9 months and 93 and you will at least keep it that long. And I'm not going to have time to spell it out today but there's an option for Medicare after that but we have plenty of time to help you figure that out. Okay, if you want to know more about these premiums there's a link we have that you can go to at Medicare.gov.

Now I went through incentives and there's a lot of confusing information. I don't want you to feel like you're alone. As I said when I started, I'm trying to highlight incentives for people that want to work. Often are confused about what happens if you go to work and think I will lose my cash benefits immediately and healthcare immediately. We understand how complex this is. Every American Dream Employment Network member has at least one certified practitioner because we know this is complicated. And what can they do? They've studied these policies and they have a certification in it and even as somebody certified you can be humbled by these policies but they know more than the average person and they will provide you a thorough understanding of your benefits and these work incentives like we did today. We will dive in deeper and help you establish a roadmap that's going give you an idea what's to come. All right. So I always like to tell our certified work.

[petitioners here if we do our job right people aren't surprised because it's a planned event. I want you to know when you will get terminated and plan for it. I don't want it to be a concern. I want it to be your plan. We can help you do that through this roadmap we will offer you. It's an actual report we will write for you. We will review letters. I know social security language is confusing. We will help to dissect those letters that you get from social security.

Then we will be an advocate for you. We will step in and actually speak to social security on your behalf with your permission of course when situations arise that are complex and we need to step in and help. Now if that sounds interesting to you and you're a beneficiary I want you to text us at this number. (209)886 9474 if you would like us to call you. Write call me and we will actually take it from there. We will have one of our members connection with you and tell you more about how we can help you. I like to put that here and I will talk about that again towards the end of the presentation just an invitation if this sounds good but complicated, I don't want you to feel like you're alone.

Now, I don't to leave out my SSI recipients because we want to help you too. We want to help everybody getting benefits and your incentives are very different. So I will move into this and tell you a little bit about SSI work incentives. Okay. So open up that other box and shut the

SSDI box because now we have to make space for SSI and the rules associated with that program.

So here we go. Fasten your seat belts let's talk about SSI.

Basic work incentives. This is hard to spell out in bullet points. I have to tell you. This is a very mathematically driven program but let me just kind of highlight some of the basics here you should know if you're getting SSI.

Social security when you go to work provides you something called a general income exclusion. The first \$20, I know, I know that's a lot but it's the first \$20 of earned income that they don't count. I'm being sarcastic. There is next an earned income exclusion that allows social security each month to exclude an additional \$65 of earned income. Okay. Now if you only have earned income and no other kind of income they can add those two together and give you the 65 and 20 so the first \$85 of income. Now this IRWE we talked about earlier comes into play in this formula and it's a way to reduce countable income that will help to get you a higher SSI check. I will show you in the formula. It will make more sense. But this next bullet the 1/2 earnings exclusion is really I think the most important. Because above that \$65 and \$20 for every \$2 above that that an SSI recipient makes, social security will only look at one. So only half. Now that's where it gets more powerful for you as an incentive.

There's a few more. Something called a blind work expense. This is if your primary is statutory blindness and this would be counted in a place in the SSI formula let me just say that gives it maximum power for you. Okay. So it has a more bang for the buck if you will if you have a blind work expense. There's a pass, plan to achieve self-support. This can allow people that are saving for a particular goal that's related to helping them become self-sufficient and to earn gainful amounts of money, helps them to have a recoupment of some of that money saved. Sometimes it's full recruitment and sometimes a portion. It all depends on the math in the situation. Honestly. So that's complicated but to set up but can be powerful. I helped a number of people do pass plans over the year. Last one there's a student earned income exclusion. This year that work incentive allows youth these are folks that are in school full time still but they're still wanting to work and allows an exam exclusion ever \$9,730 each year to be excluded with a maximum of \$2,410 per month limit to encourage work. At that age at that level you're probably not earning more than that which means you're not seeing a change in your SSI check. That's the bottom line. I can't guarantee that but it's most likely going to support you keeping all of your check if you're in that situation.

So basic rules about SSI that you need to understand is the federal benefit rate. Or FBR.

See with SSI with SSDI people get all different levels of benefit amount because it's based on your work history. With SSI you get a certain rate of pay. It's an established rate of pay and it's going to be based on your living situation and marital status. Okay. For 2026 the federal benefit rate for an individual is \$996 per month. For married couple that means you're both getting SSI it's \$1,491.

And I know that's not twice the amount. So I guess the assumption is it's cheaper to live together.

So I don't know I don't make the rules I just report them, folks. In addition thorough documentation that federal portion that people get in SSI most states provide a state supplement added to that SSI amount. I could not add that into our training because it varies state by state. If you wonder how that works the best thing to do is go to the Lang that shows up in the chat here that will help you understand how to examine this more closely what your state supplemental study Sacramento amount is and frankly the best way is probably to talk to your claims rep at your field office.

So for SSI it's all about income and resources. So income is anything you receive in cash or in kind, that's social security language that can be used to meet your needs of food, clothing and shelter. Your earnings count in the month your paycheck is dated. That's another important fact to remember. This is going to blow your mind I will reveal this very important information. There's two types of income. Earned and unearned. Social security counts earned income as what you expect, gross wages, salaries, commissions, bonus, self-employment. Unearned is income that is not earned income. I know. That just makes sense, doesn't it? There you go. Earned and unearned. There's also resources. We have to look at differently. Because this is a needs based practice resources count. I told you already this is a means tested program. General rule is that if you receive income in a month, I get my paycheck, I save \$100. It's income the month I receive if. If I staff it's a resource the following month. There's exceptions to most rules with social security folks and there's an exception. Tax refunds. They won't count those for 12 months. They give you a break which is good and they should. In 2026 this year resource limit is \$2,000, individual \$3,000 couple. That rate was established in January of 1989. You might find it interesting to know there is a bill considered to increase these resource levels called the SSI savings penalty elimination act. It's not yet enacted into federal law. It's still reviewed. I hope it gets approved and it would adjust these levels to appropriate numbers for today. Much higher, \$10,000 I think and \$20,000. What do you do about resources? You have a lot more money than you're used to. What do I do? I recommend you look at something called the able act or achieving a better life experience act which was put into law in 2014 December and it allows people with disabilities to save money in this account so they do not count as a resource. As long as the disability happened to prior to age 46. This was changed

this year. It used to be age 26. You had to have a disability prior to age 26. It's increased to age 46 so I think this is a great possible savings vehicle that will help remove those resources as a concern for you. You can save up to \$100,000 in this and it's like an investment account. So your money is making money. So there's really not a downside to that. We have National Disability Institute operates the able National Resource Center. I know that link just went in the chat if you want to know more about able accounts you can check that out through that link. I told you I would share a couple of formulas so let's get into it because I know we have quite a few more slides and I'm dragging. I will do my best here folks to stay on track but let me talk about this example. I will show you and I always say with SSI, you know the numbers don't lie. I like to show people the numbers. In this example we have somebody who is single living alone so we're going to look at \$994. I will show you what happens if somebody on SSI makes \$1,300 a month and I think this will show you how these incentives work. I don't dare get my pointer out I will probably mess that up so I will say I will start with the left column here where it says without work. Pretty obvious if somebody's not working what are they going to get each month? Full SSI check of \$994.

But now we have somebody working making \$1,300. I'm in the right column now and I subtract I start with the \$1,300 and here's how SSI claims rep would evaluate how much to pay somebody on SSI if they made that much in gross wages \$1,300. Take the \$20 off. Take the \$65 off next. \$1,215. I'm keeping this simple. Then we apply the 2 for one rule or that 1/2 earning exclusion. So \$1,215 divided by 2. You can see in the chart on the right what is left for countable income. Next social security would look at what's the amount the person could get if they weren't working. It's \$994, single phase living alone. We subtract the countable wage of \$607.50 and you have adjusted of \$386.50. I add the \$1,300 to that. Now remember you have \$1,300 leaving you with a monthly of \$1,686.50 working after the SS SSI was reduced some compared to \$994. Are you better off working or not? I think the numbers clearly demonstrate you're better off working. The next thing I will show you is what happens if somebody exceeds what we call the breakeven point. Again this person single living alone \$994 federal benefit rate. Now they have \$2,100 in monthly earnings.

So let's just walk through the formula. Twenty dollars off, \$60 off. \$2,015 divided by two. \$1007.50 dollars. Well folks if you take \$1007.50 you end up with nothing. That's what social security calls the breakeven point. So let me ask you this out there, folks. Are you still getting Medicaid in this example? Most would say no because I don't have my benefit any more but the truth is you are going to keep your Medicaid. Let me tell you about a nice incentive that will hopefully encourage you. How to keep your Medicaid while making a lot of money is what I should have called this slide. This is called the 1619B a provision that allows to you maintain the Medicaid even when you go beyond the breakeven point up to a specific threshold of

earnings which varies by state. I can't go through everybody's threshold; we have people from all over the country. But I threw New York in here. We're at about 66,000 Minnesota is \$84,000 threshold. Generous thresholds. Okay So I put a link in here, it's already in the chat. You can look at that and mark that to evaluate what your 1619b threshold is. But if you're below that as long as you meet all other criteria of the SSI program you keep your connection to Medicaid even though you're not getting a cash benefit. So there you go. You're not going to lose your Medicaid. If you thought the rug was getting pulled out from under you, I hope you see that's not how it works. Last slide on incentives then we will turn to Kirsten. This is a state work incentive. Medicaid buy in.

Part of the Ticket to Work act in 1999 this is loud as many states to expand Medicaid coverage. This is separate from the 1619b and allows states to establish even higher income guidelines that I shared with you about those thresholds much higher. I think I just looked at a state I think it was Virginia just maybe Connecticut but it was \$85,000. These thresholds are very high. They want people to stay connected to Medicaid that want to work. It is a very specifically a disability focused incentive because you don't get this unless you're working and disabled so there's a link that went in the chat that will help you start your research about these buy in programs. I will turn now to Kirsten to talk to you about how to get some help.

>> Thanks Kevin. As you guys have heard Kevin has compared both programs for SSI and SSDI and also explained the work incentives for both. Now that you have heard I am going to get into getting the help that you're look for in order to return to work and why you should choose ADEN in order to help you achieve that goal.

So Ticket to Work supports. Participation in the Ticket to Work program is completely voluntary. It is important that you understand the program goals before deciding whether this is right for you because the goal of the Ticket to Work program is self-sufficiency. The purpose of the Ticket to Work program is offer the support you need continue on crease your ability to work, increase your earnings and ensure you become and stay self-supporting to every extent possible. By agreeing to assign your ticket to an employment network you are agreeing to make a steady effort to achieve these goals.

The eligibility. So eligibility for the Ticket to Work program for SSI or SSDI beneficiary the agents run from 18 to 64. You must receive SSDIOSSI cash benefits based on disability. When your ticket is assigned, it also provides protection from future continuing disability reviews if you are making timely progress. So you must understand that many SSI field offices will make requests for information even with this protection in place. Some requests from SSI field offices look like medical requests so if you receive a request like this you need to respond to

your local SSI office to advise them you have your ticket assigned to an employment network. Service provided by ADEN are free of charge to all ticketholders.

So the service that is we provide here at ADEN is benefits planning services. So of course just accurate advice provided to assist advertise tents in understanding how benefits and healthcare are impacted by the work activity. That's what you heard from Kevin. Career counseling we provide participants help them develop a viable career path. Job place: We'll work with you to find the right job. Financial wellness, participants will be offered referrals that support both short and long term financial goals. And of course long term employment supports. Once you are employed, support will be offered well beyond the job placement to assure your long term success on that job. So ADEN just would like to share our 2025 outcomes. Because as you know we have celebrated our 10 year of being in place so as of 2025 last year we had a total of 1187 tickets assigned. ADEN participants employed was 68 percent. The average hourly wage of those ADEN participants was \$22.96 and the average hours worked by ADEN participants was 31. The top industries for those ADEN participants was in healthcare and form suit calcium, customer service retail and administrative support.

So if you're interested the next step for beneficiaries the first step would be to contact your local ADEN member and schedule a time to meet. You can visit our website to find a member near you. Please note that many of our members also provide virtual services so if you go to our website at [National Disability Institute .org/ADEN](https://www.nationaldisabilityinstitute.org/ADEN) and look our map and say hey I don't see a member located near where I'm staying, our members many, many of our members are national providers so they provide services virtually.

Second S evaluate if the Ticket to Work program is right for you. If you choose to work with ADEN, you and your local ADEN member will develop an individualized work plan also known as IWP, that will outline the supports and service social security we will provide to you.

If your ticket is already assigned to ADEN and you're on the call today we advise you reach out to your ADEN Representative if you have any questions.

Work with your ADEN member to advance your employment and your financial goals.

We also like to encourage you to please visit our website to view ADEN success stories and learn more about beneficiaries who have returned to work and became self-sufficient within the Ticket to Work program and with that I'll toss it back to Kevin to close us out.

>> Thanks Kirsten and thanks everybody for joining us today. I hope this encouraged you a little bit more about the option of returning to work and you know, again, this can be confusing. I hope you'll call us. Here's our toll free line. (844)687 2336 or if you want us to call you just text us and put in the text call me, you can send that text to (209)886 9474. Again thank you for

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those that helped with viewing parties out there and folks that joined we're so glad you joined for a shout out to our ASL interpreters thank you for helping today and with that I will let you all go today and we hope you hear from you and hope this is encouraging to try returning to work. Thanks, folks!