

WIPA

Making SSI and SSDI Work Incentives Work for You!

This presentation is funded through a Social Security cooperative agreement. Although Social Security reviewed the content for accuracy, it does not constitute an official Social Security communication.

What is WIPA?

- ▶ Acronym for Work Incentives Planning & Assistance.
- ▶ Provides individualized, in-depth, employment focused benefits counseling and work incentives planning in all 50 states and US territories.
- ▶ Funded primarily by the Social Security Administration.
- ▶ Critical component of national effort to improve employment outcomes for Social Security disability beneficiaries.

WIPA is all about WORK!

The mission of the WIPA program
is to promote employment
and financial independence
for beneficiaries of the
Social Security disability programs.

Important Facts about WIPA Services

- ▶ WIPA services are employment focused.
- ▶ CWICs don't report beneficiary information to Social Security or manage benefits.
- ▶ CWICs teach beneficiaries how to communicate effectively with Social Security and provide support to help beneficiaries manage their benefits independently.
- ▶ WIPA projects conduct most of their work using distance technology.

What can WIPA do for beneficiaries?

Community Work Incentive Coordinators (CWICs) can help:

- ▶ Verify all benefits information.
- ▶ Identify and connect with services or supports needed to overcome barriers to employment.
- ▶ Understand how paid employment will affect all federal/state/local benefits.
- ▶ Identify, use, and manage Social Security work incentives.

Who is eligible for WIPA Services?

- ▶ Disabled (or blind) per Social Security's definition;
- ▶ Already receiving Social Security benefits based on disability or blindness (SSI or a title II disability benefit such as SSDI, CDB or DWB); and
- ▶ At least age 14, but not yet full retirement age.

SSI (Supplemental Security Income)

- ▶ Must have a qualifying disability that prevents you/or severely limits you from working at a substantial gainful activity level (\$1,310 per month in 2021; \$2,190 for individuals who are blind);
- ▶ Must have limited income and resources;
- ▶ The most you can receive in SSI in PA for 2021 is \$816.10 (for an individual) - \$794 is what the federal government pays and \$22.10 is what Pennsylvania kicks in;
- ▶ The amount of your monthly SSI cash benefit depends on how much other monthly income you receive.
- ▶ In Pennsylvania, you automatically receive Medicaid if you get SSI.

SSI Calculation

Example:

\$1,085.00 Gross Wages Per Month Received
- \$85.00 General + Earned Income Exclusions

= \$1,000.00

÷ 2

= \$500.00

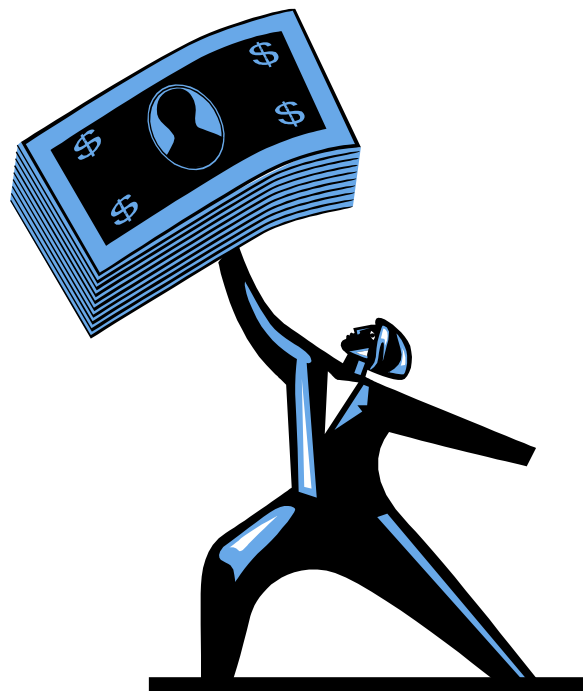
\$794.00 Max Federal SSI for Individual

- \$500.00 Countable Income

= \$294.00

= *\$294.00 Adjusted Monthly SSI Cash Benefit*

New Total Monthly Income:



\$1,085.00 Gross Monthly Earnings
+ \$294 Adjusted SSI Cash Benefit
\$1,379 Total Monthly Income

\$1,379 vs. \$794

Work Incentives

SSI:

- ▶ Basic: General and Earned Income Exclusions (\$85.00 = \$20.00 General + \$65 Earned); counting only $\frac{1}{2}$ of the remainder; All SSI recipients who work are eligible for the Basic income exclusions.
- ▶ Medicaid While Working (1619b): In PA, you can keep your Medicaid and SSI eligibility until your gross yearly earnings reach \$46,458 (for 2021); Most recipients who work are eligible for 1619b.

SSDI (Social Security Disability Insurance)

- ▶ You must have a qualifying disability that prevents you from working or severely limits your ability to work at the SGA level (\$1,310 in 2021; \$2,190 for individuals who are blind);
- ▶ You could be eligible for SSDI if you have enough work credits paid into Social Security;
- ▶ You might be eligible for SSDI based on the work record of a retired/deceased/disabled parent if you became disabled prior to age 22; or you could be eligible based on the record of a deceased spouse if you are at least 50 years old and have a qualifying disability;
- ▶ You are generally eligible for Medicare benefits after a 2-year waiting period from the time you start getting SSDI cash benefits. Medicare includes Part A (Hospital), Part B (Medical), and Part D (Prescription);
- ▶ Your monthly cash benefit could be high or low based on the number of work credits on your or someone else's (parent/spouse) record.

SSDI (Social Security Disability Insurance)

SSDI is an “all or nothing” program. You either receive all of your cash benefit or none of it depending on your work activity.

Work Incentives for SSDI Beneficiaries

Most SSDI beneficiaries will be eligible for the:

- ▶ Trial Work Period (TWP): during the TWP, you can earn as much as you're able to and continue to receive your full monthly SSDI cash benefit; a month counts for the TWP if you earn \$940 gross/month (for 2021); the TWP is completed when you have worked 9 TWP months (not necessarily consecutive) within a rolling 60 month period.
- ▶ 36-month Extended Period of Eligibility (EPE): immediately following the completion of your 9th TWP month; you can be reinstated to your full SSDI cash benefit for each month your earnings are not considered SGA (\$1,310 gross/month 2021 or \$2,190 if your qualifying disability is blindness).

More SSDI Work Incentives

- ▶ Continuation of Medicare: Once you start working, you can keep your Medicare for at least 93 months (7 years and 9 months) from the completion of your Trial Work Period.
- ▶ Subsidy/Special Condition: Social Security will not count all of the income you earn if you receive special assistance on the job (i.e. job coaching, extra supervision, assistance from co-workers to perform job duties, etc.) - this is beneficial if your gross monthly wages are at least \$1,310 (2021) at the end of your Trial Work Period. (*\$2,190 for blindness*)

SSI and SSDI Work Incentives

- ▶ Impairment Related Work Expenses (IRWE): Social Security will deduct your out-of-pocket expenses for items or services that allow you to work. The expense can be related to your Social Security qualifying disability or a condition for which you are receiving healthcare services.
 - ▶ SSI: IRWE is subtracted in the SSI calculation immediately after the earned income exclusion is applied
 - ▶ SSDI: IRWE is deducted from gross monthly earnings that are \$1310/\$2,190 or greater (2021).

More SSI/SSDI Work Incentives

- ▶ Expedited Reinstatement of Benefits (EXR): If you stop getting SSI or SSDI benefits because of successful work (i.e., you've successfully terminated from either program), you can begin receiving benefits again within 60 months from the month you terminated from benefits if you stop working at the SGA level. You must still have a disability that is the same as or related to your original qualifying disability. You may start getting provisional benefits right away (up to 6 months) while Social Security determines if you are still disabled.

PA WIPA Providers

- ▶ AHEDD- Adam, Allegheny, Armstrong, Bedford, Blair, Bradford, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Clinton, Crawford, Cumberland, Dauphin, Elk, Erie, Forest, Franklin, Fulton, Huntingdon, Indiana, Jefferson, Juniata, Lycoming, McKean, Mifflin, Perry, Potter, Snyder, Sullivan, Tioga, Union, Venango, Warren, Westmoreland.
- ▶ DRP-Berks, Bucks, Carbon, Columbia, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Monroe, Montgomery, Montour, Northampton, Northumberland, Pike, Schuylkill, Susquehanna, Wayne, Wyoming, York
- ▶ Full Circle- Chester, Delaware and Philadelphia
- ▶ West Virginia University Research Corporation-Beaver, Fayette, Greene, Lawrence, Mercer, Somerset, Washington

How do I get a referral for WIPA Services?

For referrals you may call the Ticket to Work Helpline at 1-866-968-7842