


## SSA Benefits Access and Planning: A Key Component for Income Stability

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## Disclaimer

The views, opinions, and content expressed in this presentation do not necessarily reflect the views, opinions, or policies of the Center for Mental Health Services (CMHS), the Substance Abuse and Mental Health Services Administration (SAMHSA), or the U.S. Department of Health and Human Services (HHS).



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## Learning Objectives

1. Describe how Social Security evaluates work before and after receiving disability benefits.
2. Explain how consumers receiving SSI/SSDI can benefit from exploring work.
3. Recognize how partnerships between employment programs and SSI/SSDI Outreach, Access, and Recovery (SOAR) programs in TN can add value to consumers.



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**SOAR** WORKS

## What is SOAR?

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- Focuses on people who are experiencing or at risk of homelessness
- A model for assisting individuals to apply for Social Security disability benefits
- Sponsored by the Substance Abuse & Mental Health Services Administration (SAMHSA) in collaboration with SSA since 2005
- SOAR is active in all 50 states; no direct funding is provided to states
- SOAR TA Center helps states and communities by providing technical assistance and training




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**SOAR** WORKS

## Changing Lives Since 2005

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- **31,356** persons experiencing or at risk for homelessness have been approved on initial application
- **67%** approval rate overall, in an average of **101** days in 2016
  - Compares to 10-15 percent for unassisted applications from people who are homeless and 28 percent for all applicants
  - Top 10 states have served over 9,400 individuals, average 84% approval
- **TN Outcomes:**
  - Nashville: 1,057 decisions, 98% approval rate (over 10 years)
  - Rest of state: 602 decisions, 81% approval rate (over 9 years)




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## SSI & SSDI: The Basics

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- SSA: Social Security Administration
- SSI: Supplemental Security Income; needs based; federal benefit rate is \$735 per month in 2017; provides Medicaid in most states
- SSDI: Social Security Disability Insurance; amount depends on earnings put into SSA system; Medicare generally provided after 2 years of eligibility
- The disability determination process for both programs is the same




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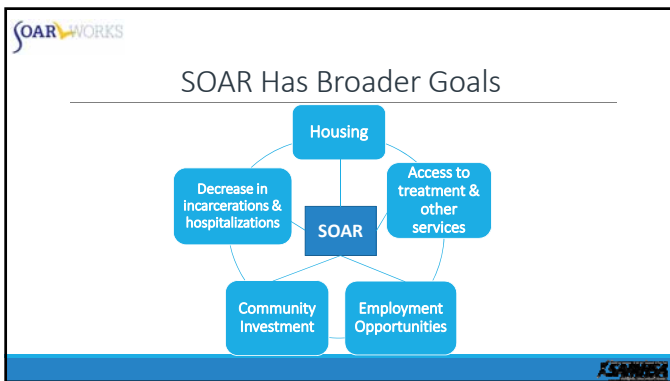
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- Working for More than Income**
- Self-worth and self-confidence
  - Define a role for the person in the community
  - Foster a connection to others
  - Add structure to daily life
  - Critical step in recovery

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**Using SOAR as a Mythbuster**

Myths	Facts!
If you work, your SSI/SSDI application will be automatically denied	Nope! Applicants can work and earn up to \$1,170/month (2017) and still be eligible
Benefits and health insurance end immediately when you start working	No way! SSA has amazing work incentives to help applicants keep cash and health benefits
You can only work part-time while receiving disability	No siree! There is no limit to the amount of hours you can work and receive disability
If Social Security knows you are working, they will say you aren't disabled anymore	Nay! SSA suspends Continuing Disability Reviews while beneficiaries use Ticket to Work and make progress towards employment goals

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## Start Talking about Work

- Begin the conversations early and have them often
- Remind the individual that it is their decision, let him/her weigh pros and cons
- Provide reassuring and encouraging messages
- Ensure the applicant is equipped with accurate information about working while applying for and receiving SSI/SSDI

*Benefits planning is essential!*




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**SOAR WORKS**

## SOAR Employment Conversation Guide (w/ Sample Responses)

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**Employment Conversation Guide**

**Purpose of the Guide**

- Provide information about work with SSI/SSDI and how to apply for benefits
- Provide information about work with SSI/SSDI and how to apply for benefits
- Provide information about work with SSI/SSDI and how to apply for benefits

**EMPLOYMENT CONVERSATION GUIDE**

**Name:** \_\_\_\_\_

**DATE:** \_\_\_\_\_

**SOAR WORKS** / **SAMHSA**

**Employment Conversation Guide: Sample Responses**

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## Yes, You Can Work Infographic flyer



**MYTHS WE'VE HEARD ON THE STREETS AND FACTS TO BUST THEM OFF!**

MYTH	FACT
Myth: People with SSI/SSDI cannot work.	Fact: People with SSI/SSDI can work and still receive their benefits.
Myth: Working will cause someone to lose their SSI/SSDI.	Fact: Working does not automatically cause someone to lose their SSI/SSDI.
Myth: People with SSI/SSDI are not allowed to work.	Fact: People with SSI/SSDI are allowed to work and still receive their benefits.




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# SSA Work Incentives: An Introduction

ENCOURAGE WORK BEFORE, DURING AND AFTER APPLYING!




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## While Applying for SSI/SSDI


You can work during the application process

SSA looks at the type and amount of work

- Earn up to \$1,170/month (2017)

**Strategy: Encourage work from the start**

- Can help to strengthen the application
- Might find that supported employment works better for individual




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## After Approval for SSI/SSDI

You can work while receiving SSI/SSDI

**Strategy: Connect with work support programs**

- SSA's Ticket to Work
  - [www.chooseworkttw.net](http://www.chooseworkttw.net)
- Supported Employment Programs
  - Individual Placement and Support (IPS)




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### What happens to cash benefits?


**\$\$ Work Pays \$\$**

Supplemental Security Income (SSI)

- Income Exclusion
- Plan to Achieve Self-Support (PASS)

Social Security Disability Insurance (SSDI)

- Trial Work Period
- Extended Period of Eligibility




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### Expedited Reinstatement of Benefits (EXR)

- For both SSI and SSDI
- Five years after benefits cease due to earnings
- Expedited return to payments and medical benefits
- A medical review is done to see if the current condition is the same as, or related to, the original condition
- Applicants can receive six months of provisional SSA benefits while the decision is processed
- Applicants should request EXR from the local SSA office




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### Health Insurance

SSI: Medicaid

- May continue under Federal Rule 1619B even if SSI cash payments stop
- Earnings must remain below state threshold

SSDI: Medicare

- Continues for 93 months (7.75 years) after the last month of the Trial Work Period
- May be purchased after 93 months under certain conditions; premium costs for Part A then apply




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## Strategies

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1. Begin conversations about income early and explore all available options
  - Incorporating benefits planning into these discussions is essential!
  - If SOAR and IPS services are not co-located, meet regularly about collaborations and case conferencing
2. Be equipped with accurate information about working while applying for and receiving disability benefits
  - Utilize SSA's work incentives to assist individuals in maximizing income

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## Additional Resources

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- <https://soarworks.prainc.com/topics/employment-work-incentives>
  - Numerous articles, webinars, issue briefs, and FAQs
  - *Yes, you can work!* – myth-busting guide
  - *SOAR Employment Conversation Guide*
  - *IPS Supported Employment for People Experiencing Homelessness*
- SSA's Red Book – A Guide to Work Incentives: <https://www.ssa.gov/redbook/>
- CABHI: SOAR and IPS Pilot - June 2016 (1 year pilot) <https://soarworks.prainc.com/article/cabhi-soar-ips-pilot>

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## Contact Us

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