



Promoting Employment Among Social Security Beneficiaries

2024



AHEDD

A Specialized Human Resource Organization

Joy Smith CWIC

joy.smith@ahedd.org

(866) 902-4333

AHEDD's Mission

Serve the community as a catalyst
in the employment and development
of people with disabilities

AHEDD's Vision

To be the premiere agent for creating
innovative pathways to employment
and greater independence for people
with disabilities

Challenge the Assumptions -Change the Goal

“I don’t want to work (or only want to work part time) because I don’t want to lose my benefits”

TO

“I want to work and be better off..... financially”

Cues for Benefits Counseling

- I want to work but what will happen to my SSA benefits?
- I worked in the past and my SSA benefits were messed up!
- How do I report my earnings to SSA?
- I want to work but I am/my family is worried about my benefits.
- I cannot lose my health insurance. What will happen if I work?
- It took me a long time to get benefits. I am afraid I will lose everything.
- What will happen to my SSA benefits if the job does not work out?

... you may need **Benefits Counseling**.

Social Security Disability Benefits as Barrier to Employment

- Fear
- Eligibility criteria - difficulty qualifying and extensive resources to support this
- Prevalence of wrong, partial information
- Complexity within administration of other benefit programs
- Overpayments

Social Security Disability Insurance (Title II)

- SSDI- the publicly funded Long Term Disability (LTD)
 - Work history, individual monthly payments based on personal work history – credits
 - 5-month wait for cash, 2-year wait for Medicare

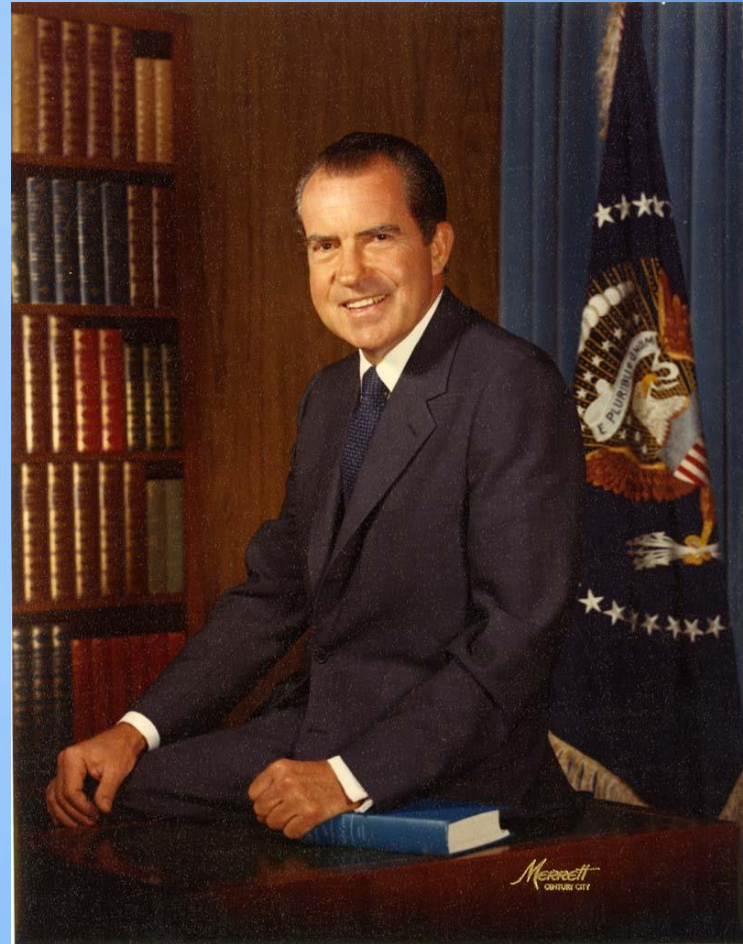


Work & SSDI

- Extensive Time Horizon
 - Trial Work Period – Full Cash
 - Extended Period of Eligibility – Full Cash or Suspension depending upon earnings

Supplemental Security Income

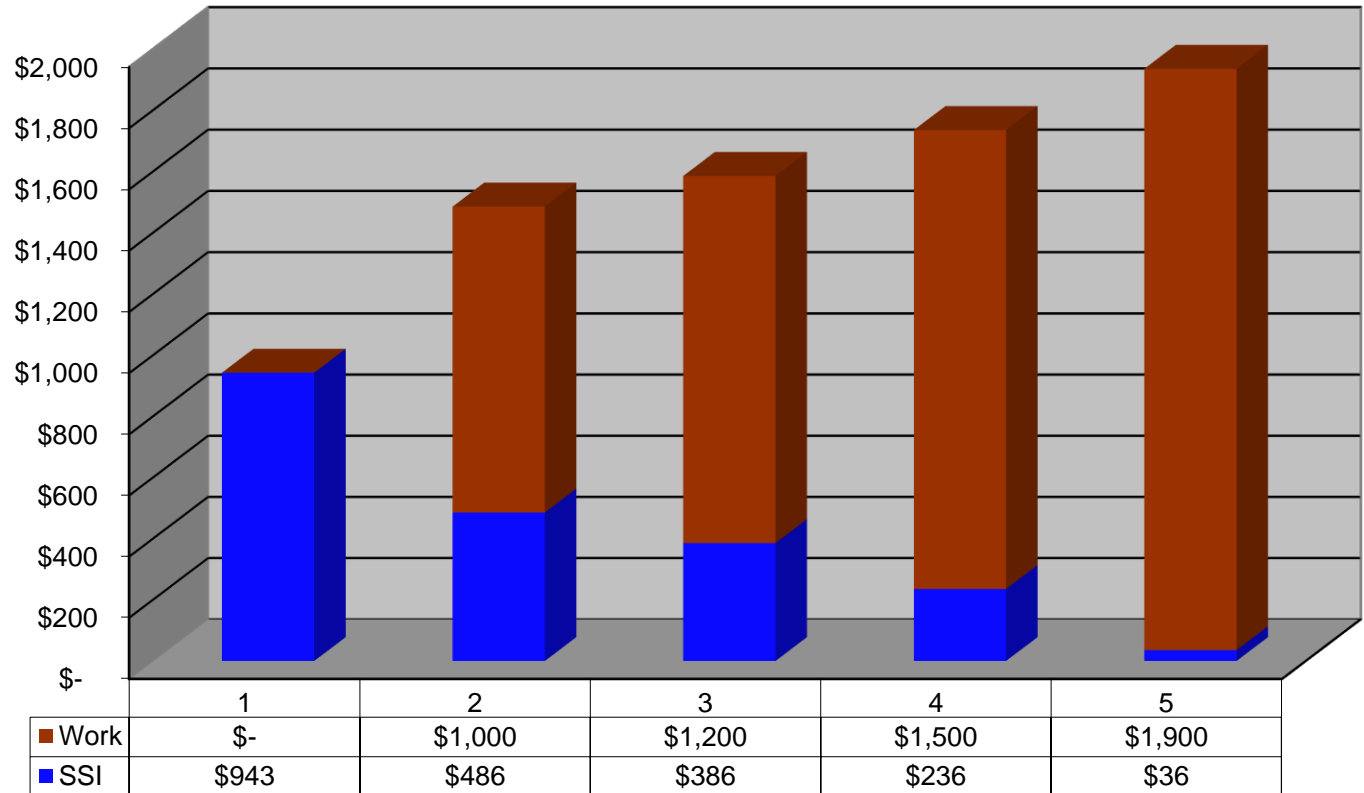
- **Supplemental Security Income (SSI)**: low-income, low-resources program for elderly (no disability status), adults and children with disabilities (<18).



SSI Features

- Limited Assets (@ application, continuous)
- Federal benefit rate: \$943.00 (CY 2024)
- In PA, DHS provides \$22.10
- Receive Medicaid

SSI Cash Payment Reduction from Earned Income



Reporting Earnings

- Reporting app on smart phones
- Online through *my* Social Security portal
- Telephone reporting
- Fax or mail to SSA local office

BPQY

- Necessary for individualized counseling
- Verifies benefits
- Provides customized information on SSA's employment support programs.
- Analysis of a beneficiary's disability and work status is the first step when planning a successful return to work.

Sample BPQY:

Benefits Planning Query (BPQY) Confidential Social Security Data

NAME: SSN:

Social Security Disability Insurance (SSDI)

Supplemental Security Income (SSI)

RECORD	See Below	See Below
CASH		
Type of Benefit	Disabled Worker	Disabled Individual
Current Status	Current Pay	Current Pay
Statutory Blindness	No	No
Date of Disability Onset	07/01/1989	09/01/91
Date of Entitlement	09/90	09/91
Full Amount	\$410.80	\$169.07
Net Amount	\$410.00	\$169.07
Others Paid On This Record	No	No
Total Family Cash Benefit	\$410.80	\$169.07
Overpayment Balance	\$0.00	\$0.00
Monthly Amount Withheld	\$0.00	\$0.00
MEDICAL REVIEWS		
Next Medical Review	11/08	12/06/98
Medical Re-exam Cycle	7+ years	7+ years
REPRESENTATION		
Representative Payee	Yes	Yes
Authorized Representative	No	No

NAME: SSN:

HEALTH INSURANCE

MEDICARE

MEDICAID

Type	PART A	PART B	Eligible for Medicaid (SSI) (1634 States only)
Start	09/1992	09/1992	
Stop			
Buy-In	No	Yes	

SSI WORK EXCLUSIONS

Blind Work Expenses
Impairment Related Work Expenses
Student Earned Income Exclusions
PASS Exclusion

SSDI WORK ACTIVITY

Trial Work Months Start: End: Used: 0 Months

Month of Cessation N/A

Current SGA Level \$940.00

RECENT EARNINGS ON RECORD

YEAR	EARNINGS	YEAR	EARNINGS	MONTHS	EARNINGS	MONTHS	EARNINGS
1987	\$144.93	1988	\$1,501.23	01/06 - 01/06	\$58.03 (V)	02/06 - 02/06	\$242.44 (V)
1989	\$2,551.83	1990	\$2,663.68	03/06 - 03/06	\$169.60 (V)	04/06 - 04/06	\$124.41 (V)
1991	\$1,974.15	1992	\$326.02	05/06 - 05/06	\$178.65 (V)	06/06 - 06/06	\$708.45 (V)
1993	\$0.00	1994	\$0.00	07/06 - 07/06	\$66.86 (V)	08/06 - 08/06	\$50.95 (V)
1995	\$0.00	1996	\$0.00	09/06 - 09/06	\$52.84 (V)	10/06 - 10/06	\$70.22 (V)
1997	\$0.00	1998	\$0.00	11/06 - 11/06	\$94.64 (V)	12/06 - 12/06	\$35.49 (V)
1999	\$449.66	2000	\$1,519.62	01/07 - 01/07	\$111.26 (V)	02/07 - 02/07	\$97.01 (V)
2001	\$1,034.13	2002	\$635.10	03/07 - 03/07	\$300.00 (E)	04/07 - 04/07	\$120.38 (V)
2003	\$843.15	2004	\$1,001.88	05/07 - 05/07	\$225.12 (V)	06/07 - 06/07	\$100.12 (V)
2005	\$991.36	2006	\$1,852.58	07/07 - 07/07	\$107.36 (V)	08/07 - 08/07	\$74.68 (V)
				09/07 - 09/07	\$120.28 (V)	10/07 - 10/07	\$164.23 (V)
				11/07 - 11/07	\$451.53 (V)	12/07 - 12/07	\$220.86 (V)
				01/08 - Cont.	\$220.86 (E)		

How do you request a BPQY?

Call 1-800-772-1213

Choose other services until you get a representative on the line.

- Let them know you are receiving disability benefits, you want to go to work, and you need a copy of your BPQY.
- They will mail it to you
- BPQY is free to the beneficiary.

WIPA

- Work Incentives Planning Assistance Program
- Cooperative agreements between Social Security and local WIPA contractors: in PA – AHEDD, Appalachian Regional, Disability Rights of PA, Full Circle: Community Work Incentive Coordinators – national certification
- Work Incentive Counseling for Social Security beneficiaries, ages 14 up to full retirement age who are working or actively pursuing.

Beneficiary Prioritization under WIPA

- **Priority Group 1:** Individuals who are currently working or engaging in self-employment
- **Priority Group 2:** Beneficiaries who are actively pursuing employment or self-employment and who are interested in receiving work-related benefits counseling.
- **Priority Group 3 :** Transition age 14 years old through the age of 18.

What to expect when making the call to the TTW

- Customer Service Representative (CSR) verifies caller (name, SSN, address, phone, DOB)
- Support staff can initiate the call. Beneficiary must be present.
- Once verified, CSR will identify beneficiary's needs and provide information.

TTW call continued

- CSR will determine beneficiary's proximity to work and referral status.
- If no referral, CSR will answer general questions and invite a call-back when ready for employment.
- For those who meet criteria, CSR refers to regional WIPA.

If they meet the criteria for WIPA referral

- WIPA agency receives referral.
- WIPA contacts referral within 5 business days
- WIPA makes at least 3 attempts to contact

How to Refer – TTW helpline

1-866-968-7842

1-866-833-2967 (TTY)

Monday through Friday

8 a.m. - 8 p.m. EST