

The background features a complex, abstract pattern of overlapping geometric shapes in various shades of green and brown. A prominent white brushstroke, resembling a paint stroke, sweeps across the middle of the image from left to right, partially obscuring the underlying pattern.

# Disability Benefits

NAVIGATING WORK AND  
SUPPORT

# Candace Altschul

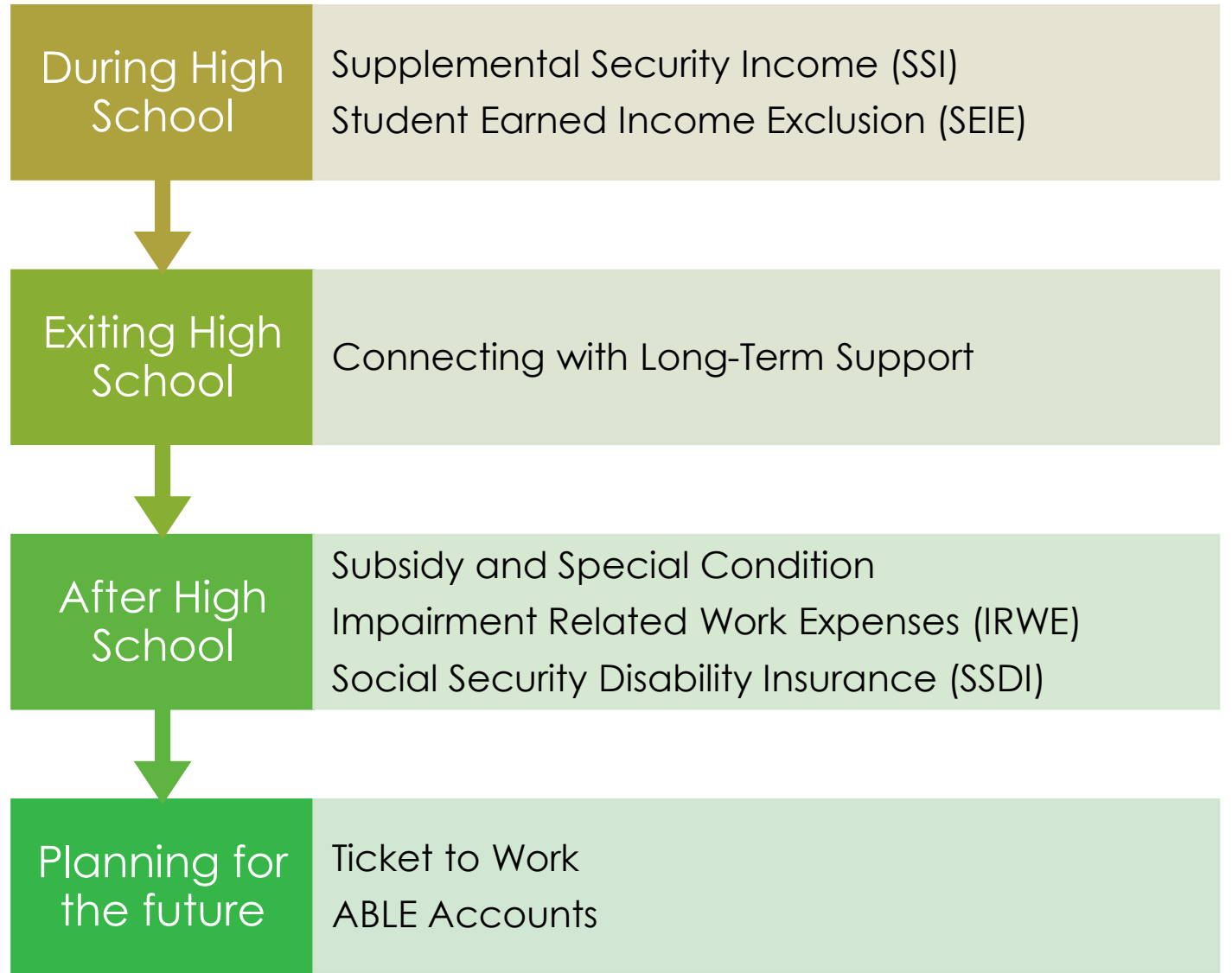
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# Contents



# What are work incentives?

Work incentives are rules in disability benefit programs intended to encourage employment. Work incentives can:

- ❖ Exclude some or all earnings from disability payment calculations
- ❖ Apply expense deductions to keep eligibility going and payments higher
- ❖ Allow disability health insurance programs, like Medicare and Medicaid to continue while working.
- ❖ Provide opportunities for quick restart of benefits if they end due to work



# During High School: Benefits & Employment

*Benefit:*

## **Supplemental Security Income (SSI)**

Income and asset limits

Automatic Medicaid enrollment

*Work incentive:*

## **Student Earned Income Exclusion (SEIE)**

- ✓ Under age 22
- ✓ Earn up to \$1,930 per month without impacting SSI payment (2021)
- ✓ Earn up to \$7,770 per year without impacting SSI payment (2021)
- ✓ Amounts change annually



Image source: [beforeage18.org](https://beforeage18.org)

Reference:

[SSI Spotlight on Student Earned Income Exclusion \(ssa.gov\)](https://www.ssa.gov/policy/docs/ssvs/v11n01/v11n01p02.html)



# Exiting High School: DVR & Long-Term Care

## **DIVISION OF VOCATIONAL REHABILITATION (DVR)**

- Connect with local agency before exiting high school – may already be connected
- Can work with DVR during and after high school

## **LONG-TERM CARE**

- Connect with local ADRC before exiting high school – counselors may be able to help with this
- ADRC will complete a Functional Screen to determine eligibility for long-term care
- Once approved, select agencies that can provide vocational support, day support, and benefits counseling
- Income and asset limits for Long-Term Care, and may have a cost share depending on total income and expenses

**STATE OF WISCONSIN**



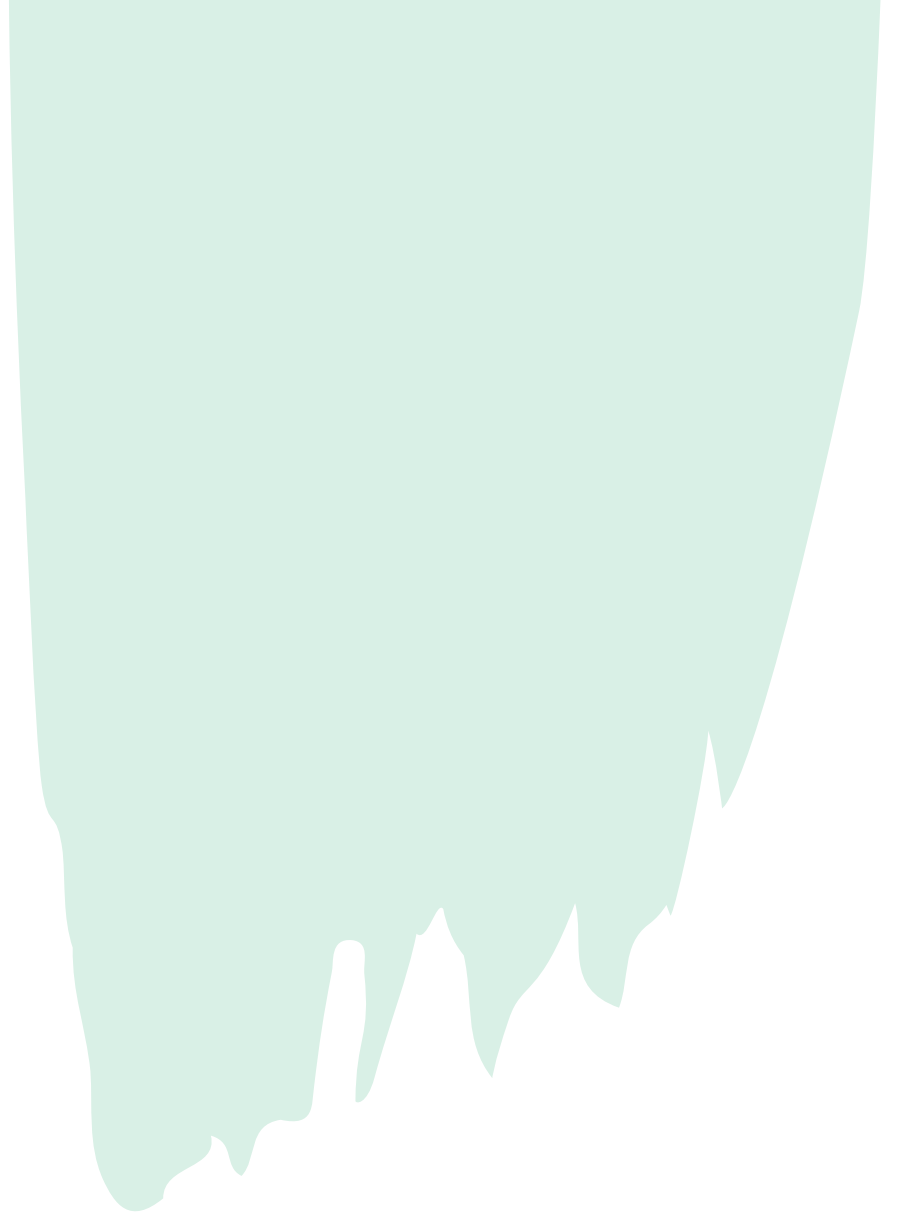
**Department of Workforce Development**

## **Vocational Rehabilitation**



# After High School

ACCESSING WORK INCENTIVES



# Subsidy and Special Conditions\*

## **Subsidy**

Accommodations from the employer

- Extra supervision
- Additional support from coworkers
- Limited or modified job tasks
- Irregular work hours and/or frequent rest breaks

## **Special Conditions**

Help from someone other than the employer

- DVR provides special equipment for the job
- Job coach on site
- Modified job tasks

*\*Applies to SSI initial determination ONLY, not payment amounts.  
Applies to SGA determination for SGA.*



# Impairment Related Work Expenses (IRWE)

IRWE are your expenses for items and services related to your disability. IRWE can be partially reimbursed in SSI payments. IRWE has the following requirements:

- ✓ It must be related to a mental or physical impairment,
- ✓ It must enable you to work, must be paid by you
- ✓ It cannot be reimbursed by another source like DVR or Medicaid
- ✓ It must be reasonable
- ✓ It must have been incurred during the months in which you were working.

Resource: [Impairment Related Work Expenses \(beforeage18.org\)](http://beforeage18.org)

## IRWE Examples:

- Medications
- Medical supplies
- Medical devices
- Cost of caring for a service animal
- Attendant care
- Specialized transportation costs

And more...if the expense relates to BOTH your disability and your ability to do your job.

**Contact Social Security** to request approval for an IRWE. You must provide receipts for all approved IRWE.

## Let's see how it works

Tom works at a local library about 20 hours per week. On average, he earns \$688 per month. In order to get to work, Tom has to pay for a special transportation service because he doesn't live near a bus line and cannot drive because of his disability. He usually pays around \$125 per month for special transportation services to and from work.

Let's see how this cost can be partially reimbursed in Tom's SSI payment as an IRWE if he reports his receipts to Social Security:

Without his IRWE applied, Tom's SSI payment would be **\$481.50**.

Because his transportation costs are considered an IRWE, his SSI payment increases by half of the monthly cost.



**\$688** Gross Earned Income  
- **\$20** General Income Exclusion  

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**\$668**

- **\$65** Earned Income Exclusion  
- **\$125 IRWE**  

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**\$478**

/ **2** Earned Income Exclusion  

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**\$239** Countable Earned Income

**\$783** FBR 2020  
- **\$239** Countable income  

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**\$544 SSI PAYMENT**

Example source: [beforeage18.org](http://beforeage18.org)

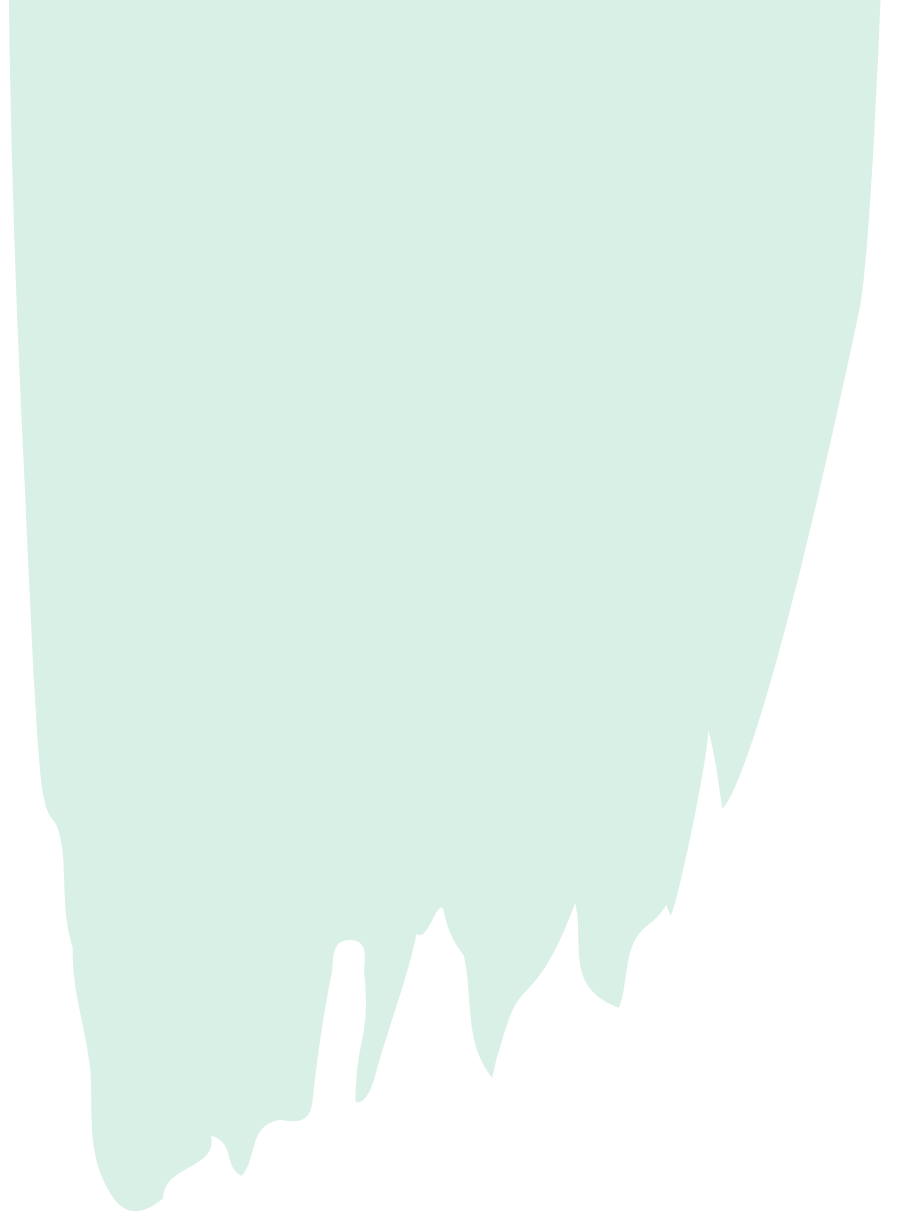
*Social  
Security  
Disability  
Insurance  
(SSDI)*

Additional work  
incentives

Request a benefits  
analysis

# Planning for the future

BENEFITS WITH ADDITIONAL  
INCOME AND ASSETS





# TICKET to Work

[www.ssa.gov/work/](http://www.ssa.gov/work/)

Social Security's Ticket to Work Program supports career development for Social Security disability beneficiaries age 18 through 64 who want to work.

- ✓ Free and Voluntary
- ✓ Helps work off benefits toward financial independence
- ✓ Can be accessed through the DVR or Employment Networks
- ✓ Offer benefits protection while working off benefits

# ABLE Account

Work and save money in a tax-advantage account. ABLE accounts can be set up independently.

- Deposit up to \$15,000 per year
- Balance up to \$100,000 is exempt from SSI asset limit
- Balance up to \$300,000 is exempt from all other benefit program asset limits
- ❖ Additional contributions can be made if they are from earnings. Wisconsin residents can also qualify for a tax credit on their ABLE deposits.

**Visit the ABLE National Resource Center to learn more and get started!**

[AbleNRC.org](http://AbleNRC.org)







# Thank you!

Reference/Resource List:  
[Home | Before Age 18](#)

[Social Security Online - The Red Book - A Guide to Work Incentives \(ssa.gov\)](#)

[The Work Site \(ssa.gov\)](#)

[Home - ABLE National Resource Center \(ablenrc.org\)](#)

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Feel free to email with additional questions!