



Section 8: Social Security benefits

Section overview

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The federal Social Security Administration (SSA) provides cash assistance to people with disabilities through two programs: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). These programs are complex but a great help to people with disabilities that want to work.

Many people think that they cannot receive disability benefits if they work. This is not true. In fact, people with disabilities can earn income from work and keep their benefits. This section explains how benefits counseling and employment supports help you keep your benefits while earning income from work.

Social Security disability benefits

Social Security pays cash benefits through the SSDI and SSI programs to people that have a disability or medical condition expected to last at least one year. Table 2 compares these two programs.

SSDI is a monthly cash benefit paid to people that are unable to work for a year or more due to disability or a medical condition. The worker (you or a parent) must have worked long enough to have paid Social Security taxes.

SSI is a monthly cash benefit paid to people with disabilities, the elderly and the blind (based on financial need) to help them meet basic needs for food, clothing and shelter.

Table 2. Comparison of the SSDI and SSI disability programs

	SSDI	SSI
Source of payments	Disability trust fund	General tax revenues
Minimum initial qualification requirements	Must meet SSA's disability criteria. You or a parent worked long enough to pay Social Security taxes.	Must meet SSA's disability criteria. Must have limited income and resources.
Health insurance coverage provided	Medicare. This coverage includes hospital insurance, supplementary medical insurance and Medicare Advantage.	Medicaid-funded health insurance. Our state version is the Oregon Health Plan.
How do we figure your monthly payment amount?	Your SSDI monthly payment is based on the worker's lifetime average earnings covered by Social Security. This amount changes annually to account for cost-of-living changes.	Based on the Federal Benefit Rate (FBR) that changes annually. The 2015 FBR is \$733 for a qualified person and \$1,100 for a couple. Your payment equals the FBR minus your income, plus the state supplement, if any. The state supplement is a small payment that increases the amount of your benefit.
State supplement	None	Oregon's supplement amount varies.



Applying for Social Security benefits

We recommend you apply for Social Security benefits well before you turn age 18. The process takes between three to five months and can sometimes take longer. There are two ways to apply:

1. Apply online at www.socialsecurity.gov.
2. Call **1-800-772-1213** to make an appointment at your local Social Security office or to set up an appointment for someone to take your claim over the telephone.

The disability claims interview lasts approximately one hour. If you are deaf or hard of hearing, you may call SSA's toll-free TTY number, **1-800-325-0778**, between 7 a.m. and 7 p.m. on business days. If you schedule an appointment, Social Security will send you a Disability Starter Kit to help you get ready for the interview. (Find your local Social Security office at <https://secure.ssa.gov/ICON/main.jsp>.)

Benefits counseling

Benefits counseling is for anyone who receives Social Security benefits and wants to work. A benefits counselor will help you understand how income earned from work affects your Social Security benefits. A benefits counselor can also help you make decisions about work and help you use the SSI and/or SSDI work incentive programs. These programs are sometimes called employment supports.

Oregon has two statewide benefits counseling programs: Plan for Work and The Work Incentives Network. These programs are free to eligible participants, offer the same services and are available across the state. You can get the services in person or by phone.

Plan for Work is funded by the Social Security Administration (SSA) and is located at Disability Rights Oregon. To be eligible for this program you must be:

- Receiving a disability-based benefit (SSI and/or SSDI);
- Between 14 years old and retirement age;
- Considering employment or employed.

To make an appointment, email pfw@DROregon.org or call **1-800-452-1694, x 227** (toll-free) or **503-243-2081**. Leave a voicemail with your name, contact information and interest in benefits counseling.



If you are eligible for both programs, you have the right to choose either WIN or WIPA – it is your choice!

The Work Incentives Network, funded by Vocational

Rehabilitation, is housed at independent living centers throughout Oregon. To receive services, you must be:

- A current or previous VR customer, or have started the VR application process;
- A person receiving disability-based benefits who wants to work or is working.

To make an appointment, email Gene Rada at Eugene.e.rada@state.or.us or Paula Fitch at Paula.fitch@state.or.us, or call **1-800-661-2571 x 103**. Leave a voicemail with name, contact information and interest in benefits counseling.

Work incentives

The SSA offers incentives to help you work and move toward financial independence. You can use one or more of these incentives to:

- Help you find a job or start a business;
- Protect your cash and medical benefits while you work; or
- Save money to go to school.

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A benefits counselor can help you decide which employment supports will help you reach your work goals. We've summarized several work incentive programs in Table 3 below. The "SSA Red Book" includes detailed information about each work incentive.

Table 3. Social Security work incentives

	Title II SSDI	Title XVI SSI
General work rule	Benefit check is all or nothing. It is based on whether countable earnings are above or below substantial gainful activity (SGA), \$1,090/month in 2015 (\$1,820 for the blind).	Benefit check is reduced \$1 for every \$2 of earned income after the first \$85/month (if there is unearned income after the first \$65/month).
Impairment-Related Work Expenses (IRWE)	Out-of-pocket, impairment-related expenses needed to work are deducted from gross earnings to determine countable earnings for SGA.	Out-of-pocket, impairment-related expenses needed to work are deducted from earned income when calculating the SSI check amount.
Plan for Achieving Self-Support (PASS):	Title II beneficiaries can use this SSI work incentive if they can meet SSI eligibility criteria after PASS excludes Title II income.	Under an approved plan, a person sets aside income for a specified time to reach a work goal. Income and resource set aside under a PASS are excluded when calculating the SSI check amount and must be used to purchase work-related items/services.
Additional work incentives	Subsidy/special conditions: Support received on the job that results in receiving more pay than the value of the services performed. Only the portion of the pay that reflects the value of the work actually performed is included in calculating countable earnings for the SGA test.	Property Essential to Self-Support (PESS): Resources essential to self-support are not counted in the resource test. These resources include property used in business or used for work as an employee. Student earned income exclusion (SEIE): If the person is under 22 years of age and regularly attending school, the first \$7,180/year (2015) of earned income is excluded when calculating the SSI check amount. Maximum of \$1,780/month (2015).

Work incentives are complex but can help you earn income from work and keep your benefits. We recommend that you request benefits counseling early to help you explore these and other options.

Employed Persons with Disabilities

Oregon's Employed Persons with Disabilities (EPD) buy-in program allows you to continue earning income from work (up to 250 percent of the federal poverty level for a family of one after deductions) while also keeping your Medicaid health insurance and long-term supports. This program allows you to "buy-in" at a very low cost (\$0–\$150 per month).

EPD provides comprehensive medical coverage with the following benefits:

- EPD may be used to supplement other types of medical coverage, such as private health insurance and Medicare;
- EPD includes coverage for long-term services that are not usually included in major medical insurance plans;
- EPD covers pre-existing conditions; and
- EPD's fee is affordable, ranging from \$0 to \$150 per month.

Remember: If you receive disability benefits and want to work, contact the Plan For Work program or the Work Incentives Network. These programs can help you earn income and keep your benefits.



Resources

Social Security Administration

www.ssa.gov/disability/

SSDI booklet

www.socialsecurity.gov/pubs/EN-05-10029.pdf

SSI booklet

www.socialsecurity.gov/pubs/EN-05-11000.pdf

Working While Disabled booklet

www.ssa.gov/pubs/EN-05-10095.pdf

Online application

www.ssa.gov/disabilityssi/

Disability Starter Kit

www.ssa.gov/disability/disability_starter_kits.htm

Social Security office locator

<https://secure.ssa.gov/ICON/main.jsp>

Plan for Work program

<http://droregon.org/topics/plan-for-work/>