

# **FEAR FACTOR**

**Episode 6 (December 12, 2022 1 – 2:30 pm):  
SSI and Medicaid Refresher**

A close-up photograph of a hand holding a piece of white paper. The paper has the words "I Can't" written in a dark blue, cursive-style font. The background is a warm, orange-brown color. The paper is slightly torn at the top edge.

I Can't

## Today's Episode

- Introductions and context 1:00 – 1:15 pm
- SSI and Medicaid Refresher 1:15 – 2:15 pm
- Next steps: Q+A, and Next Steps Poll 2:15 – 2:30 pm

F. E. A. R.

- Facts
- Evaluate
- Action
- Results

**FEAR FACTOR**



# Purpose behind all *Fear Factor* Episodes:

- **Providing access to experts and resources to SSAs, jobseekers and employees with developmental disabilities, their families/supporters (and anyone else interested), so we can all face the fears around benefits and working and move forward with facts and confidence.**

# ***Fear Factor***

## **Confronting Fears About Losing Benefits Due to Employment Opportunities**

**Facts, Evaluation, Action, and Results**



So far...

- *5 Episodes so far, covering SSI, SSDI, Medicaid, Ticket to Work, Stable Accounts, and Medicaid Buy In for Workers with Disabilities...*
- *Published [Fear Factor Working Document](#) packed with info, resources and links around all aspects of Benefits and Working.*
- *Great Turnout. Mainly SSAs, but also a variety of other folks, including providers, family-members, and people being supported.*



# ***Fear Factor***

## **Confronting Fears About Losing Benefits Due to Employment Opportunities**

**Facts, Evaluation, Action, and Results**



So far...

- *In all episodes, we went through several fears around benefits and working and fielded questions.*
- *We polled folks at the end of Episode 5, and we all decided to get a refresher on some basics..*

# ***Fear Factor***

## **Confronting Fears About Losing Benefits Due to Employment Opportunities**

**Facts, Evaluation, Action, and Results**

**FEAR Factor Episodes  
on the Employment  
First Website**

- **Episode 1: Maintaining Critical Services and Support (August 30, 2021)**
- **Episode 2: SSI Benefits + Work (October 4, 2021)**
- **Episode 3: Refresher about SSDI (January 24, 2022)**
- **Episode 4: Medicaid Buy In for Workers with Disabilities (March 28, 2022)**
- **Episode 5: STABLE Accounts (August 13, 2022)**

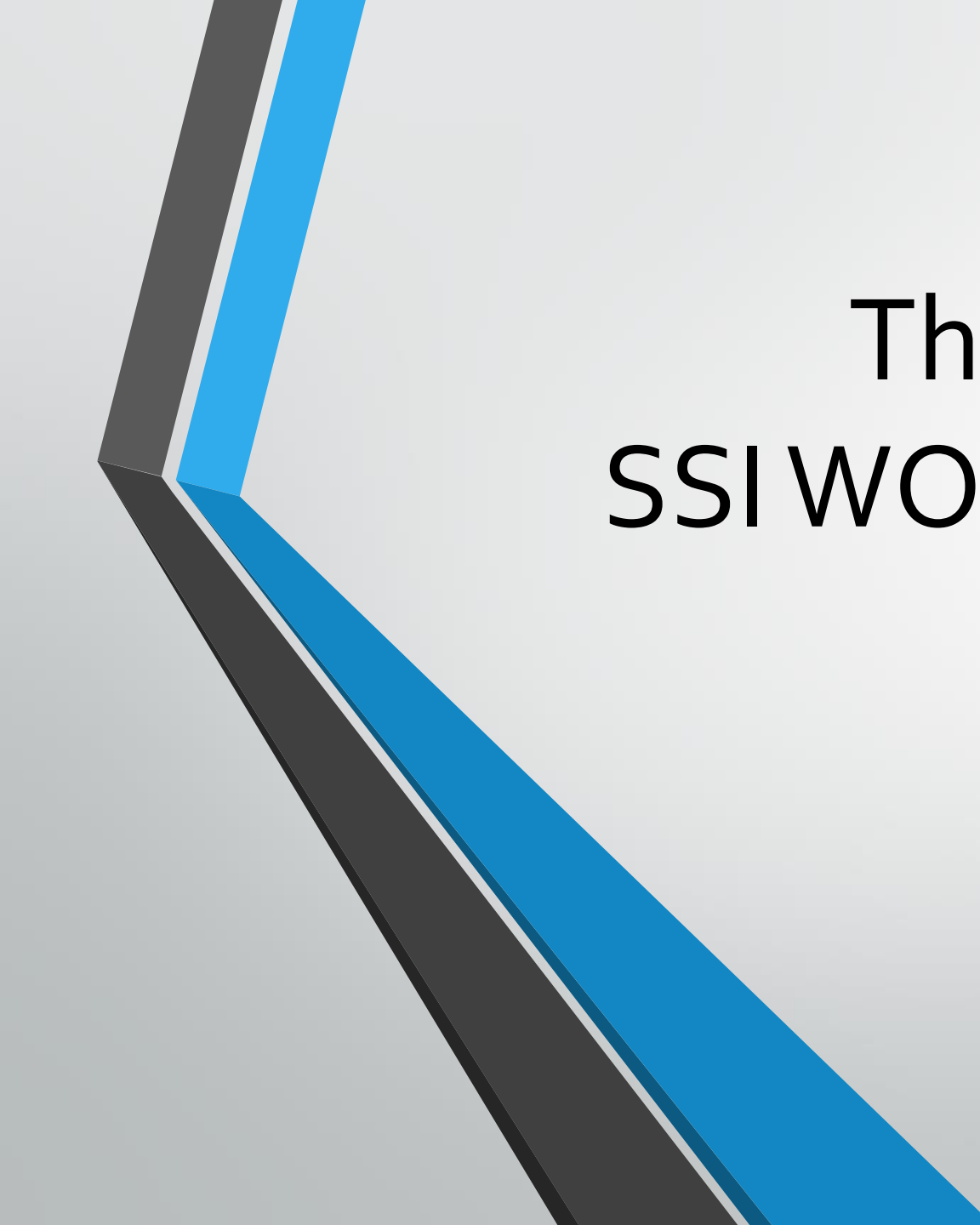
All recordings and supporting docs available [here](#).



# “Fear Factor” Superstars

- **Elizabeth Risner, Butler County Board of Developmental Disabilities**
- **Tanya R. Chiles, Chiles Creations**
- **Darenda Geer, Certified Work Incentive and Transitioning Youth Practitioner, Fairfield County Board of DD**
- **Jeanne Hall, Work Incentives Consultant, Opportunities for Ohioans with Disabilities**
- **Latosha Olinger, Work Incentives Coordinator, Warren County DD**
- **Christine Brown, Nisonger Center**





# There's no need to fear: SSI WORK INCENTIVES ARE HERE!

Presented by

Tanya Chiles

Darenda Geer

Jeanne Hall

Latosha Olinger

Elizabeth Risner

# The Big Picture

- When a recipient works, their SSI payment goes down gradually as their wages go up.
- Social Security does not count all of a recipient's income when they go to work.
- The first \$20 from any source does not count. This is called the General Income Exclusion.
- The first \$65 and  $\frac{1}{2}$  the remainder of earned income do not count.



# Meet David

David accepted a part-time job. He will earn \$1,225 per month. David is concerned about his SSI payment and would like to know if he will still be eligible for SSI if he is working.



2023 SSI CALCULATION WORKSHEET

Step	Calculations
Unearned Income	0
General Income Exclusion (GIE) \$20	0
Countable Unearned Income	=0
<b>Gross Earned Income</b>	<b>1225</b>
Student Earned Income Exclusion (SEIE)	-0
Remainder	1225
<b>GIE (if not used above) \$20</b>	<b>-20</b>
Remainder	1205
<b>Earned Income Exclusion (EIE) \$65</b>	<b>-65</b>
Remainder	1140
Impairment Related Work Expense (IRWE)	-0
Remainder	1140
<b>Divide by 2</b>	<b>570</b>
Blind Work Expense (BWE)	-0
Total Countable Earned Income	=570
Total Countable Unearned Income	0
Total Countable Earned Income	+570
Plan to Achieve Self Success (PASS) Deduction	0
<b>Total Countable Income</b>	<b>= 570</b>
Base SSI Rate (\$914 individual, \$1,371 couple, \$609 1/3 Reduction)	914
Total Countable Income	570
<b>Adjusted SSI Payment</b>	<b>=344</b>
Adjusted SSI Payment	344
Gross Unearned Income Received	+0
Gross Earned Income Received	+1225
PASS, BWE and/or IRWE Expenses	-0
<b>Total Financial Outcome</b>	<b>=1569</b>



# Student Earned Income Exclusion (SEIE)

# What is SEIE?

- SEIE stands for Student Earned Income Exclusion
- It allows SSI beneficiaries under the age of 22 who regularly attend school to exclude \$2,220 per month, up to \$8,950 per year effective 1/1/23. This amount changes every year due to the cost of living.
- This exclusion is applied before any other and is one of the most generous SSI incentives offered



# What is Social Security's Definition of regularly attending school?

The student must take one or more courses of study and at least one of the following must be true

- In grades 7-12 for at least 12 hours a week
- In a college for at least 8 hours a week
- In a training course to prepare for employment 12 hours a week
- 15 hours if shop practice is involved
- If a student attends less time for reasons beyond the student's control for example due to their disability still they must both study for the same amount of hours and have a home visitor who directs the study
- Home Schooling counts as long as the program meets the state regulations



## How to use the Student Earn Income Exclusion?

If you receive SSI and start working contact your local social security office and report the earnings and ask the rep if you qualify for SEIE you can earn up to \$2,220 per month for the benefits will not be reduced and for the year \$8,950 per year

How does this apply to our scenario listed below?

As long as she is enrolled in College at least 8 hours a week or in an employment training program at least 12 hours a week. None of her income would be a counted as her gross earnings would not exceed \$8,950 for 2023

# SEIE Example

## Meet Stacy

Stacy is a 19 year old student. She has been offered a short-term job. She would work 20 hours per week and earn \$1,085 each month in October through April. Her family is worried about losing her SSI or causing an overpayment. They are also very worried about her Medicaid coverage.



<b>Step ONE</b>	<b>Calculations</b>
Unearned Income	0
General Income Exclusion (GIE)	-0
Countable Unearned Income	=0
<b>STEP TWO</b>	
Gross Earned Income	<b>1085</b>
Student Earned Income Exclusion (SEIE)	- 1085
Remainder	0
IDA Contribution*	- 0
Remainder	0
GIE (if not used above)	- 20
Remainder	0
Earned Income Exclusion (EIE)	-65
Remainder	0
Impairment Related Work Expense (IRWE)	-0
Remainder	0
Divide by 2	0
Remainder	=0
Blind Work Expenses (BWE)	-0
Total Countable Earned Income	=0
<b>STEP THREE</b>	
Total Countable Unearned Income	
Total Countable Earned Income	+0
PASS Deduction	-0
Total Countable Income	=0
<b>STEP FOUR</b>	
Base SSI Rate (FBR \$914- 2023)	914
Total Countable Income	-0
Adjusted SSI Payment	= <b>914</b>
<b>STEP FIVE</b>	
Adjusted SSI Payment	914
Gross earned income received	+1085
Gross unearned income received	+0
PASS, BWE or IRWE Expenses, IDA Contributions, O/P offsets, ABLE Contributions	0
Total Financial Outcome	=1,999

**\*ensure that IDA is approved by SSA and that deduction will be allowed**

# SEIE Running Tally

A student earning less than \$2,220 per month will need to keep a running tally after deducting earnings each month since a total of \$8,950 per calendar year doesn't count.

It is important to keep this running tally to keep the student informed on how much SEIE remains.

Section 432 of the Social Security Protection Act extended the SEIE to all individuals on a record who are working under the age of 22 not just the SSI recipient this means that SEIE applies to earnings deemed from an ineligible spouse or parents and to the joint earned income of eligible couples when both members are under age 22.

The SEIE applies only once to the combined earning of the couple, even if both members of the couple are students and working

The SEIE does not apply when one member of a couple is a non-working student and the other member of the works but is not a student



# Impairment-Related Work Expenses (IRWEs) and Blind Work Expenses (BWEs)

# Impairment Related Work Expense (IRWE)

- Must be related to an impairment and
  - Enable you to work
  - Paid by the beneficiary and not reimbursed by another source
  - Paid within the month in which you worked and are reporting earnings
  - Must be reasonable
- 
- If eligible, Social Security will deduct the expense from your gross income thus lowering your countable income and increasing your SSI benefit.
  - You must report the expense when you submit your monthly paystubs.
  - Expenses can be receipts but they can also be written down with specific details such as mileage and dates to and from work.

# IRWE Example

## Meet Maria

Maria earns \$875 per month from work. Maria pays \$100 per month for medication she need to work because of her disability.



## 2023 SSI CALCULATION WORKSHEET

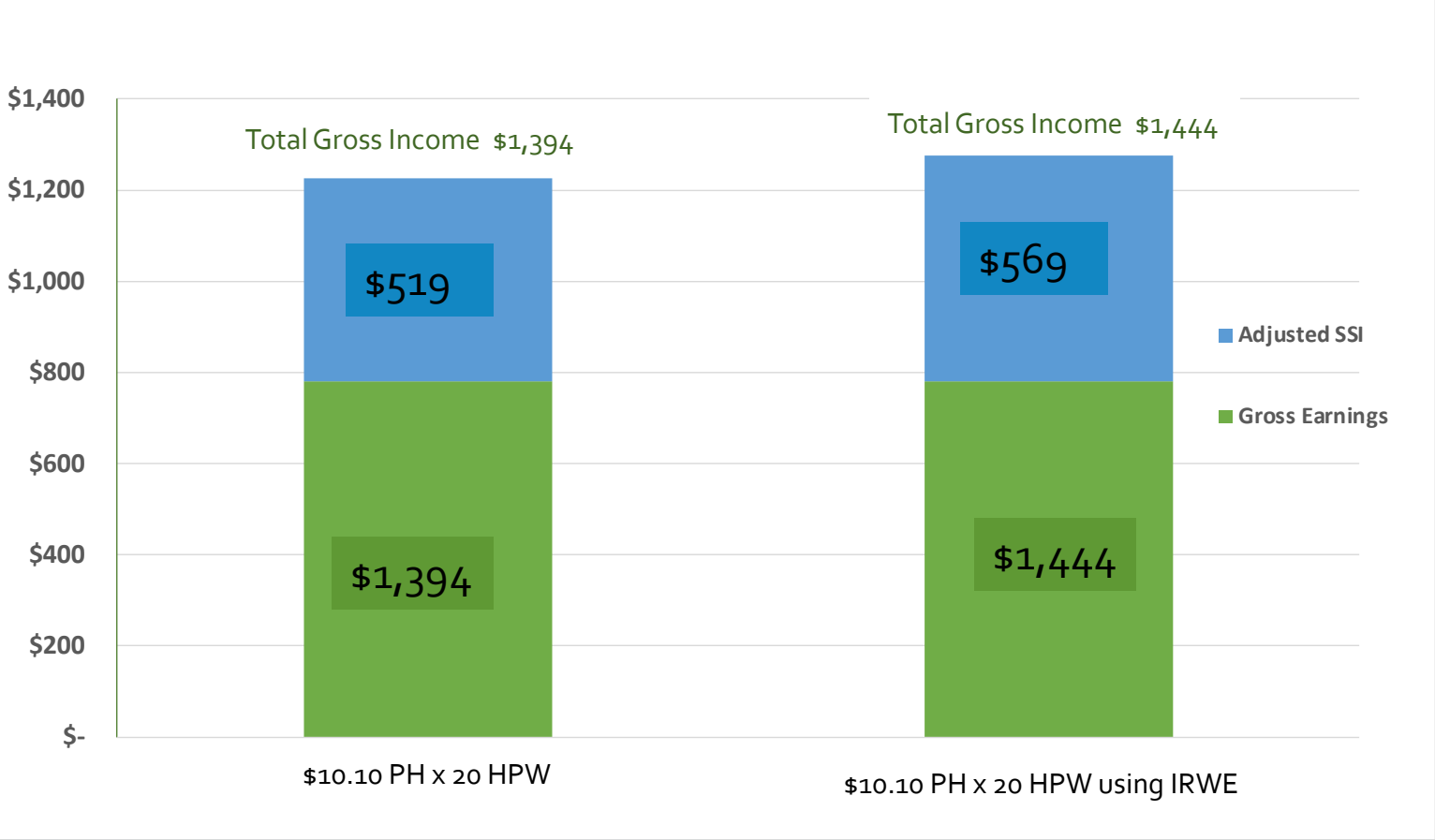


Step	Calculations
Unearned Income	0
General Income Exclusion (GIE) \$20	-0
Countable Unearned Income	0
Gross Earned Income	875
Student Earned Income Exclusion (SEIE)	0
Remainder	875
GIE (if not used above) \$20	-20
Remainder	855
Earned Income Exclusion (EIE) \$65	-65
Remainder	790
Impairment Related Work Expense (IRWE)	-100
Remainder	690
Divide by 2	345
Blind Work Expense (BWE)	0
Total Countable Earned Income	345
Total Countable Unearned Income	0
Total Countable Earned Income	+345
Plan to Achieve Self Success (PASS) Deduction	0
Total Countable Income	=345
Base SSI Rate (\$914 individual, \$1,371 couple, \$609 1/3 Reduction)	914
Total Countable Income	-345
Adjusted SSI Payment	=569
Adjusted SSI Payment	569
Gross Unearned Income Received	+0
Gross Earned Income Received	=875
PASS, BWE and/or IRWE Expenses	-100
Total Financial Outcome	=1,344

# SSI Increase Using IRWE

Example: Reduced SSI without using IRWE	Reduced SSI using \$100 IRWE
<ol style="list-style-type: none"><li>1. Earnings = \$875 gross per month</li><li>2. Full SSI = \$914</li><li>3. <math>\\$875 - \\$85 = \\$790</math></li><li>4. <math>\\$790 / 2 = \\$395</math></li><li>5. <math>\\$914 - \\$395 = \\$519</math> (Adjusted SSI)</li></ol>	<ol style="list-style-type: none"><li>1. Earnings = \$875 gross per month</li><li>2. Full SSI = \$914</li><li>3. <math>\\$875 - \\$85 = \\$790</math></li><li>4. <math>\\$790 - \\$100 = \\$690</math></li><li>5. <math>\\$690 / 2 = \\$345</math></li><li>6. <math>\\$914 - \\$345 = \\$569</math> (Adjusted SSI)</li></ol>

# Total Financial Outcome



# Blind Work Expense (BWE)

- Work related expenses that do NOT have to be related to your disability, are reasonable and are excluded from your countable earned income.
- Must have a primary diagnosis of blindness.
- Must be tracked and reported each month when submitting your paystubs.

- ❖ **Examples of allowable Expenses:**
- ❖ Federal, state, local and Social Security income taxes
- ❖ Transportation to and from work
- ❖ Vehicle modifications
- ❖ Meals consumed during work hours
- ❖ Guide dog expenses
- ❖ Work related training
- ❖ Visual and sensory aids
- ❖ Translation of materials to Braille
- ❖ Attendant care services
- ❖ Medical equipment or supplies that help you work
- ❖ Therapy

Gives you  
**MORE SSI** when  
earning income  
from  
employment

# BWE Example

## Meet Andrew

Andrew earns \$875 per month from work. Andrew is blind and pays \$100 per month for a bus pass to get to and from work.

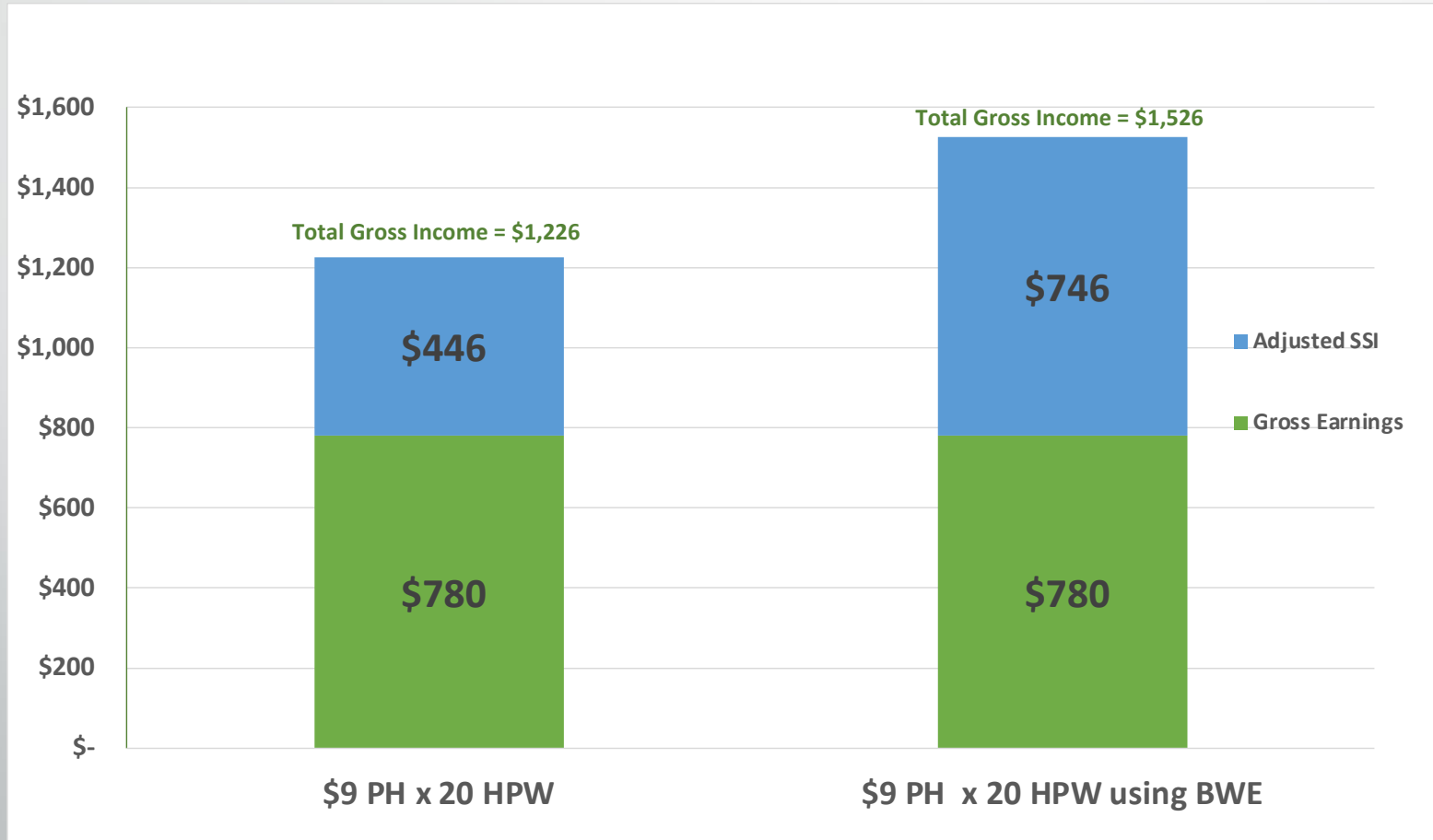


2023 SSI CALCULATION WORKSHEET

+

Step	Calculations
Unearned Income	0
General Income Exclusion (GIE) \$20	-0
Countable Unearned Income	0
Gross Earned Income	875
Student Earned Income Exclusion (SEIE)	0
Remainder	875
GIE (if not used above) \$20	-20
Remainder	855
Earned Income Exclusion (EIE) \$65	-65
Remainder	790
Impairment Related Work Expense (IRWE)	0
Remainder	790
Divide by 2	395
Blind Work Expense (BWE)	-100
Total Countable Earned Income	295
Total Countable Unearned Income	0
Total Countable Earned Income	+295
Plan to Achieve Self Success (PASS) Deduction	0
Total Countable Income	=295
Base SSI Rate (\$914 individual, \$1,371 couple, \$609 1/3 Reduction)	914
Total Countable Income	-295
Adjusted SSI Payment	=619
Adjusted SSI Payment	619
Gross Unearned Income Received	+0
Gross Earned Income Received	=875
PASS, BWE and/or IRWE Expenses	-100
Total Financial Outcome	=1,494

# Total Financial Outcome





# Plan for Achieving Self Support (PASS)

# PASS

## What is it & who qualifies?

- A PASS is a work incentive that allows individuals with disabilities to set aside income and/or resources to pay for items or services needed to achieve specific work goals. The purpose is to increase or maintain income-producing capabilities, thus reducing reliance on government benefits.
- Must meet the following criteria to qualify:
  - under age 65, or previously entitled to an SSI benefit based on blindness or disability the month prior to reaching age 65;
  - Meet Social Security's definition of disability or blindness;
  - Meet all SSI eligibility criteria with the exception of the income and resources test; and
  - Have earned income, unearned income, deemed income, in-kind support, or countable resources to set aside in the PASS.

## How is it helpful?

- Income and resources, which could normally prevent SSI eligibility or reduce the SSI check, can be disregarded if they are placed in the PASS and used towards vocational objectives.
- The individual can use the extra SSI to pay for living expenses such as housing and food
- The income or resources set aside in a PASS is used for items or services needed to achieve the designated occupational goal (education or training, attendant care, supported employment services, transportation, job-related items, equipment to start a business)

# PASS Example

## Meet Charlie

- Charlie is 30 yrs old and receives a SSDI check of \$920 per month. He wants to go to college to obtain a degree in nursing. His goal is to then become employed as an RN. He applies for SSI and once this is approved, he applied for a PASS which is also approved. He will put aside his current countable unearned income of \$900 (SSDI payment of \$920-\$20 exclusion) toward PASS expenses (laptop, books, a car to get to work once employed). This means that the \$900 will not count toward his eligibility for SSI. Since he is not working and the SSDI is not counted, he will receive the full Federal Benefit Rate in SSI each month (\$914 in 2023) to use to pay his usual living expenses. When his PASS is completed, Charlie will have a degree and can obtain a full-time job that will decrease his dependence on Social Security benefits.





# SSI Wage Reporting

# Wage Reporting

- Wages must be reported by the 6<sup>th</sup> of every month
- Call your local office
- Visit your local office in person
- Use your my Social Security account (create account at <https://www.ssa.gov/myaccount/>)
- Use the mobile phone app (SSA Mobile Wage Reporting)
- Use phone system to call in wages ( 1866-772-0953)
- Find contact information for your local Social Security office at [www.socialsecurity.gov/locator](http://www.socialsecurity.gov/locator). Search by zip code
- Sign up for email or text reminders to report monthly wages for SSI at <https://www.ssa.gov/ssiwagereporting/>

# Wage Reporting

- Income earned this month will be used to calculate the SSI payment in 2 months.
  - For example, if a recipient worked in December 2022, they should report wages by January 6, 2023. That wage information will be used to calculate their February 2023 SSI payment.



# SSI Resource Limit and STABLE Accounts

# SSI Resources limits

- Resources are defined as cash and any other personal property including any real property that an individual or a spouse owns and has the authority to convert to cash and is not legally restricted for support and maintenance
- To be eligible for SSI an individual's countable resources must not exceed \$2,000
- If an eligible couple receives SSI the combined countable resources must not exceed \$3,000

The following are some items excluded from the resource limit :

- the home a person lives in and the land it is on;
- one vehicle, regardless of value, if a member of the household use it for transportation;
- household goods and personal effects (e.g., furniture and wedding ring);
- life insurance policies with a combined face value of \$1,500 or less;
- burial spaces for an individual or their immediate family;
- burial funds for an individual and their spouse, each valued at \$1,500 or less
- up to \$100,000 of funds in STABLE account.
- For additional information regarding SSI resources visit <https://www.ssa.gov/ssi/text-resources-ussi.htm>
- When in doubt if something is a countable resource, contact the Social Security for clarification.

# Stable Accounts

## What is a Stable Account?

- A Stable Account is an investment account that allows qualified individuals with disabilities to save and invest money without losing eligibility for certain public benefits programs, like Medicaid or Supplemental Income (SSI). Social Security disregards the first \$100,000 in a Stable account when counting resources
- There is no fee to open an account. A minimum deposit of 25.00 is required to open account

## What are the benefits of opening a Stable Account?

- In 2023, Stable Accounts allow Individuals with disabilities to invest up to \$17,000 from any source and an additional \$13,590 from wages annually
- Account funds can be used on the following expenses; education, housing, transportation, healthcare, assistive technology, employment needs and basic living expenses

## To be eligible for a STABLE account, an individual must:

- Be blind or have a medically determinable physical or mental impairment that results in marked and severe functional limitations, and such condition developed before the age of 26 and will last, or has lasted, at least a year;
- Be a U.S. citizen; and
- Confirm one of the following:
  - Are eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) because of a disability;
  - Have a condition listed on the Social Security Administration's "[List of Compassionate Allowances Conditions](#)";
  - Experience blindness as determined by the Social Security Act; or
  - Has received, and can provide if requested, a signed diagnosis of the qualifying disability from a licensed physician.

To learn more about STABLE or open an account visit <https://www.stableaccount.com/>. For questions call 1-800-439-1653 or email [team@stableaccount.com](mailto:team@stableaccount.com)



# Common Medicaid Categories for Disabled Individuals

- SSI Recipient Medicaid
- 1619(b) Medicaid
- Categorically Needy Medicaid
- Home & Community Based Services Waivers
- Medicaid Buy-In (MBIWD)

# SSI Recipient Medicaid

## What is it?

- SSI recipients are automatically enrolled into this Medicaid category without additional verifications needed by County JFS offices

## Who Qualifies?

- All SSI eligible individuals

# 1619(b) Medicaid

## What is it?

- 1619(b) allows someone eligible for SSI to maintain no cost Medicaid if earnings are too high to receive SSI payments
- Occurs after the SSI payment is reduced to \$0, and until your gross annual income reaches \$40,078 (2022 threshold)

## Who Qualifies?

- An SSI eligible individual whose earned income (below the threshold amount) results in \$0 SSI payment
- Still have a disability (continue to meet Social Security's definition of disabled)
- Resources under \$2,000

# Categorically Needy Medicaid

## What is it?

- Medicaid for individuals who are aged, blind, or disabled but do not receive SSI

## Who Qualifies?

- Aged, blind or disabled individuals with countable income at or below the SSI payment standard of \*\$914/month for an individual or \*\$1,371 for a couple
  - Resources under \$2,000 for an individual or \$3,000 for a couple
- \*uses SSI income exclusions so less than half of earned income is counted

# Medicaid Home & Community Based Services Waivers

## What is it?

- Medicaid pays for extra help for individuals to be cared for at home rather than in a nursing facility or institution
- Different Types:
  - DD waivers (Individual Options, Level 1, Self-Empowered Life Funding)
  - Non-DD Waivers (Ohio Home Care, PASSPORT, Assisted Living, My Care Ohio)

## Who Qualifies?

- Must meet an intermediate or skilled nursing level of care
- Special Income limit (300% of the SSI Federal Benefit Rate) = Countable income of \$2,742/month in 2023 \*May use a QIT to set aside countable income in excess of the SIL
- Resources below \$2,000

# Medicaid Buy-In for Workers with Disabilities (MBIWD)

## What is it?

- MBIWD provides Medicaid coverage to disabled working Ohioans aged 16 to 64.
- Monthly premiums may be required, and are calculated based on income, family size, and other deductions.

## Who Qualifies?

- US citizens and residents of Ohio
- Aged 16 to 64
- Disabled
- Employed (taxed employment; no minimum amount to qualify)
- Annual *countable*\* income must be less than 250 % of the FPL (\$33,984 in 2022)

**\*less than half of earned income is counted**

- Resource limit of \$14,318 in 2023

# MBIWD and Medicaid Waiver Combo

Those eligible for MBIWD are NOT subject to a patient liability/share of cost!

Citations:

- OAC 5160:1-5-03(H)
- OAC 5160:1-6-07
- OAC 5160:1-6-07.1

## Example:

Tish has a Level 1 HCBS waiver and receives \$1,200 per month in SSDI.

She starts working earning \$800 per month resulting in a total monthly income of \$2,000.

This is over the 2023 Waiver Needs Allowance of \$1,783 (\$1,848 if working) but she will NOT owe a patient liability if she enrolls in MBIWD! This will save her money each month because the MBIWD premium is significantly less than the patient liability.



# SSI or 1619(b) Medicaid and Waiver Combo

- Those categorically eligible for Medicaid (for example: SSI Medicaid, 1619b Medicaid) are NOT subject to a patient liability/share of cost)
- Citation: OAC 5160: 1-6-07.1 (HCBS Patient Liability)
- **Example:** Ron is eligible for \$872 in SSDI and \$62 in SSI when not working in 2023. He starts working part-time earning \$1,000 per month. This results in \$0 SSI but eligibility for 1619b Medicaid. He still receives \$872 in SSDI and \$1,000 in wages = \$1,872. Although this is over the 2023 Waiver Needs Allowance of \$1,783 (\$1,848 if working) he does NOT owe a patient liability since he is still categorically eligible for Medicaid!



**Time for  
Questions**