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SSI Benefits and Work Incentives Part 1

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MO EFSLMP BENEFITS PLANNING SERIES

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Overview

- **Review Basics of SSI**
- **Automatic Work Incentives**
- **SSI Calculations**
- **Specialized Work Incentives**

SSI Eligibility Criteria

Financial need

- Limited resources – below \$2,000 (\$3,000 couple)
- Limited income – below \$750 (\$1,125 couple)

SSI Eligibility Criteria

Experience a disability meeting SSA definition

- **Adult (18+) – same definition as Title II**
- **Child (under 18) – medically determined disability, functional limitations**

Limited Resources

Resource Limit

\$2,000/individual,

\$3,000/couple

- Resources above limit = No SSI
- Resources below limit = move onto income test

Limited Income (Income test)

Income:

- **Earned: Gross Wages and Net Earnings from Self Employment (NESE)**
- **Unearned: Anything not earned (SSDI)**
- **In-Kind Support: Value of any free food/shelter**

Countable Income

- **Income minus deductions**

Income Test

2018 Maximum SSI Amount (Federal Benefit Rate – FBR)

- Individual \$750/mo. (Free food/shelter \$500)
- Couple \$1,125/mo. (Free food and shelter \$750)

Income Test

Countable Income above FBR = No SSI

Countable Income below FBR = Yes SSI

FBR – countable income = SSI check

Questions?



Automatic Work Incentives (deductions)

General Income Exclusion (\$20)

- Unearned first, remainder on earned

Earned Income Exclusion (\$65)

- Earned income only (paycheck)

Divide by 2 (1/2 disregard)

- Earned income only (paycheck)

Example 1

Joe worked for 15 years before his impact of disability kept him from making SGA. He applied for his Title II SSDI benefit and received \$420.00 per month. He is also entitled for SSI. How much will his SSI check be if he receives \$420 of SSDI?

SSI Calculation – Step 1

Countable Unearned Income

\$420.00 Unearned Income Ex. SSDI

(-) \$20.00 *General Income Exclusion*

\$400.00 Countable Unearned Income

SSI Calculation Step 2

Step 2: Countable Earned Income (*Paycheck*)

\$ 0.00 Earned Income

(-) \$ _____ *General Income Exclusion (if not used)*

(-) \$ _____ *Earned Income Exclusion (\$65)*

(=) \$ _____ Remainder

(/) 2 Divide by 2

(=) \$ 0.00 Countable Earned Income

(4 additional deductions for work incentives not shown here- will be covered in SSI and Work lesson)

SSI Calculation Step 3

Step 3: Total Countable Income

\$400.00 Countable Unearned Income
(Step 1)

(+) \$ 0.00 Countable Earned Income
(Step 2)

(=) \$400.00 Total Countable Income

SSI Calculation Step 4

Step 4: Adjusted SSI & Total Income

\$750.00 Federal Benefit Rate

(\$750/\$1,125/\$500)

(-) \$400.00 Total Countable Income (Step 3)

(=) \$350.00 **Adjusted SSI Check Amount**

(+) \$420.00 SSDI

(=) \$770.00 Total Income

SSI Calculation Summary (Example 1)

\$420.00	Unearned Income
- \$20.00	General Income Exclusion
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\$400.00	Total Countable Income

\$750.00	Federal Benefit Rate
- \$400.00	Total Countable Income
<hr/>	
\$350.00	New SSI Check

\$350.00	New SSI Check
+ \$420.00	Unearned Income
<hr/>	
\$770.00	Total Income

Questions?



Example 2

- Pete is receiving SSI. He is not entitled to a Title II benefit.
- Pete just got a job making a gross amount of \$1000/month.
- What will Pete's adjusted SSI check be and how much will he monthly have coming in?

SSI Calculation Step 1

Step 1: Countable Unearned Income

\$ 0.00 Unearned Income

(-) \$ _____ **General Income Exclusion**
(\$20)

(=) \$ 0.00 Countable Unearned Income
(Pete has no Title II)

SSI Calculation Step 2

Step 2: Countable Earned Income

\$1000.00 Earned Income (Pete's paycheck)

(-) \$20.00 General Income Exclusion (if not used in Step 1)

(-) \$65.00 Earned Income Exclusion (\$65)

(=) \$915.00 Remainder

(/) 2 Divide by 2

(=) \$457.50 Countable Earned Income

(4 additional deductions for work incentives not shown here- will be covered in SSI and Work lesson)

SSI Calculation Step 3

Step 3: Total Countable Income

\$ 0.00 Countable Unearned
Income (Step 1)

(+) \$ 457.50 Countable Earned Income
(Step 2)

(=) \$ 457.50 Total Countable Income

SSI Calculation Step 4

Step 4: Adjusted SSI & Total Income

\$750.00 Federal Benefit Rate

(\$750/\$1,125/\$500)

(-) \$457.50 Total Countable Income (Step 3)

(=) \$292.50 **Adjusted SSI Check Amount**

(+) \$1000.00 Gross Wages

(=) **\$1,292.50 Total Income**

SSI Calculation Summary (Example 2)

\$1,000.00	Gross Earned Income
- \$65.00	Earned Income Exclusion
- \$20.00	General Income Exclusion
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\$915.00	Countable Earned Income
/ 2	Countable Earned Income Calculation
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\$457.50	Total Countable Income

\$750.00	Federal Benefit Rate
- \$457.50	Total Countable Income
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\$292.50	New SSI Check

\$292.50	New SSI Check
+ \$1,000.00	Gross Earned Income
<hr/>	
\$1,292.50	Total Income

Annual Redetermination

Annual process for SSI beneficiaries re-determines financial eligibility

- Review Income
- Resources below the resource limit
- Any changes in address or living situation that didn't get reported

SSI Summary

- \$0 countable income = \$750/month SSI
- The more income, the less SSI
- When countable income exceeds FBR = no SSI
- Once eligible for SSI, every month Income & Resource Tests apply
- SSI check fluctuates if income fluctuates
- Generally 2 month gap in SSI check adjustment (i.e., income in Jan affects SSI check in March)

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Contact



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Questions?

