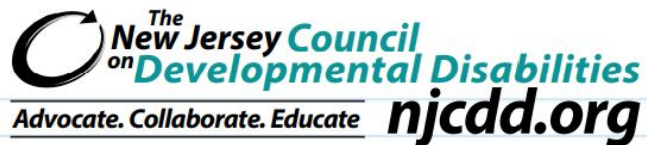


Introduction to Benefits and Employment

How do they work and where can I, or a loved one get help?





Advocate. Collaborate. Educate

njcdd.org

The NJCDD is committed to advancing public policy and systems change that helps people with **developmental disabilities** gain more control over their lives.

NJ Statistics

 **26%** of population has a disability

25,000+

Adults with developmental disabilities (DD) served through New Jersey's Department of Human Services, Division of Developmental Disabilities

Developmental disabilities affects one or multiple delays in cognition, motor performance, vision, hearing and speech, and behavior. •

NJCDD Council Members

- include individuals with developmental disabilities
- family members
- advocates
- state agencies



Appointed by the NJ Governor this diverse group helps to analyze and improve statewide systems and services.



The council identifies the most pressing needs of people with **developmental disabilities** such as **housing, employment, transportation, services and supports systems.**



Adam Kubler

Coordinator of
Employment Services

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(609) 984-4513

Disclaimer



Information shared is intended for informational purposes only. Final determinations regarding Social Security Benefit eligibility, cash payments, and other applicable adjustments are made by Social Security and are subject to the individualized situation of each beneficiary.

For the most accurate information regarding your Social Security Benefits, speak with a representative at your local office and it is also advisable to seek assistance from a Certified Work Incentive Practitioner.

**Don't worry! We will tell you where to find this information before the presentation is over!*

Objectives

- Understand SSI/SSDI definition/eligibility basics
- Understand that working may, *or may not*, impact basic benefits
- Guide beneficiaries toward solutions for overpayment notices and reporting income
- Connect beneficiaries to resources that can help them navigate benefits and working

Why work at all?

Friendships - Respect - Independence - Success - Pride - Ability - Team - Income



Achievement - Identity - Growth - Community - Worth - Self Determination

“Employment First”, What is it?



Per Office of Disability Employment Policy (ODEP)... *“Employment First is a national systems-change framework centered on the premise that all individuals, including those individuals with the most significant disabilities, are capable of full participation in Competitive Integrated Employment (CIE) and community life.*

Under this approach, publicly-financed systems are urged to align policies, regulatory guidance, and reimbursement structures to commit to CIE as the priority option with respect to the use of publicly-financed day and employment services for youth and adults with significant disabilities.”

“Employment First”, What is it *really*?

In simplified terms, “Everyone who wants a job, has a job, earning minimum wage or more and having access to the benefits of working. (*both tangible and intangible*)

39 states have formally committed to the Employment First framework through official executive proclamation or formal legislative action, including NJ since 2012.

“I heard if I work I will lose benefits”

If you are working, you will be able to earn significantly more income than an SSI check can provide!

ABLE Accounts allow for saving of earnings above Medicaid asset limits!

New Jersey also has one of the **BEST** Medicaid “buy-in” programs in the country, **WorkAbility**. There are no earned/unearned income or asset limits for NJ Workability*.

**May have premium if countable income over 250% of Federal Poverty Level*

Social Security
Benefits... *What
are they?!*



Social Security Benefits - Summary

Social Security benefits provide partial replacement income in the following circumstances:

- **Disability**
- **Retirement**
- **Survivor** (spouses, children, and dependent parents of a deceased worker)

*The type and exact benefit amount is based on the earnings history, date of birth, and his/her age when benefit begins. Depending on these factors, individuals can receive “**SSI**”, “**SSDI**” or **both!***

Supplemental Security Income or “SSI”



Supplemental Security Income

Provides monthly payments to people with disabilities and older adults who have little or no work history, income or resources.

- Federal Benefit Rate (FBR \$967 in 2025) + NJ Supplement* *(determined by living situation, between \$30 and \$150 or so)*
- Eligibility can be determined before age 18, then again after
- Paid on the 1st of the month
- Often, but not always, linked with Federal Medicaid

SSI Monthly Checks Consider...

Earned

- **Wages**
 - From employer
 - Self employment

**SSI disregards roughly half of earned income*

Unearned

- SSDI
- Unemployment
- Alimony, child support
- Cash gifts/lump sum payments
- "In Kind" support
- Other

**Counts 1-1 against cash benefit*

SSI Assets

Excluded

- Home
- 1 Car/Truck
- Personal Belongings
- Burial Space/Expenses
- ABLE Accounts
- Special Needs Trusts
- Others

Considered

- Checking/savings
- Deemed Resources
 - If living with family*
- IRAs/401ks

****Complicated!** only SSA can determine
- About \$2000 assets, per SSA for
single individual*



Social
Security
Disability
Insurance or “SSDI”

Social Security Disability Insurance



Money set aside each paycheck intended to assist should you become disabled

- Only concerned with earned income
- Paid on the 3rd of the month
- Child Dependent Benefit & Childhood Disability Benefit*
 - Disabled children, dependent parents or a spouse may be able to collect **SSDI** based off your work record.

SSDI - Own Work Record

- Earn enough “work credits” according to SSA
 - 2025 - \$1810 in earnings = 1 credit/max of 4 per year, age determines credits needed for benefit, 40 is minimum for retirement
- Automatically converts to retirement benefit at age 67
 - Can retire at 62 at reduced rate
- Medicare automatic after 24 months from date of entitlement
 - Converts to aged Medicare at age 65

About Child Disability Benefit (CDB)

Sometimes referred to as a “DAC” or (Disabled Adult Child):

- Over age 18 & disability determined before age 22 by SSA guidelines
- Awarded if parent is receiving SSDI benefit or would receive by time of death
- Cannot get married or must be married to another SSDI beneficiary
- Medicare automatic after 24 months from date of entitlement
 - Converts to aged Medicare at age 65

SSI/SSDI - Difference Summary

Supplemental Security Income (SSI)

- For those who **have not earned enough credits** and are disabled
- Benefit is based of of the **Federal Benefit Rate**
- Sliding scale based on various types of income (**earned & unearned**)

Social Security Disability Insurance (SSDI)

- For those who **have earned enough credits** and are disabled before retirement or are dependent upon SSDI beneficiary
- Benefit determined by your work history
- Checks are “all or nothing”. Eligibility depends on **earned income**

SSI + SSDI can
someone receive
both??



Yes!



Example



If you have a child or spouse who has a disability, they can claim **SSDI** benefits if you become disabled, retire, or pass away.

Some individuals who have never worked receive **SSDI benefits.**

This is called a **Childhood Disability Benefit (CDB)** and is formerly known as the Disabled Adult Child (DAC) benefit.

Dale was diagnosed with a disability before age 18 and is eligible for **SSI**. Dale's father passed away when Dale was still in high school.

It is possible that Dale could receive the **CDB** benefit based on his late father's work record.

How do SSI and SSDI impact each other?



- SSDI/CDB is considered unearned income when someone has an SSI cash benefit.
- The SSI check can be reduced or brought to 0 depending on how much is being collected in SSDI/CDB. (*About 1-1*)
- SSI cash does **not** impact SSDI/CDB (SSI is unearned income)

How to Apply

Apply online

- www.ssa.gov/applyfordisability
- Disability Starter Kit – www.ssa.gov/disability
- Call local office for appointment for a claim
- Apply for both at the same time

Information You Will Need

Identification & Documents

- Your Social Security number
- Your birth or baptismal certificate
- A summary of where you worked and the kind of work you did.
- A copy of your most recent W-2 Form (Wage and Tax Statement) or, if you're self-employed, your federal tax returns for the past year

Medical

- Names, addresses, and phone numbers of the doctors, caseworkers, hospitals, and clinics that took care of you, and dates of your visits
- Names and dosages of all medicine you take
- Medical records from your doctors, therapists, hospitals, clinics, and caseworkers, school reports that you already have in your possession
- Laboratory and test results

Medicaid and
Medicare + how are
they connected to
Social Security
Benefits?



Medicaid - Means tested

Social Security income is separate from Medicaid/health insurance

- Losing Social Security Income **does not** necessarily equate to lost Medicaid
- **New Jersey has 10 different Medicaid programs** depending on the individual's situation.

All of the NJ Medicaid programs are determined by income and assets. Limits differ depending on the type of Medicaid Plan they receive.

Medicaid Examples

Aged, Blind & Disabled

**Managed Long
Term Services and
Supports (MLTSS)**

NJ WorkAbility

**Community Care
Program**

NJ FAMILY CARE

**Disabled Adult
Child (DAC)**

1619 (a) & 1619 (b)

The Division of Developmental Disabilities and Medicaid



Many employed individuals living with I/DD rely on DDD services, which require Medicaid. Multiple options for Medicaid, some specific examples:

General Medicaid Eligibility via SSI

Asset and income limits

- \$2000 assets (bank accounts)
- *Around \$2,901 monthly earned income**
 - *Allows for Medicaid to be kept if cash benefit lost due to employment, up to \$51,902 annual income (2025 not posted)*

NJ Workability Medicaid: for people who are disabled and working.

- No asset or income limits
- CDB income is not counted as unearned income/spouse income does not count
- May have premium if income above 250% Federal Poverty Level

Medicare - Needs Based



Health Insurance for:

- Age 65+
- People receiving **SSDI/CDB** for at least 2 years
- End stage renal disease

What does it cover?

Part A: Hospital Stays

Part B: Medical Insurance for doctors, supplies, preventative care and outpatient

Part D: Prescription drug coverage

(Part C: is optional, private options to enhance coverage)

Multiple Health Coverages



What happens
when you are
working and/or
have income?



You have to report it
to the Social Security
Administration (SSA)



Reporting Employment Status



An individual or their rep payee is required by Social Security to report income monthly.

They must report to Social Security when they start or stop work, have a change in hours, duty, or pay, and every month's earnings

New Employment must be reported within 10 days of being hired.

- Your Social Security Number
- Your address
- The name of your employer and address
- Start date and hourly rate
- The number of hours you anticipate working each week

Reporting income



Monthly reporting should be done by the 6th of the month.

- Fax, mail, or drop off to your local SSA office (recommended you get a receipt)
- MySSA.gov - **SSDI recipients ONLY!**
- Automated Telephone Service/Mobile App - **SSI Recipients ONLY!** Recently changed to need 2 step verification. Set up MySSA account to achieve this.

***If you receive both SSI and SSDI, you must report both separately, reporting for one does not guarantee reporting for another!**

About Social Security Notifications



- Report **all** income for the previous month by the 6th of the following month
- Keep **all** correspondence from SSA and pay stubs organized
- Do not spend money from SSA that you are not sure if you should have received
- **You are entitled to receive proof of transaction or receipt from SSA for any employment related reporting.** It is **strongly recommended you obtain a receipt.**
- **Medicaid** should **never** be terminated without considering all other Medicaid types. (*Contact Disability Rights NJ if **Medicaid** is terminated*)

Letters from Social Security/Bumps/Problems

Do Not Panic! (*act quickly though!*)

- Read and save all correspondence
- Reach out to experts for guidance (we will tell you who they are soon!)
- Appeals/waivers usually must be made within 60 days
 - Get help from your expert(s)

Examples of Issues: Income/asset changes, overpayments, employment reviews, medical reviews

About Overpayments

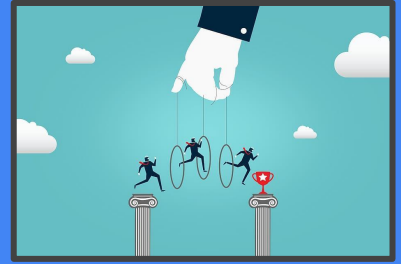
Overpayments occur when Social Security pays a person more than they should have. This usually happens when a person doesn't report their income or there are delays in recording of income.

Options for Repaying SSA Overpayments:

- As of March 27th, 2025 SSA will withhold 100% of the maximum benefit amount.
- If the person can't afford this, they may ask that SSA take less each month (800) 772-1213
- If their cash benefit stops, they will still need to pay SSA the full amount or set up a payment plan.
- Social Security may take the person's annual tax return refund or garnish their wages to recover the overpayment.

Work Incentives

SSI Work Incentives



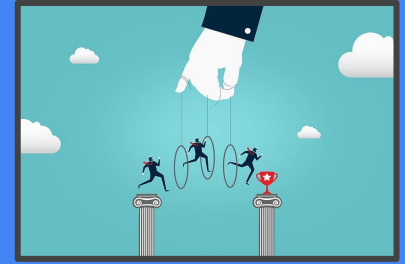
Generally speaking, **SSI** cash benefits will be available for any month earned or unearned income is low enough to be eligible.

Report, report, report!

***If SSI cash benefit is 0 due to EARNED income, don't panic!**

- **12 consecutive months with no SSI cash, SSI can “terminate,” however!**
 - Work incentives may allow for continued SSI cash
 - May request “Expedited Reinstatement” within 5 years of benefit term
 - Presumptive Eligibility allows for 6 months of benefits during reinstatement/application

SSDI Work Incentives



Aside from disability, **SSDI is solely concerned with earned income.**

When earned income reaches certain levels, it indicates to SSA that the individual may be ready to leave the benefit.

- **First Major Indicator:** Trial Work Period initiates a work attempt
- **Second Major Indicator:** Substantial Gainful Activity after “Extended Period of Eligibility”
 - Allows for individuals to try getting back to work and provides expedited onramp to receive SSDI benefits again

SSDI Work Levels



Trial Work Level/Period(TWP):

For 2025...

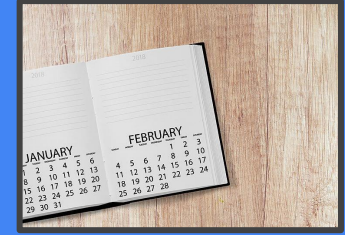
**\$1160 earned income in a given
month starts TWP**

Substantial Gainful Activity(SGA):

For 2025...

\$1620 earned income in given month
\$2700 for blind individuals

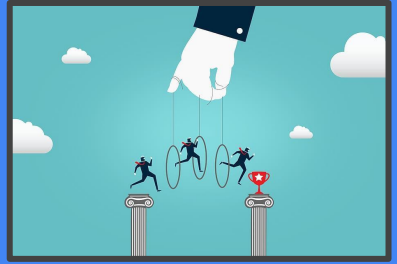
SSDI work incentives



**If applicable, Medicare continues up to 93 months from the end of the Trial Work Period*

** If working below SGA at the end of EPE, SSDI benefits continue*

Summary of Work Incentives



SSI

- Eligibility remains assuming disability continues
 - *SSI terms after 12 months of no pay due to employment, can get EXR!*
- Working usually brings home more than SSI check alone.
 - *Even if making \$0 in SSI, the paycheck will usually be higher than if they did not work*

SSDI

- Generally able to continue to receive full SSDI check for up to 12 months even when working substantially*
- Expedited reinstatement of benefits can be utilized in the event income is reduced or unexpectedly ends due to disabling factor

Note: Work incentives are highly individualized, we do not promise incentives. SSA is the only entity that can confirm/deny. *Substantial Gainful Activity is determined by SSA

Decrease
countable
income/assets &
maintain benefits



Impairment Related Work Expenses (IRWE)

Some out of pocket costs that are related to your disability that allow for working in the community can be counted against your income. These expenses **must be paid by the individual** (not insurance, someone else, or a DDD budget) can include:

- Adaptive technology that helps you do your job
- Transportation that is required due to your disability (NOT Access Link)
- Co-Pays for medications needed for your disability
- Modifications to your home or vehicle so you can get to work
- Meals during work hours
- More!

About Impairment Related Work Expenses

SSI

Used in calculation of monthly cash payment

SSDI

Cannot be claimed during TWP

Can allow for income to go above SGA/continue payments so long as IRWEs push total below SGA

- IRWEs must be approved by Social Security prior to utilizing.
- Keep all receipts
- Submit to SSA monthly along with income

Work Subsidies

A **Subsidy** exists when an employer willingly pays more in wages than the value of the actual services performed. This is usually for humanitarian reasons. A subsidy can be reflected by giving the employee:

- Extra assistance
- Full wages for lower quality or quantity than standard, or
- Fewer and/or easier duties than usual for that position

A **Special Condition** exists when an individual needs more intensive on the job support and has either a job coach for an extended period of time (a few hours or more a month) who provides ongoing support to the person.

Example



Subsidies and Special Conditions must be approved by Social Security on a special form prior to utilizing.

The Subsidy form is filled out by the Employer stating what the % of the subsidy should be.

Special Conditions require documentation or proof that someone needs intensive job support from an agency approved job coach.

**Sarah earns \$2000 a month.
This is \$380 over SGA.**

She has an approved 40% Subsidy because she is allowed to work slower and doesn't have to do all the same tasks as her co-workers.

40% subsidy of \$2,000 = \$800

SSA will only count \$1,200 of Sarah's income - now below SGA!

ABLE (Achieving a Better Life Experience) Accounts

Allows Individuals whose disability had an onset prior to the age of 26 to save money for retirement and other immediate allowable expenses and help keep assets below limits for **SSI** and Medicaid.

- Annual contribution of \$19,000 (2025) and a significant lifetime contribution limit
 - Balance of 100,000 disregarded by SSI
 - Does not impact Medicaid
- Used for expenses such as education, transportation, employment training and support, assistive technology, basic living expenses, and health care expenses.



You don't have to do it alone!



NJ.DB101.org (Disability Benefits 101)

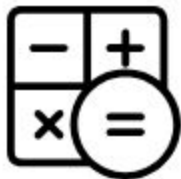
Free, plain language website available in both English and Spanish. Provides individualized information regarding Social Security benefits, healthcare, working and more!

- Find the right health coverage for you!
- Benefits and work estimator!
- Learn about SSI & SSDI benefits, and more!



Disability Benefits 101

New Jersey



Benefits Planning Estimators

Check the numbers to see how work can improve your situation.

Discover ways to save up money
while working



See which programs can help
you live in your own place



Find out how benefits support
young people who work



My Social Security Account

A free and secure my Social Security account provides personalized tools for everyone, whether you currently receive benefits or not.

- Request a replacement Social Security card
- Check the status of an application
- Estimate future benefits
- Manage the benefits you already receive
- Must have SS# and State ID to enroll

Benefits Counseling



Benefits Counseling - What is it?

Benefits Counseling is a service provided to recipients of Social Security; to help them understand how working can affect this income, their Medicaid, other State subsidies, and if they qualify for any work incentives that could allow them to earn more income.

Recommended: Anyone working or wanting to work who receives SSA benefits, should receive benefits counseling prior to starting work, if possible. Even before graduation from high school, if applicable.

What Kind of Credentials?

Two nationally recognized training programs:

- Either:
 - Cornell University
 - Virginia Commonwealth University
- Training involves combination of classwork, testing and case studies
- Ongoing CEU's annually

You have the right to request to see a copy of their certificate showing they are currently credentialed to provide Benefits Counseling.

Where can I get benefit counseling?



Division of Vocational Rehabilitation

Vocational Rehabilitation Counselors at DVRS can issue the following benefit services:

- General Benefits Consultation
- Phase 1 - before employment
- Phase 2 - after employment starts
- Ongoing

Anyone enrolled in DVRS is eligible, the **primary** place to go

Division of Developmental Disabilities

Under the Supported Employment, benefit advisement as it relates to working is an allowable activity.

****Note: Not all SE providers have capacity to provide these services! Please ensure they have certified work incentives planners who have completed a specialized training for help with complex issues.***

About Supported Employment

What can a job coach do? What's billable?

- **Help the person report job to SSA**
- **Help & teach the person to report income**
- **Help identify a Subsidy/Special Condition/IRWE**
- **If earnings limits are identified, teaching the person to advocate for a set schedule/hours**

Per the Supports Program Manual, billable services include:

“Benefit Support/Planning”

Pre-Placement Phase services can include:

“Addressing concerns/barriers - assisting the job seeker in understanding how to maintain benefits while working, explaining work incentives available through the Social Security Administration, explaining WorkAbility...”

Work Incentives Planning and Assistance (WIPA)

Most NJ Counties*

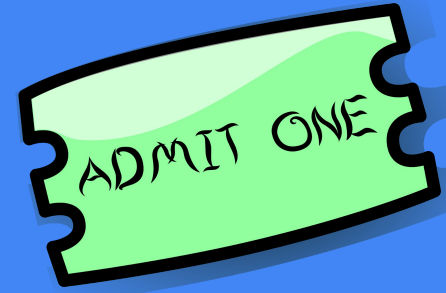
The Family Resource Network's **New Jersey Work Incentives Network Support (NJWINS)** program assists Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) beneficiaries to start, continue or increase work efforts while maintaining benefits for as long as they are needed.

www.njwins.org/contact

For beneficiaries residing in **Essex, Bergen, Union and Hudson** counties, WIPA service will be offered by **Goodwill Industries of Greater NY/NJ**.

Please contact the ticket to work helpline at **1-866-968-7842** to be screened and referred for services.

Ticket to work - what is it?



Individuals earning substantial income/on path to leave SS benefits altogether can work with an Employment Network for support in this Social Security sponsored, **voluntary** program.

Benefit advisement from a Certified Work Incentives Practitioner.

- Virtual Service Delivery
- Providers *can* be from anywhere
- Providers determine acceptance to program

Perks

- Free
- Few strings attached
- Protection from Medical Disability Reviews

Drawbacks

- Only for people wanting to earn above SGA and terminate Social Security benefits.
- No onsite coaching
- Open DVRS case might mean a delay in assigning ticket to an EN

If you are not looking to earn enough money to terminate your Social Security benefits, you do not have to assign your ticket to an Employment Network.

Resources

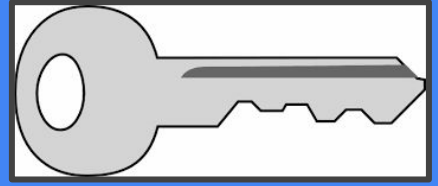
Resources		Location
DVRS		https://www.nj.gov/labor/career-services/special-services/individuals-with-disabilities/
DDD		https://www.nj.gov/humanservices/ddd/individuals/applyservices/
Medicaid/DAC		https://www.nj.gov/humanservices/ddd/assets/documents/individuals/dac-flyer.pdf
NJ FamilyCare ADB info		https://www.nj.gov/humanservices/dmahs/clients/medicaid/abd/index.html
NJ WorkAbility Info		https://www.nj.gov/humanservices/dds/programs/njworkability/
Disability Benefits 101		nj.db101.org
NJ ABLE		https://www.nj.gov/humanservices/dds/programs/njable/
NJ WIPA Projects	NJWINS.org	Most NJ Counties - https://njwins.org/contact/
	Goodwill NY/NJ	Hudson, Essex, Union & Bergen - 1-866-968-7842 - “Ask for “WIPA Referral”

Resources Continued

Resource	Location
My Social Security	https://www.ssa.gov/myaccount/
SSA Office Locator	https://secure.ssa.gov/ICON/main.jsp
SSA Work Incentives	https://www.ssa.gov/disabilityresearch/wi/generalinfo.htm
SSA Redbook	https://www.ssa.gov/redbook/index.html
NJCDD	njcdd.org Employment specific resources - https://njcdd.org/employment-first/
Disability Rights NJ	https://disabilityrightsnj.org/
NJ Disability Hub	https://www.nj.gov/disabilities/employment-assistance/

Key Words

SSI Key Words to Remember

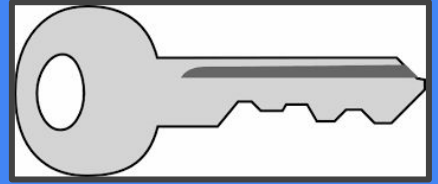


Earned Income Exclusion - Aside from what part of your income is disregarded, a small amount of earned income is excluded each month.

Federal Benefit Rate (FBR) - Rate determined each year by the Federal Government that defines the full SSI Cash Benefit

Countable Income - Roughly half of earned income is disregarded by SSA (does not count against you) meaning your countable income is less than your actual income from working

SSDI - Key Words



Substantial Gainful Activity (SGA) - Level of earned income that indicates financial independence, determined each year by SSA. \$1,620 for 2025, \$2,700 *Blind Rate*

Trial Work Level - monthly income that initiates a Trial Work Period. \$1,160 for 2025.

Trial Work Period (TWP) - 9 months of work above Trial Work Level within a 5 year look back

Extended Period of Eligibility (EPE)- Begins once TWP ends, lasts 36 months

Grace Period - 3 months immediately following the TWP, earning at/above SGA, benefits continue regardless of income

Cessation of Benefits - Cash payments stop if earning at/above SGA

Termination of benefits - After the EPE, if earning at/above SGA benefits will terminate.

Expedited Reinstatement (EXR) - 60 months following the end of the EPE. If benefits terminate due to wages but the income drops below SGA, benefits may be reinstated without need for new application