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SUPPLEMENTAL SECURITY INCOME (SSI) AND WORK  
PRESENTER: DEBORA WAGNER  
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>> RUTH CHAVEZ: Thank you for joining us. Welcome. We are going to give a few seconds for everyone to be able to join us for today's Webinar. Thank you for joining. Welcome. My name is Ruth Chavez. I am a Small Business Specialist for the National Disability Institute. This Webinar will begin momentarily. As everyone joins, I will go over the disclaimer so we are all set before we get started.

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Now we will go through Housekeeping slides. ASL Interpretation is available. Two Interpreters will alternate throughout the event. To view the Interpreters, please click interpretation on the bottom of the menu and select more, then

Sign Language.

For audio and captions, you can join the meeting audio via computer audio or phone by dialing (301)715-8592. The meeting code is 868 0683 6760. Ensure your speakers or headphones are on if using computer audio. Reality human captioning is also available. Can click the CC button at the bottom of the screen. If captions do not appear, please notify the host in the Chat.

Questions and Technical Assistance -- the presenters will address questions as time allows. To ask a question to the presenter, open the Q&A or question-and-answer window found at the bottom of the screen. Enter your questions in if Q&A Box and click send. If you have any technical issue, please reach out to the host via the chat or email info@disabilitysmallbusiness.org. The Webinar will be recorded and videos, slides and materials will be available on the Past Events page within one-to-two weeks.

The NDI Small Business Hub Programs is an initiative designed to include inclusive ventures by supporting Vocational Rehabilitation Agencies, the State Vocational Rehabilitation Counselors seeking training in supporting self-employment, the Disability Employment services providers expanding their support of self-employment, the Entrepreneurial Support Organizations and, of course, our Entrepreneurs with Disabilities. Next slide, please.

We have also partnered with Verizon to bring you the Small Business Digital Ready Platform that offers On Demand Videos, courses and Marketing and Accounting Operations. You can also access the opportunity to apply for a \$10 now Grant by completing two course modules. The link will be provided in the Chat. Next slide, please.

If you are a business owner or aspiring entrepreneur, I encourage to you visit our website for events and resources at disabilitysmallbusiness.org. You can also stream motivational video content tailored for disability-owned small businesses at disabilityowned.com. If you would like to stay up-to-date with NDI's Small Business Hub, we ask that you join our mailing list.

If you have any questions, feel free to reach out by contacting us at info@disabilitysmallbusiness.org.

At the Small Business Hub, we hold monthly webinars on these topics. Next month's is presented by Patricia Dorn, Associate Commissioner for Consumer Education and Advocacy at the Maryland Insurance Administration. That is May 20, at 2:00 PM. And the Self-Employment Credential Course will be held by Cornell University on June 2, 4, 9, 11 and 16<sup>th</sup> from 1:00 to

2:30 PM Eastern Time. And also June 17 we will be having a Credit Recovery Webinar, presented by Kochell Ricklefs, one of our Small Business Specialists at the NDI, National Disability Institute. Next slide, please.

And once again, welcome, everyone. We are truly glad you joined us today for the Supplemental Security Income (SSI) and Work Webinar, presented by Debora Wagner, Work Incentives Associate, Work Incentive Support Center, Yang-Tan Institute.

Before we get started, I want everyone to know our presenter will be discussing SSI income, but she is not providing legal advice, so please do not include any personal or identifiable information in the Chat, especially about your specific situations. Thank you, and let's get started.

So, where that in mind, Debora, you can take it away.

>> DEBORA WAGNER: Thank you so much, Ruth. Welcome, everybody! I am excited to see so many people here today. My name is Debora Wagner. I am on the faculty at Cornell University, in the School of Industrial and Labor Relations, and the K. Lisa Yang and Hock E. Tan Institute on Employment and Disability.

I am going to be talking today about Supplemental Security Income, which I will be calling SSI. We will talk about some of the basics for SSI, and what happens to SSI when people go to work, including when they start their own businesses, or engage in Self-Employment.

So, this is a little bit of information about the Work Incentive Support Center, which is where I work at Cornell University.

This is the amazing team that I work with. All of the sessions that I present include everybody on this team participating, expect maybe Parker the dog. Parker is not very helpful, but he is on the slide because sometimes we hear him in the background working, but we should not hear him today.

So, today we are really going to focus on the basics for SSI. We are going to take a look at an SSI Calculation Worksheet, but good news. I am not going to make you do any math.

There is no test, but I will show you how that math can be done if you would like to use a Calculation Sheet.

We will talk about how SSI treats Earned Income and Unearned Income, and we will talk about the resource rules, then we will put it all together and actually look at a Case Study for how somebody on SSI used all these program rules to work.

I am going to be pausing as I go through the session, kind of section-by-section, and asking if there are any questions. My

good friends at NDI will be monitoring the Q&A Box. You can post your questions there, and I am happy to answer those.

If we don't have time to answer all of the questions, I would be happy to answer those questions after the session, and those answers will be posted with the Course Materials on the website.

So, let's get started with the basics about SSI.

So, some of you may have been here in March and seen my colleague, Aleyda, talk about SSDI and work. And Title II Benefits, or SSDI. These are benefits for people who have worked and paid FICA taxes.

Supplemental Security Income, or SSI, is a very different program. It is a Needs-Based Program. It is not an insurance program. And you can find the rules in Title XVI of the Social Security Act. It is the newer of the two disability programs that Social Security administers.

This program was implemented in 1974.

The first thing you have to do to be eligible for SSI is meet one of three categorical tests. You have to be either age 65 or older, you have to be blind, which has a very specific definition at Social Security. It means your visual acuity and your better eye is less than or equal to 20/200 with correction, or your field of vision is less than 20 degrees.

Or you have to meet the Social Security definition of Disability, so, you have to be aged, blind, or disabled, in order to be eligible for SSI.

But in addition to those categories, you also must be financially eligible for SSI.

That means your Countable Income has to be less than the SSI base rate, and your countable resources must be less than the SSI Resource Limits.

We are going to take a look at all this in more detail in just a few minutes.

So, the idea behind SSI is really to bring everybody up to a minimum threshold amount. This threshold amount is called the Federal Benefit Rate.

It is the maximum amount that Social Security will pay individuals or couples who receive SSI on a monthly basis.

This amount is adjusted, so around October of each year, Social Security publishes what they call their Cost of Living Adjustment, and you can see what the new Federal Benefit Rate will be for the coming year.

This year the Federal Benefit Rate for SSI for an individual is \$994. That is the most that Social Security will pay an individual.

If you have an SSI couple, meaning you are both eligible for SSI, and Social Security considers you to be married then you are paid an amount for couples. This year that amount is \$1,491.

So, you will notice the couple rate is not twice the individual rate, it is actually 1.5 times the individual rate.

Social Security thinks there is an economy of scales to being married that, two people can share a one-bedroom apartment, can share the cost of food and utility, so they need less money when they are together. Okay?

So, in most states people on SSI automatically get Medicaid coverage. Now, there are eight states where people on SSI have to go and do a separate application for Medicaid. We have listed the states here. So, if you are in Connecticut, Hawaii, Illinois, Minnesota, Missouri, New Hampshire, North Dakota, or Virginia, when you get SSI, you have to do a separate application for Medicaid. Okay?

And for a lot of people when they are thinking about going to work, they are not only worried about what is going to happen to their SSI payment, the money they get each month, but they are very worried about what is going to happen to their Medicaid, because we all need to be healthy and well to work, and that includes people who use Medicaid.

So, I will start by showing you an essential tool. This is a tool that people use to help determine what their SSI amount will be when they start working. It is called the SSI Calculation Worksheet. I will magnify it in a minute and show you some of the details. There is also an interactive web version of the document that you can find online at [ytionline.org/SSI-calculation-worksheet](http://ytionline.org/SSI-calculation-worksheet). So, I am going to magnify this to make it a little easier to see.

I know isolated is really small.

There are five steps to the worksheet and the first step is to look at Unearned Income. So, if somebody on SSI has Unearned Income -- and we will talk about that in a little bit -- we will put that in Step 1. Maybe they are getting Social Security Disability Insurance, maybe they get shoot Disability Benefits, maybe they are getting a regular gift of some type of money or other income they didn't work for.

Social Security won't count all of that. They apply a General Income Exclusion, and it is a whopping \$20. I know! That is not very much money, but that is the amount that you will get deducted, and after that they come up with the countable Unearned Income.

Now, it is Step 2 where we are having the Gross Earned

Income, or if you are self-employed, your Net Earnings from Self-Employment.

So, if you work for somebody else and you are paid a wage, you are going to use your Gross Earned Income, your gross wage amount. If you are self-employed, Social Security lets you deduct business expenses, the same expenses that the IRS lets you deduct.

So, you deduct business expenses, and then you multiply that amount by a factor that gives you credit for the FICA taxes that self-employed people have to pay for themselves. So, once we come up with net earnings for Self-Employment amount, you start there. Then you see deductions.

For people that are on SSI and go to work, Social Security deduct as lot of their income. There are special deductions for people who are students under age 22 regularly attending school. There is deductions for Impairment-Related Work Expenses, which are goods or services that you have to pay for out-of-pocket in order to be able to work. They have to be related to your disability. So, I think of things like prescription medication co-payments, special transportation, things that you need because of your disability in order to be able to work.

You also get to deduct Blind Work Expenses, if you meet that Social Security definition of being blind.

And through this all, they also are going to divide by 2. So, Social Security counts less than half of somebody's Earned Income. Because of that, people on SSI who go to work are always better off financially. They are always going to have more money.

So, it is really important to keep that in mind. You will have more money when you work on SSI. Guaranteed.

So, we apply all these deductions and come up with Countable Earned Income. And in Step 3 we will combine the Countable Earned Income and Unearned Income, and come up with a deduction if somebody has a Plan to Achieve Self Support. Maybe you are saving money to help you reach your work goal. You can deduct that money that you are saving in an approved PASS, and that will take you to your Countable Income.

Then, at Step 4, they take your SSI base rate. We talked about it being \$994 for an individual, or \$1,491 for a couple. And we subtract out Countable Income.

So, as income goes up the SSI payment goes down, but it goes down gradually.

So, for people working, it will be a slow deduction. They will count less than half the money you earn.

In Step 5 we add together what that adjusted SSI payment

is. Together with the Unearned and Earned Income that you are getting. We subtract out any of the work expenses we have, and we come up with how much money you have each month. That way you know how much money you have to budget and plan to spend each month. And that is really important.

We want you to have accurate information when you are going to work. So, let's talk about some of these Income Exclusions.

So, I mentioned that SSI will not count the first \$20 of Unearned Income. If you don't have any Unearned Income, you get to deduct that \$20 from your Earned Income at Step 2. Then SSI will not count the first \$65 of your Earned Income, and half the remaindered, so, less than half of your Earned Income will count for SSI.

Then there are a number of Work Incentives that you can use to further reduce your Countable Income and increase the amount of that SSI payment.

One of the things I want to really recommend is that if you are thinking about going to work and you are on SSI, that you work with a Work Incentive Planner, somebody specially trained that can help you understand how these rules work for you.

Because I can give you lots of information, but you want to know what it is going to mean for you. So, Work Incentive Planners look at your plan for work, and all of your benefits, including SSI and Medicaid, and they help you understand exactly what will happen to each of your benefits when you go to work. That way you get to make Informed Choices about how much you want to work, and how much you want to earn.

I am going to pause for a minute, and I am going to ask my friends at NDI if there are any questions in the Q&A Box that we need to address at this point?

>> KOHELL RICKLEFS: The questions we had we answered. They were asking for links for the SSDI Webinar. We put that in the Chat Box. Those were the only questions we have.

>> DEBORA WAGNER: Great. We can find the links in the Chat Box.

>> NIKKI POWIS: I apologize, Debora, I could not get my technology to work for a minute there. Somebody is asking, what if I don't want SSI, what kind of benefits do I get? I am not sure if there are others. I guess if you qualify for SSDI instead, but --

>> DEBORA WAGNER: Right. So, if you worked and paid into the Social Security system -- paid FICA taxes -- you might have insured status to get SSDI. You could also potentially get Childhood Disability Benefit if your disability started before age 22 and you have a parent who has worked and paid FICA taxes.

You could actually get a benefit off of their record if they, themselves, are getting a Disability Benefit from Social Security.

If they are getting a Retirement Benefit from Social Security, or if they have died. So, those are some other options for folks to take a look at.

>> NIKKI POWIS: People are asking where they can find Benefit Planners, so, I am sure we probably already have a link in there somewhere, but we can put some of that stuff in the Chat for you.

If you are working with Vocational Rehabilitation, I would absolutely tell you to check with your VR Counselor, as they are able to cover the cost of that, if you are on benefits, and would be able to give you some local folks.

Another one is, if an individual is getting SSI and SSDI, do they need to use the SSI Calculation Worksheet to find out how much their SSI payment will decrease, or do they just need to stay under SGA?

>> DEBORA WAGNER: That is a great question, and the answer is they do need to use the SSI Calculation sheet. Because if they stay under SGA, they will have it impact SSDI. But their SSI payment is still going to be reduced, so they would also need to do the Calculation Sheet.

I recommend if you get both, that is where having a Work Incentive Planner to help you with some of this math can be really helpful, because they can do these calculations for you.

>> NIKKI POWIS: And another one, SSI take up money in the ABLE Account? Absolutely not. That is the beauty of ABLE. You have beyond your \$2,000 resource limit if it is in an ABLE Account.

>> DEBORA WAGNER: Yes, the first \$100,000 in an ABLE Account doesn't count as a resource for SSI.

There is another question about trusts. We will talk about resources in just a few minutes, so if you all can be patient. We will get there in just a few minutes.

>> NIKKI POWIS: Thank you, Debora.

>> DEBORA WAGNER: Thank you, Nikki. I really appreciate it. Let's keep going.

Let's talk about examples of what Social Security considers to be Earned Income. So, some common examples include the wages that you are paid. Obviously, you get a paycheck, your employer pays you. That is going to count as earned income.

Royalties. So, if somebody wrote a book or was in a TV commercial and they are getting royalty payments, knows count as Earned Income.

Bonuses based on work performance. If you work at Walmart and they pay quarterly bonuses based on meeting your work goals, that is going to count.

We talked about Net Earnings from Self-Employment own how Social Security calculates that income.

They will also count the value of items or services that you receive in-kind and exchange for work.

So, let me give you an example. If I live in an apartment building, and I help out my landlord by taking the garbage out to the curb every week, and once-a-week I volume the hallways and I trust the common areas, and I get a discount on my rent -- so, maybe everybody else is paying \$1,200 in rent for their apartment, and I am only paying \$700, they will count the \$500 discount as income to me, because I have worked in exchange for that discount.

Payments from Sheltered Workshops or activity centers count as earned income for SSI. Basically, anything you receive of value in exchange for work or labor that you do.

Now, let's talk about some of these SSI Work Incentives, because these are kind of amazing.

If you are a student under the age of 22, and you regularly attend school, they let you exclude money under the Student Earned Income Exclusion. This means you can exclude up to \$2,410 of earnings per month up to an annual cap of \$9,730. Now, those amounts are adjusted each year with that cost-of-living adjustment, so those are probably going to go up for 2027.

So, make sure you check and see what those amounts are each year. This is in recognition that students oftentimes will be working part-time while they are in school, or they may be doing some sort of summer work experience, or Paid Work Experience as part of their school program.

This allows them to deduct a lot of that income while they are still attending school.

Now, another deduction is those Impairment Related Work Expenses. These are goods or services that you have to pay for out of your own pocket. You are not going to be reimbursed by anybody, and you need these goods and services to be able to work, and you need them because of your disability.

So, things like special transportation, medical care, durable medical equipment, Assistive Technology -- these types of things can be deducted from your income when they are calculating the amount of your SSI payment.

In addition, if you meet the Social Security definition for blind, you can deduct Blind Work Expenses. That is not only the expenses related to the fact you are blind, but it is all costs

reasonably associated with earning income. So, the taxes you have to pay on your income -- child care, uniforms for work, uniforms for work, transportation to-and-from work, any expense related to working can be deducted for individuals who are blind and on SSI.

Then you can also set aside income that you are saving in an approved Plan to Achieve Self Support or PASS.

This is a special savings tool that allows people to save income or resources other than their SSI payment, and it gives them some SSI to make up for the money they are setting aside or saving, and it lets you save toward your own work goal. Maybe your goal is to start a business and you need up-fronts costs. You can use a PASS for that. Maybe you want to get more education, training or a license or a certificate, there are costs associated with these things that you need to reach your work goal. You can fill out an application, and if approved by Social Security, you can save money in a PASS to help you reach those goals.

Soo, I am going to pause for a minute and see if we have questions specifically about the Work Incentive. Other questions we will wait on. I will see if we have Work Incentive questions before I leave this.

One thing I will address, somebody is asking about Special Conditions and subsidies such as Job Coaching. You do not get to deduct those for SSI, so I will not talk about those today.

But if you go and watch the session Aleyda did last month on SSDI, I am sure she talked about Special Conditions and subsidies.

>> NIKKI POWIS: I don't see anything else specifically.

>> DEBORA WAGNER: Me, neither, Nikki. I am glad we are on the same page. Let's keep going.

So, as I mentioned, a lot of people are not only worried about what will happen to their SSI payment, but they are very worried about what will happen to their medical coverage. Let's talk about how you can keep Medicaid while working.

If your SSI is reduced to 0, meaning you are not getting any SSI, you can keep Medicaid using a program called 1619(b). In order to be eligible, your Earned Income has to be below a state threshold amount, or you can ask for an individual threshold if you have really high medical costs.

If you would like to find those state threshold amounts, I have a link in the slides. We are on slide number 16, and there is a link so you can find those threshold amounts for each state. That is on the Social Security website.

There is no time limit for how long someone can use 1619(b)

Medicaid.

So, as long as you are getting an SSI payment, you have Medicaid in most states. Even if you work and earn so much that your SSI payment will go to 0, you can keep Medicaid if you qualify for 1619(b).

So, this is a really important program that people can use. And I think the bottom line is, you are going to keep your Medicaid, and I think that is a really important piece that a lot of people are worried about.

Many states also have programs called Medicaid Buy-In. So, even if you earn more than your State's 1619(b) threshold, you can use Medicaid Buy-In to keep coverage. So, you have lots of options.

So, let's talk now about what SSI considers to be Unearned Income. We will talk about some exclusions from Unearned Income.

So, some common examples of Unearned Income that people might receive include public payments like SSDI, benefits paid by the Department of Veterans Affairs, Railroad Retirement Benefits, Unemployment Insurance, Workers' Compensation -- there are lots of examples. There is also In-Kind Support and maintenance, which means someone else's is helping you with shelter costs. So, maybe you are living with a family and friends, and they are letting you stay for free, and you are not paying to stay there. That could be In-Kind Support and Maintenance.

Maybe you are living on your own, but somebody is helping you to pay your rent or your mortgage, or your property taxes, or utilities. That could be In-Kind Support and Maintenance.

Other examples of Unearned Income include private annuities at this time is and pensions. Gifts and inheritances, spousal support or alimony, prizes and awards, dividends and interests, and basically any money that you get without working for that money, is going to be considered Unearned Income.

But Social Security doesn't count all Unearned Income. There are common exclusions I want to go through with you.

So, first if you get infrequent or regular income of not more than \$60 per quarter, that doesn't count. So, that covers things like birthday gifts and other holiday gifts that you don't receive on a regular basis.

If you receive a gift or an inheritance and you plan to use it to pay for school expenses within nine months, they will not count that as income.

So, if I inherit \$10,000 today, and I say to Social Security I am starting college in the fall, I am going to pay my tuition in August, I am going to use this \$10,000 for that, they

won't count it as income for me.

They also don't count Federal, State or Local Tax Refunds including the Income Tax Credit.

There are three situations where they are going to count the income of somebody else as if it were your income. It is called Deemed Income.

This is because sometimes there are other people who may be financially responsible for us.

So, if I am married and I am on SSI, but my spouse is not on SSI, then they are going to count some of my spouse's income as if it were my income. They are going to deem income to me.

If you are a minor child and you are on SSI and your parents are not on SSI, they will deem some of the income from the parents to the child.

And if I am an immigrant and I have a sponsor and I am on SSI, they are going to count some of my sponsor's income as being my income through a process called deeming.

I mentioned In-Kind Support and Maintenance, but I want to remind you that this is Unearned Income in the form of a shelter-related living expense that someone else is paying for. This Unearned Income can reduce the amount of my SSI Payment. The idea is that SSI is supposed to pay for basic living expenses.

So, if someone else is paying my shelter cost, which is a basic living expense, then I need less money in SSI. That is the theory, at least. I will pause and see if we have questions about Unearned Income before I move on and talk about resources and how SSI treats resources.

>> NIKKI POWIS: We are getting a question about a spouse's SSI. He is blind and can the person earn less than \$200 a month without risking his fuel SSI. I am not exactly sewer I am following that question. Whoever that is might want to reword that, because I am not sure I really understand it.

I don't know if you do, Debora?

>> DEBORA WAGNER: I am going to read some of these. Somebody is asking if instead of using a PASS, you can use an ABLE Account, and you could, but that income would still reduce your SSI Payment if you put it in the ABLE Account.

If you have the money put in a PASS, then it requests you reduce your Countable Income, and it can save you money.

I have somebody who asked if Job Coaching is an Impairment Related Work Expense. Job Coaching is an Impairment Related Work Expense if you are paying for it out of your own pocket.

So, if the employee is paying for a Job Coach, they can use that as an Impairment Related Work Expenses. But if an employer

is paying for it, maybe State Vocational Rehabilitation is paying for it, then it doesn't count as an impairment related work.

>> NIKKI POWIS: Somebody is asking if they are getting support paying their property taxes.

>> DEBORA WAGNER: That would be Unearned Income, In-Kind Support and Maintenance, so yes.

>> NIKKI POWIS: How about an Apprenticeship Program?

>> DEBORA WAGNER: If you are earning income from an Apprenticeship Program, that will still impact your SSI, considered Earned Income.

>> NIKKI POWIS: Someone else asked about a work bonus.

>> DEBORA WAGNER: If a work bonus is based on performance, it is going to be Earned Income. If it is not based on performance, it is going to be Unearned Income.

>> DEBORA WAGNER: If a worker is paying for a Job Coach, it is not going to reduce the Countable Income for SSI. You can't use it.

Somebody asked about Housing Subsidies. This is a good one. Let's say I have a Section 8 Voucher and I am using that to pay for my housing, that is specifically excluded and will not count against In-Kind Support and Maintenance.

So, if I am using the local Housing Authorities Subsidy Program, that does not count, but if my parents are subsidizing my rent, it does count as income.

>> NIKKI POWIS: And a question asking about States that have additional State disability payments in an account.

>> DEBORA WAGNER: It depends on the source of the payment. So, in the SSI rules there is a whole long list of types of payments that don't count. They call them exclusions, so, depending on the source of those payments, they may well be excluded.

For example, if you are a Disabled Veteran and you are getting a pension from the State because you are a Disabled Veteran that, is specifically excluded in the rules. So, you would have to go and look at the rules to see if your payment falls under one of those exclusions.

Somebody else asked about the profit from real-estate sale or additional rental income if you are a landlord. That is absolutely going to be income. If you are a landlord, they will look to see whether you regularly are engaged in the business of renting property to decide whether it is earned or Unearned Income. There is a difference between renting out a spare room in my house, and owning an apartment building that I am renting to people.

>> NIKKI POWIS: Another one about 1619(b). It looks like if the person is not on SSI, that is not going to apply. Right, Debora?

>> DEBORA WAGNER: Yeah. You can't use 1619(b) unless you are on SSI and you go to work and you earn so much in Earned Income that that SSI Payment is reduced to 0.

Somebody says what is the major difference between earned and Unearned Income? Work. If you perform some sort of work to get that money, it is Earned Income. If you didn't do anything, didn't work, then it is not going to count as Earned Income. If my grant ma gives me \$100 a month and a grocery gift card to help make ends meet, that is Unearned Income.

>> NIKKI POWIS: There are so many questions, but maybe you can keep going and some might get answered and we will revisit, I think. We will say that these arenas, both cyst and SSDI, always generate a lot of questions. I just want to assure everybody that if your question does not get answered in the timeframe that we have, what we will do is still collect all of those questions, we will put them into a FAQ document, and we will get Debora and her colleagues to answer them, and then we will send them out to everybody who is registered.

So, don't panic if you put in a question that hasn't gotten answered. I wanted to clarify. Thank you, Debora.

>> DEBORA WAGNER: Thank you, Nikki. I appreciate you. All right, so, I told you to get SSI you had to fall into one of those three categories: Aged, blind, or disabled.

And we talked about the income rules. You have to have Countable Income that is less than your base rate, but there is also Resource Rules.

So, let's talk now about resources and how they impact eligibility for SSI.

So, I will start with the definition of a resource that they use at Social Security.

This is a quote. Cash or other liquid assets or real or personal property that a beneficiary owns and could convert to cash which can be used to provide for food or shelter.

I have given you a site here to the Code of Federal Regulations. It is Title XX, Code of Federal Regulations, and then the section is 416.1201A.

And a resource is counted or excluded the first moment of the month. Every month at the beginning of the month, 12:01 AM on June 1, August 1 or December 1 -- any month -- they are going to look and see what resources you have. Just a snapshot of the very first moment of the month.

They will add those resources together, and they are

growing to see if they are under the SSI Resource Limit.

So, these resource limits are set by statute. The last time they were increased was in 1989. And they are not subject to regular cost of living increases.

So, currently, if you are an individual on SSI, your resource limit is \$2,000. If you are an SSI couple, your resource limit is \$3,000. If you go over that amount, you are not eligible for an SSI Payment for that month.

So, let's take a look at what counts as resources for SSI.

So, anything that you own that can be changed to cash and used to pay for food or shelter is going to count.

So, that money you have in your pocket right now, your cash on-hand, that counts. Money in bank accounts, that is a resource. Stocks, bonds, half the amount of jointly-owned accounts -- all of that is going to count.

I would say be careful with jointly-owned accounts. Make sure your name is not on any other accounts, because that could impact your SSI eligibility.

If you own land, the value of the land will count. As will personal property. So, if I collect antiques or fine art, that is going to count. And we even deem or count some of the resources from those people who are responsible for us.

So, again, if I am on SSI and my spouse isn't, they are going to deem some of my spouse's resources to me. You have a minor child on SSI and the parent is not, they will deem some of the parent's resources to the child. And if we have an immigrant on SSI and their sponsor is not, they are going to deem some of that sponsor's resources as being available to the immigrant. Okay?

Now, there are some things that don't count, so let me talk about some of these exclusions. So, the home you live in and the land it is on does not count.

I live in the city and have a tiny plot of land, but my house and the land it is on do not count as resources.

My friend lives on a horse farm, and owns many acres of land, and barns and outbuildings, and none of that counts because it is where her house is.

As long as her house is on that land, none of that will count.

They will not count your personal effects, your clothes, your toiletries and personal care items. None of that counts. They even allow you to have a burial space for you and immediate family members. None of that counts. If you want to have a burial fund that can be used to pay for your final expenses, they will allow you to save \$1,000 each for yourself on SSI and

your spouse.

If you have a life insurance policy, make sure it is a term life insurance policy, which means it has no value until after you passed.

If you have a whole life insurance policy, it has a cash value now, and you can cash it out during your lifetime.

One of the biggest challenges I see for people on SSI is they have those whole life insurance policies, and the value creeps above \$1,500 without you even realizing it, and suddenly you have a countable resource that can put you over the resource limit.

As Nikki mentioned, money saved in an ABLE Account does not count for SSI up to \$100,000.

So, I have been working at a Work Incentive Planner for many, many years, 30 years now, and I would tell you when, I first started, I would tell people go to work. You will be better off. You will always have more money when you work and you are on SSI, but don't save more than \$2,000.

That is not very fair, is it? So, ABLE Accounts really allow people to work and save now, so they have kind of been game-changers. I will pause now and see if we have questions about resources for people on SSI, before we take a look at a Case Study, and put some of these pieces together.

Again, we are back to the non-earned resources type of thing. Instead of a gift card, what if someone yearly gets \$1,200, versus \$100 12 times a month.

>> DEBORA WAGNER: They will end up responsible for the entire month of SSDI. Not a great idea because it will make them ineligible for their SSI Payment so they will lose a month's SSI.

>> NIKKI POWIS: What if someone is working and get a 401(k) that an employer pays into?

>> DEBORA WAGNER: So, if the 401(k) is not available to the individual -- so, most of the time if you are still working for that company, it is not an available resource and you could not cash it out, then it will not count as a resource, but a lot of times if you leave that job, then you can cash out that money. If you are younger than whatever they define as Full Retirement Age, you might pay tax penalties on that, if you take it out early, Social Security doesn't care. It is a resource. If it is something you can access and cash out, even if you have to pay tax penalties, then it is a resource. You have to be very careful.

A lot of people like to use 401(k)s and other Employer-Sponsored Retirement Savings Plans because you get a

Saver's Tax Credit, but please know if you are not participating in an employer's retirement plan, and instead you are using your ABLE account to save money for your retirement, you can still get the Saver's Credit, so I encourage people to think about using the ABLE Account for that purpose.

>> NIKKI POWIS: What about personnel effects like an iPad or other resource?

>> DEBORA WAGNER: That would normally be under personal effects. If you are like my friend Mark and collected every Apple device ever made and have every room in your house with thousands of them, that will not count, but the items you use every day personally, that won't count, unless you are a collector or something like that.

>> NIKKI POWIS: How about if they get Financial Aid for going to school.

>> DEBORA WAGNER: That is a great question. If Financial Aid you receive for going to school does not count if it is for educational purposes.

It does not matter if it is a loan, a grant, a scholarship, or even if you are doing a Work Study. Make you are working in the library ten hours-a-week to pay your education expenses. That money, even though you worked and earned it, is excluded under the rules for Social Security.

>> NIKKI POWIS: How about if you have money in a minor child's account and the parent is on SSI. Does that child's account count as a resource?

>> DEBORA WAGNER: So, children are not financially responsible for their parents, so, we don't deem income or resources from children to parents. Only from parents to children.

So, the money in a child's account is not going to impact the parent on SSI.

>> NIKKI POWIS: Since we are talking about ABLE Accounts, someone is asking if there is an age limit for an ABLE Account?

>> DEBORA WAGNER: You may have been thinking ability until this year you had to have an ability that started before age 26.

You can open an ABLE Account as any annual, but you have to prove your disability started before age 26. But starting this year, January 1 of 2026, that age limit increased to 46.

So, as long as you have a disability that started before age 46, you can open an ABLE Account now. That means a lot more people are eligible to use ABLE Accounts.

>> NIKKI POWIS: Yes. Absolutely. We did just put more information about ABLE Account into the Chat. Lexi did that for us.

If you go and check out the ABLE National Resource Center we have under NDI, there are a lot of resources there. There are archived webinars and all kinds of things, so that will really help on a that.

Someone is asking isn't an individual on SSI allowed one vehicle no matter the value of it?

>> DEBORA WAGNER: That is correct. Yes. People on SSI, they will not count one vehicle. This list is not all-inclusive. This is just examples of SSI Resource Exclusions. There are a lot more.

>> NIKKI POWIS: Right. Let's move on for now. Keep going, Debora.

>> DEBORA WAGNER: Thank you. So, this is a question about Morgan. In the beginning she gets \$994 per month in SSI, but they are really struggling to pay for basic living expenses and want to try working. Morgan gets a job earning \$1,285 a month in gross wages.

So, the question is, what will happen to Morgan's SSI and what will happen to Morgan's Medicaid coverage? So, let's take a look and see these answers.

So, first of all, even though Morgan is earning \$1,285 per month, SSI will only count \$600 of Morgan's wages. We did an SSI Calculation sheet, and we deducted the \$20 General Income Exclusion and the \$65 Earned Income Exclusion and divided by 2.

So, only \$600 will count. Because of that, Morgan is still eligible for an SSI Payment of \$394 per month, so we take the \$949 SSI Federal Benefit Rate, we subtract the \$600 in Countable Income and that is how we know the adjusted SSI Payment will be \$394 a month.

So, Morgan will have a total of \$1,679 each month to pay their bills and we combine the adjusted SSI Payment of \$394 with their wages of \$1,285, and that is how we came up with \$1,679 each monthly.

Morgan what more money when they work, right? Before they only had \$994. Now they have \$1,679, and because Morgan still gets an SSI Payment, they will keep Medicaid in their State. So, they are one of the State ifs you get SSI you get Medicaid So, Morgan is still going to keep cascades coverage.

This is a very common situation that I would see where people would come in, what is going to happen to my SSI? I need to keep my Medicaid, and by working with the Work Incentive Planner, they knew exactly what to expect, and they could make an informed decision about whether or not they wanted to work and earn this additional income.

So, let me do a summary slide. SSI requires that the person

is age 65 or older, blind or disabled.

They also require the person have limited income and resources. So, this year the Federal Benefit Rate finish SSI for an individual is \$994. And if we have an SSI couple, their base rate is \$1,491.

Social Security is going to reduce the SSI Payment amount based on their countable unearned and Earned Income. And people on SSI must make sure their countable resources do not go above the SSI Resource Limit.

And people on SSI are always better off financially when they go to work. Guarantee it. I am a math whiz. That is always the case. I have done hundreds of thousands of these cases and people are always better off when they go to work.

So, I am going to stop share margin I slides at this point. I will thank you all for paying attention. You have all asked great questions, you are engaged -- I love that, and let's address some of these questions.

>> NIKKI POWIS: Okay. Someone is asking if they get both SSI and SSDI, do they lose their SSI when they reach the Break-Even Point if they are working, or is it the same as if they are only getting SSI in one.

>> DEBORA WAGNER: So, remember the SSDI will count as Unearned Income, and that means their Break-Even Point, the amount they need to earn before their payment reduces to zero for SSI, is go to be lower. They will have that SSI Payment reduced to 0 withs will income than somebody who has no Unearned Income.

>> NIKKI POWIS: Somebody is asking an SSDI question. That was last month. You can go online and find all the recordings, handouts and documents from last month's workshop there.

I don't know if this is a quick question for you. How much do you have to pay in to get SSDI? How many quarters do you have to work and that is all stuff?

>> DEBORA WAGNER: It depends.

You have to look at each year the person worked and how much they earned in order to qualify for a credit. You can earn four credits per year, and there is a look-back period, and it varies depending on your age and onset of disability, and you need half the available credits in the look-back period.

If somebody is under age 24, they only need to look back three years, and they need to have earned six credits in that three-year period.

If they are age 31 or older, they will look back ten years and they will need 20 credits in that look-back period.

If they are between 24 and 31, they have a whole system

where they subtract your current age, they subtract 21 -- that is your look-back period. But if you go into the My Social Security Account, you can always look and see if you have enough credits to have insured status.

>> NIKKI POWIS: Thank you. Okay. So, for 1619(b), do you have to apply for it? Or is it automatically applied when it the SSI go he is to 0?

>> DEBORA WAGNER: It depends on where you are but it should be automatic almost everywhere. We worked very hard as attorneys across the country to make it automatic. But there are still states that don't communicate well with Social Security through their State Data Exchange computer system. So, you might still have to get a letter from Social Security and take it to your State Kate agency for that to happen.

>> NIKKI POWIS: I think this question is related to something else you are talking about. This person is disabled, they live in Alabama, and do not have children. They are asking about 1619(b) because Alabama does not have expanded Medicaid.

>> DEBORA WAGNER: If you want 1619(b) Medicaid, you have to get SSI, then you have to go to work, and then you have to earn enough that your SSI Payment is reduced to 0. Then you have 1619(b) Medicaid.

>> NIKKI POWIS: I am not sure what this one is asking. It says something about if the sponsor is responsible for a person that is not a US Citizen and has a green card. I don't know responsible for what?

>> DEBORA WAGNER: I am not an immigration attorney. I am not going to get too in the weeds on the immigration status stuff.

>> NIKKI POWIS: Right. Here is a good one. What about if you get a Grant to purchase supplies or small equipment finish your business. I think there might be a Determination here, perhaps -- I don't know, Debora -- between if you get a Grant for start-up from a Vocational Rehabilitation Agency, versus if you win a Grant through the Verizon program, for example.

>> DEBORA WAGNER: So, yes, absolutely, Nikki. It will absolutely depend on the source of the Grant. It will also depend on whether the Grant is made directly in the name of your business, in which case it is business income, or whether the Grant comes in your name, in which case it can potentially be your income.

But the source of that Grant might make it excluded, so you will have to look at the exclusions in the rules.

>> NIKKI POWIS: This one might be getting mixed up with 1619(b), but it says what does refer to 1634 states mean? I

think --

>> DEBORA WAGNER: I can answer that. One, we had a list of the eight states, where if you live in those eight states you don't automatically get Medicaid. Those are called 209(b) states because it is Section 209(b) of the law. Everybody else who automatically gets Medicaid when they get SSI, they are in what we call 1634 States, because it is Section 1634 of the law.

>> NIKKI POWIS: Someone is confused about -- it sounds like the correlation between ABLE and PASS. What if the money in ABLE can be used for an expense, why is it considered less than PASS?

>> DEBORA WAGNER: So, both ABLE and PASS exclude resources, and they can exclude for ABLE, Unearned Income. For PASS they can exclude earned and Unearned Income. But with PASS, when they exclude that income, you can get more money in SSI. But PASS has a lot of rules and you can only save to reach a work goal.

ABLE doesn't have as many restrictions. I doesn't have to be approved by Social Security, and you can save for all kinds of reasons. It is not limited to reaching a work goal.

>> NIKKI POWIS: I think this again refers to what you said before. If you get an annual Grant, how does that look for SSI again. Like you said, in this case using a \$3,000 example, if it is over the amount, would not get a check, correct? Is what you said earlier?

>> DEBORA WAGNER: Not going to receive it. Yeah.

>> NIKKI POWIS: Also, depending, again, if it is a Grant, you just answered depending on the source.

>> DEBORA WAGNER: Yeah.

>> NIKKI POWIS: How about medical equipment costs? Are those excluded? Glucose monitors, service animal, daily use devices needed for and during?

>> DEBORA WAGNER: Absolutely. Those could be Impairment-Related Work Expenses. They could be deducted from your income. So, your Countable Income would be less, and you would get more in SSI.

Those are great examples of Impairment-Related Work Expenses.

>> NIKKI POWIS: Okay.

Fur a personal care worker for someone else -- and I would imagine then; therefore, this person would also be on SSI and receive money through a Waiver Program, is that counted as earned for new.

>> DEBORA WAGNER: It depends. On the Waiver Program, oftentimes if you are a parent and caregiver, it doesn't count. If you are a caregiver for someone other than your own child, it could count. It really depends on how that Waiver Program is set

up. And the source of the money that you are being paid.

>> NIKKI POWIS: If a person uses contributions deposited directly into an ABLE Account to pay for property taxes, that is not income for SSI. Again, I am guessing if they are drawing money out of their ABLE Account in order to pay taxes.

>> DEBORA WAGNER: So, you can use ABLE Accounts to pay for shelter costs without that counting as income, support and maintenance, but you have to be careful. The key is, where does the contribution come from?

So, if I take my paycheck and have it directly deposited into my ABLE Account that, still counts as Earned Income, right? And it is going to reduce my SSI Payment.

However, if my mom says here is \$1,000, I put it directly in your ABLE Account to pay for your property taxes, now it is my money, and when I use it to pay my property taxes, it doesn't impact my SSI Payment.

>> NIKKI POWIS: Someone else is asking about SSI qualifying, if you are not a US Citizen. So, you just said that is not --

>> DEBORA WAGNER: Yes. There are very, very few non-citizens or non-legal permanent respondents who qualify for SSI. I recommend they talk to an immigration attorney to figure out their status, and then you can look at the SSI rules.

>> NIKKI POWIS: Someone is asking if Benefit Planners can help somebody with a PASS Plan.

>> DEBORA WAGNER: Absolutely. I helped people apply for PASS many times works as a Work Incentive Planner.

>> NIKKI POWIS: Not sure about this but how do I get money back if my income taxes were garnished. I don't know if this is student loan forgiveness or what this is talking about. Does that make sense to you?

>> DEBORA WAGNER: Yes. You thought your student loan had been forgiven based on permanent and total disability, but they still garnished your taxes. I am not an education attorney, but you need to find somebody who specializes in student loans and ask them to advocate for you. There may be a way to do it. I don't know, because I don't practice in that area.

>> NIKKI POWIS: How about 1619(b). Does it apply to parents whose child is on SSI and the child gets cut off of SSI because of parental income.

>> DEBORA WAGNER: No, the child would have to be getting SSI themselves and reduced to 0 for them to have 1619(b) status.

>> NIKKI POWIS: Okay. If someone deposits money into the PASS account for the person receiving SSI/SSDI and it is to start a business, will that lower the SSI/SSDI monthly

benefit? I don't know if they mean into an ABLE Account? I am not sure.

>> DEBORA WAGNER: Money you would save in a PASS account doesn't count as income. Other people shouldn't be depositing money into your PASS. They should be giving you the money to deposit into the PASS. You should still say so souths, I got \$2,000 from this source to help start my business, but the money went into my PASS. Here is proof of that deposit into my account.

>> NIKKI POWIS: Someone else mentioned something about a burial plot for \$1,500. Someone wants to know where they with get that.

>> DEBORA WAGNER: I always joke and call that \$1,000 your tarp and shovel money because it really is not enough money to do anything legal to dispose of a human body.

>> NIKKI POWIS: You mentioned before the difference between determined and Whole Life Policies. This person is asking if the Whole Life Policy value can be held in an ABLE Account, only the interest-earned portion.

>> DEBORA WAGNER: I mean, you could withdraw that amount of cash and put it in the ABLE Account, but you can't put the whole life insurance policy into the ABLE Account. You can withdraw the money and put it into the ABLE Account.

>> NIKKI POWIS: What kind of a 401(k) tool can a self-employed person use?

>> DEBORA WAGNER: If I was a self-employed person on SSI and wanted to save for retirement, I would use my ABLE Account to accomplish that.

>> NIKKI POWIS: Someone else is asking about Business Grants. You already addressed that.

How do you suggest someone participating in Work Study prove that the Earned Income is for educational expenses and not living expenses.

>> DEBORA WAGNER: So, if they talk to the financial office at their college or university, they can give them a Financial Aid Page Summary that will include the Work Study portion of that package, and that will show Social Security that that is, in fact, Work Study.

>> NIKKI POWIS: Okay. Someone else is asking about Grants. What if the past you applied for SSI in school and had Financial Aid and were denied because of it? I don't know if maybe they put it in a bank account or something. Because they determined school to be a form of work?

>> DEBORA WAGNER: Well, it depends on when you were denied. If you were denied within the past 60 days, you can appeal. If

it was more than 60 days ago, you would need to submit a new application for SSI.

>> NIKKI POWIS: Okay.

>> NIKKI POWIS: If the account accesses education, can they use private support for the opportunities.

>> DEBORA WAGNER: So, no. The exclusion we talked about for education is specifically for education. However, if family members want to help somebody with an Intellectual Disability pay for those types of expenses, they could deposit the money into their ABLE Account, and the person could use their ABLE Account to pay for those expenses.

>> NIKKI POWIS: Someone else is asking about ABLE Accounts and whether or not that source of income matters when you put it in there? So, for example, if they got a settlement or a judgment, is where they receive that money if they put it in an ABLE Account.

>> DEBORA WAGNER: You have to be careful if you are getting a settlement. If you don't want the money to count, it should not come to you. If it comes to you and then you put it into the ABLE Account, it is income in the month you received it.

However, if you have whoever is administering that account deposit the money directly into your ABLE Account, it will not count as income for you. But there are deposit limits for ABLE Accounts. This year is amount is \$20,000 from all sources.

So, small settlements could be deposited into the ABLE Account. Larger settlements you might need to set up a trust.

>> NIKKI POWIS: Okay. This is kind of similar. If someone else deposits money into another person's ABLE Account, will it still count as income?

>> DEBORA WAGNER: So, if somebody else deposits money into my ABLE Account directly, it doesn't count as income for me, unless it is my employer. If I do work for that money, it is Earned Income and the ABLE Account help me with that. I am not sure if it is counted as income for you as the person making the deposit, but yes, if I make money and deposit it into somebody else's account and I am on SSI, it is still going to count as income in the month that I earned that money.

>> I read it if I was putting money into someone else's it could be counted as income for them, but you are right, it could be either way.

>> NIKKI POWIS: This person has two policies, a term and whole life whose base value is, it says over \$1,500. Due to these factors does that mean I most likely won't be eligible for SSI?

>> DEBORA WAGNER: They will look at how much you are over

\$1,500. The amount over \$1,500 becomes a countable resource. They will combine it with the other countable resources and if the resources exceed the SSI Resource Limit, you will not be eligible for SSI.

Again that, is \$2,000 for an individual, and \$3,000 for a couple on SSI.

>> NIKKI POWIS: If somebody decides they do not want SSI, is it a good idea to put this property in the trust if the account if the other person is on SSI to protect it.

>> DEBORA WAGNER: I am not an Estate Planning attorney if you are worried about somebody on SSI, make sure you look for a state planning attorney who specializes in SSI and Medicaid planning.

>> NIKKI POWIS: These questions are related back to when you were talking about rose versus net. I think -- gross versus net. Are these gross or net?

>> DEBORA WAGNER: Remember on the Calculation Sheet, it is Step 2. If you are a wage-earner, you put the gross wage amount before any taxes or anything else is deducted. If you are self-employed, they use your Net Earnings from Self-Employment. They take your income from the business, and then they are going to subtract out business expenses. They give you credit for the share of FICA taxes that an employer would normally pay, but that you are paying because you are self-employed, and they use Net Earnings from Self-Employment only for people who are self-employed.

>> NIKKI POWIS: How about if you have to use Uber, if you are on SSI, or you are paying other people for transportation, gas, maintenance, et cetera. Does that count as unearned?

>> DEBORA WAGNER: It has to be related to your disability. But if you have a disability where maybe you have a visual impairment so I am using Uber to get to-and-from work because I can't see to drive, that can be used as a work expense. But otherwise, be careful because other family members can push back and say that is a family member giving another family member a ride and that is not really a work expense.

So, ride shares, I think, are an easier one to demonstrate, this is an Impairment-Related Work Expense.

>> NIKKI POWIS: Why would someone use a PASS Account if you can save in an ABLE Account.

>> DEBORA WAGNER: Because everything you put in a PASS account you get SSI to make up for that money, it doesn't count when you do the SSI Calculation.

Basically, Social Security is helping to subsidize your savings plan. You don't get that with an ABLE Account.

>> NIKKI POWIS: Someone wants to know how is Social Security going to know how much cash or valuables I have on-hand.

>> DEBORAH WAGNER: Well, first of all, you have a legal obligation to report everything to them. They will do Redeterminations regularly and ask you about those items, but let's say you want to hide money in your mattress, what will happen? Social Security will never know, they will find out.

The number one way people find out is someone will call and rat you out. My sister and I have a fight and they will call Social Security and say Debora has \$500 in her mattress she is not telling you about. You also give them permission to search and verify your financial accounts and verify the money. So, they will find out.

If they find out you are intentionally hiding things, they can prosecute you for fraud arena you can go to Federal prison, so don't do that. That is a bad idea.

>> NIKKI POWIS: If we are a couple, should we stick to one SSI Calculation Sheet?

>> DEBORA WAGNER: Yes. So, there is one Calculation Sheet for couples. You use the couple's base rate at Step 4. If you have questions about that, Keith, you know how to contact me. Just let me know.

>> NIKKI POWIS: Do some people have both a Special Needs Trust and ABLE Account, and is there a reason to do this or not do this?

>> DEBORA WAGNER: Absolutely. Let's say you get a settlement of \$100,000 from a personal injury, that is too much to put in an ABLE Account. You want to put that in a special needs trust but they should fund the ABLE Account every year. \$100,000 goes into the trust, then it says to fund the ABLE Account each year so I have more flexibility in how I spend that money.

When it is in the trust, my trustee controls how much I get to spend. When it is in my ABLE Account, I have ownership over that and I can spend that money myself.

>> NIKKI POWIS: How about -- this is a good one. SSI. If you structure your business as an S-Corp, can you be considered an employee of the business and filed Earned Income as an employee rather than self-employed business owner?

>> DEBORA WAGNER: Yes, but you have to set everything up correctly, and I strongly recommend that you work with an attorney who specializes in setting up corporations and double-check it to make sure you are doing everything properly so that doesn't count.

Honestly, you should look at it both ways with a Work Incentive Planner. Am I better off being self-employed and looking at my Net Earnings from Self-Employment, or am I better off as a wage employee and using this as wage Earned Income, because there could be differences in how it impacts your SSI.

>> NIKKI POWIS: This is an SSDI question. If they get SSDI and they are self-employed, can the SSI get reduced if they get a \$10,000 Grant from Verizon for a small business start-up.

>> DEBORA WAGNER: Asking about welfare benefits, I don't know which benefits they are asking about. The answer will depend on which benefit So, that is not something I can really answer. I recommend you talk to a Work Incentive Planner about your benefits, and the income that you are talking about receiving, and then get an understanding of how it would impact you.

>> NIKKI POWIS: Okay. Follow-up to the Grants question. Would we just be excluded from a payment for one month if it is greater than the amount, or would be excluded for as many months equal to the Grant, as in, like, if me got a \$10,000 Grant, would it be, like, three months of \$3,000, two months of \$2,000 -- I guess, how does it allocate across?

>> DEBORA WAGNER: Social Security is going to count the income in the month you receive it when you are on SSI. If you receive that money in April, they will count it as income for April. It means you would be ineligible for an SSI Payment in two months.

So, you would record report that inning in May and you would not be eligible for SSI in June.

>> NIKKI POWIS: This would -- we kind of answered this a little bit already. If someone is getting money from VR, Vocational Rehabilitation, in order to help set them into Self-Employment as start-up Grants for supplies, would it count against me for my SSI. Should it be in the business name in order to not count?

>> DEBORA WAGNER: It depends on your business entity and the source of that money. Usually, funding coming from State Vocational Rehabilitation Agencies is not going to impact your benefits, but sometimes think are passing through money from other sources.

You have to ask a lot of questions about where that money is coming from, and then you should talk with a Work Incentive Planner or look yourself to see if it is an excluded source of income.

>> NIKKI POWIS: What happens for individuals who get a lump sum payment back from SSI or SSDI. If you apply and it is a year

down the road and they go back to point of application, is there a way to ensure it doesn't count against you? Or is there a certain Spend Down period?

>> DEBORA WAGNER: There is actually a specific exclusion. If you receive a back award of Social Security Benefits, it doesn't count as income in the month you receive it, and it doesn't count as a resource as long as you spend it within nine months. So, it wouldn't count for April or the next nine months as long as I spend it down. After the nine months they will look to see if there is any of that money left, and if there is, it would count as a resource at that point.

>> NIKKI POWIS: Okay. For a client in 1619(b) status and earning near the state threshold, how does income fluctuations impact the continued eligibility, specifically if they approach or exceed the threshold, then later become eligible for Medicare? How do those benefits coordinate? And what risks are there for losing 1619(b)? They are also on a state waiver.

>> DEBORA WAGNER: All right. They are going to look at annual income. So, month-to-month fluctuations don't matter for 1619(b). It is an annual income threshold. That is what they will look at. How much did you earn for if year. If you earned too much, you can ask for an individual threshold and if you are over, they will terminate your 1619(b) so you would lose your status to SSI and you would lose that category of Medicaid.

You might be eligible for Medicaid Buy-In. Who knows, but if you become Medicare eligible, it would be nice to keep Medicaid because Medicare has a lot of cost-sharing expense, deductibles, co-insurance, co-payments, and Medicaid could pay those costs for you.

>> NIKKI POWIS: The question on immigrant responsibility was asked earlier, which is why the -- if they become a US Citizen.

>> DEBORA WAGNER: If they become a US Citizen, they are no longer an immigrant and no longer have a sponsor.

>> NIKKI POWIS: Right. If the person on SSI -- SSI claims on the house this person owns, what percentage of SSI will take out of the house?

>> DEBORA WAGNER: So, you are talking about a state recovery and this is a Medicaid question. It only applies in limited circumstances depending on your State's law. You would have to look to see if a state recovery would be something -- if you receive long-term care Medicaid or you are over a tern age when you get Medicaid, they can take back the amount that they paid for your medical services, but there are all kinds of exceptions.

So, like, they will let a surviving spouse stay in the house. If you have Adult Children with Disabilities, they can usually stay. If you have adult children who took care of you and kept you out of a long-term care facility, they will generally be able to -- so, there are a bunch of rules.

I would look for an attorney that specialized in Medicaid State Recovery to help you answer that question. But SSI is not going to take anything. It is Medicaid.

>> NIKKI POWIS: Someone is asking if there is work being done with organizations outside of Social Security to encourage Social Security to do more with letting parents and others know about programs like Katie Beckett so they do not lose SSI due to parental income.

>> DEBORA WAGNER: Not to my knowledge.

>> NIKKI POWIS: The self-employed person on SSI needs to give themselves a paycheck. What are the rules behind this that could affect how one pays themselves?

>> DEBORA WAGNER: Well, again, as you are setting up your business and choosing the type of business entity you want to be, you should be working with somebody who can talk to you about those issues, but you would have to follow standard payroll practices, and there are all kinds of rules around that. Not east ethical rules but laws about how to do that, FICA withholding and all that, so, you would have to follow those rules.

There is a lot of education you would need to do around Human Resources and Payroll issues to be able to do that. Some companies contract with Payroll Service Providers which can be expense if you are a small business, but they know all the rule, so they can actually issue those payments, but I would talk to the person helping you choose your business entity around what payroll might look like for that type of corporation or business.

>> NIKKI POWIS: If you are running a business and the income or amount in the business bank account exceeds \$2,000, does that count against your asset limits, or can you put business income into an ABLE Account?

>> DEBORA WAGNER: Again, it depends on your business entity. If you are a corporation, you have a separate entity that owns a bank account. But if you are a Partnership or you are just self-employed and you are the only owner, you are not incorporated, that is your money.

So, again, as you are setting up and thinking about what type of entity you want to have, talk with the person who is helping you to set that up to talk about how to set up bank

account, realizing whether -- you know, if you are in a Partnership with somebody to set up the business, half the income in that account could count toward you if you don't set it up as a Limited Liability Company.

So, choosing your business entity is really an important piece of this puzzle, and you need to understand how that business entity is going to operate and how that could mat your benefits.

>> NIKKI POWIS: What would you do if someone is struggling to get on SSI, and they are paperwork but they are getting shuffled around offices.

>> DEBORA WAGNER: Find an advocate. Some Legal Aid and legal services programs will help with that. Some state Disability Rights Offices will help with that or know advocates in the community who can help. Sometimes having a professional advocate helping you will a make all the difference. And some will do it as a reduced charge or no fee depending on your income.

>> NIKKI POWIS: Do you have advice on what you would say to a family whose child is convinced they are able to work as they look at the SSI Calculation, thinking they will be better off as you said and explain 1619(b), they are obviously still concerned about loss.

>> DEBORA WAGNER: A lot of teams are. They count on the child's SSI Payment to pay the living expense, right? So, it is really an education process. If the child is a minor, the parent has the right to make that decision.

If the child is emancipated or over age 18, then they get to make the decisions themselves.

So, for me it has always been a process of education, making sure people make decisions from facts and not fear, so, making sure they have all the information.

>> NIKKI POWIS: If you can't find a Work Incentive Planner in your area, do you have a website? Are you taking new clients?

>> DEBORA WAGNER: So, unfortunately, Cornell University will not allow me to do direct Work Incentive Work Planning. I get to get special permission to do my son's Work Incentive Planning, so that is not something we can do.

But we can give you information in the Chat Box about how to find a Work Incentive Planner in your area. There are many of them across the country.

>> NIKKI POWIS: And some of them you don't have to be in the State to work with them, either. They do work necessarily across states.

>> DEBORA WAGNER: Um-hmm.

>> NIKKI POWIS: Someone is asking if there will be a Webinar specific to Self-Employment. We did already have that Webinar. Again, it will be on our website from past events.

We also have a five-part series that Debora and counterparts are doing coming up in June, but that is for folks that already sort of have a good knowledge of the basics of SSI and SSDI. Because it is not going to really go over all those details. It is really focused only on Self-Employment.

So, if you are a Benefit Planner or someone who already has a great knowledge of that, it is a great series in June. But for general Self-Employment for people receiving SSI and SSDI, maybe one of my colleagues can put the link to that specific archived Webinar in the Chat for us.

Okay, if a family member is an Uber driver and I use them, can I request that payment through IRWE.

>> DEBORA WAGNER: If you are using Uber to pay them, that would work but if you are giving them cash in the car, that probably won't work, but if you are using them as an employee as an Uber driver, that will count.

>> NIKKI POWIS: How can you compare with a simulator somewhere, compare benefits and things like that. TB101 is great if you are state has it. But how would you answer that?

>> DEBORA WAGNER: So, we created a Disability Benefits at Work Toolkit that has a lot of the information that I have gone over, plus information for SSDI, and Medicare.

So, it goes into a lot more detail. You can always check out websites like ta. Social Security publishes a publication called the Red Book that also has a lot of information about these return-to-work rules.

You can use that online SSI Calculator to look at different scenarios. You know, what this I worked and earned \$1,000 per month, what if I earned \$1,500 per month -- you can use side-by-side comparisons that way.

>> NIKKI POWIS: Is there someone that can be used for the income expenses.

>> DEBORA WAGNER: Make sure you look for ones who have had experienced training and experience with Self-Employment, like the people who are going to go through the course we are doing in June.

>> NIKKI POWIS: This is a good question. What if someone helps me \$500 and I have a to pay it back?

>> DEBORA WAGNER: As long as you have a properly executed loan document saying you have to pay this money back, it should want be counted as income, but make sure the paperwork is done correctly before you take the money.

I have seen people get \$500 and Social Security finds out a year later and they try to claim it was a loan and get a document signed then. No. It has to be signed, a promissory note, the time the loan is made. If both parties sign it and agree to the repayment terms, that should not be counted as income.

>> NIKKI POWIS: Someone is asking about an LLC, I guess in context to what business setup you have.

>> DEBORA WAGNER: If you have an LLC, it will depend on exactly how it is set up and what the rules are.

Usually, it will operate with its own separate bank account and separate stuff that is not going to be yours, but you have to work with the person setting up the business entity and a Work Incentive Planner to make sure you understand what your documents say, what your business is looking like, and how that income will impact your benefits.

>> NIKKI POWIS: This is a question I answered earlier about Verizon, so they are asking if the platform information is going to be posted? I am pretty sure it is in there somewhere, but maybe, Ruth or somebody can pop in how they get to our Webinar -- sorry, our Verizon link in the Chat. Even if it was there earlier, there is so much in the Chat. Could you put it in again? Okay.

So, for SSI, if they play a musical instrument on the street and get \$50 from somebody passing by, is this considered income that must be reported?

>> DEBORA WAGNER: Yes. All income needed to be reported to SSI. I would argue that is Earned Income, because you are performing and working in order to earn that money. Remember SSI only counts less than half of Earned Income, so it will have less of an impact on your SSI, so I would report that Earned Income.

>> NIKKI POWIS: That is it for the Q&A questions. I know several times people put things in the Chat, but then we asked them to put them in Q&A, so hopefully they did.

There is so much in the Chat. I ask if you did have a question, you only put it in Chat, can you pop it in the Q&A, and we will have a look.

I am kind of scrolling through.

Somebody just said, you are mentioning all these different kinds of attorneys to discuss details and get answers, but in general having more than about 2,000 can reduce your SSI to 0. How can we find all those specialists?

>> DEBORA WAGNER: Great question. I would say contact your local Bar Association. If there are Law Schools in your area,

reach out to them. Sometimes they have clinics that provide free or reduced advice to people starting a business. You will also find resource on the NDI Small Business site, so that is another resource to help answer these questions.

I used to teach at law school clinics and we ran clinics that specialize in different things. Mine is on Disability Benefits -- imagine that. But there are often times resources available that you would not know about if you don't ask the community about those resources.

>> NIKKI POWIS: Someone said does the Small Business Administration still exist as a resource? Yes, it does through Small Business Centers, Women Business Centers, and such. We can put links so you can find someone in your local area.

Can you put the most important attorney we need in the Chat? You mentioned a lot of different ones.

>> DEBORA WAGNER: It depends on what you need.

>> NIKKI POWIS: It depends on what you need. Right!

>> DEBORA WAGNER: You figure out what your legal problem is, then you know what attorney to look for.

>> NIKKI POWIS: Yes. Absolutely. Okay. All right.

So, right now we are finished with questions in the Q&A. Again, if you did put something in Q&A, -- I mean in Chat, but you want to pop it in Q&A, go ahead and do that.

Otherwise, I think we will move on to anything else you wanted to mention, Debora, or over to the rest of the time.

Oh, I meant attorneys for something business. You can -- [disabilitysmallbusiness.org](http://disabilitysmallbusiness.org). We can put that in the Chat. And our Small Business Hub. Certainly, if you would like help, we can see what we can do. We can't pay for an attorney for you, but we may have some resources.

What if someone gets a one-time settlement? We already answered that.

>> DEBORA WAGNER: Report it. Report it. Report it.

>> NIKKI POWIS: Is there a way to qualify for SSDI based solely on disability if you don't have enough work credits? No, it would be SSDI.

>> DEBORA WAGNER: Well, if you can draw off of a parent's work credit, you can do that if you meet the criteria for Childhood Disability Benefits.

Well, I want to thank you, Nikki, and the entire team at NDI for having me today.

This has been so much fun.

I want to thank Leora for being our Captioner, and thank our Interpreters. I appreciate all of you being here today.

>> NIKKI POWIS: And, remember, this is recorded. It will be

up. If you go to the same area that you registered.

Also, we do have feedback forms and evaluations, we would love to hear from you. We want to know how you are doing or if you have other ideas that you would like us to do webinars on. This year's webinars, you know, the whole schedule of this year's webinars came from things that the audience said they really needed and wanted.

So, we do pay attention to what you said. So, we will be getting, you know, some of that stuff out maybe next year, if you mentioned something we haven't done before.

But please let us know how you are doing, what you would like to see, and, remember, go back to where you registered in order to be able to watch this again, and get the PowerPoint and all of those sorts of things.

Here is the Survey. It just popped up. So, if you have your phone handy, you can pop to the QR Code right now, or it will appear automatically as you close out. Laura, I am not sure when it appears?

How does that appear?

>> LAURA THRASHER: I believe so. And it will be listed in the follow-up email, as well.

>> NIKKI POWIS: Right. Or just grab your phone and hit that QR Code.

Okay. Thank you so much, everybody. And hopefully we will see you on another Webinar!

(Session was concluded at 3:42 PM ET)

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