

# SSVF Releases New Income Calculators!

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[LINK TO AUDIO VERSION OF WEBINAR](#)

# SSVF Income and Benefits Calculators

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- New set of resources to help practitioners understand how different income streams interact across employment and Social Security Administration (SSA) disability benefits
- Intended to provide an estimate of how Veterans can combine income from SSA disability benefits (SSI and SSDI), the Department of Veterans Affairs (VA), and employment in order to maximize their income and housing stability
- Easy to use, visual representation that helps to bust myths about employment and disability benefits

# Disclaimer

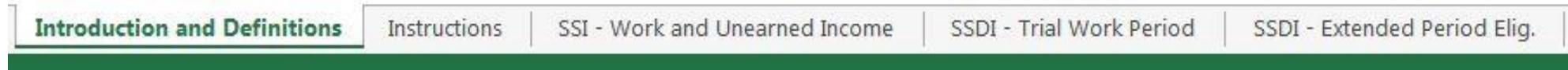
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- Estimates provided by this tool are for informational purposes only and are not a replacement for individual benefits planning assistance from a Work Incentives Specialist
- SSA will make the official determination when wages are reported to them
- Information provided in this tool should not be considered as legal advice or policy guidance from the VA or SSA

# Introduction to the Calculators

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- The calculators are formatted in Excel, with five tabs:



- The Introduction and Definitions tab provides an overview of SSI, SSDI, and SSA work incentives
- The Instructions tab provides guidance for how to use each of the three calculators
- There is one calculator tab for SSI beneficiaries and two for SSDI beneficiaries

# Working with Microsoft Excel

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- New to working with Microsoft Excel? That's okay!
- Formulas in the calculators are locked
- Only enter information into a few boxes and the calculators do the work for you
- Easy to print off a copy of the completed tool for the Veteran



# How to Begin

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- Determine which SSA disability benefit the Veteran is receiving: SSI or SSDI
  - SSA award letter, “My Social Security” account (<https://www.ssa.gov/myaccount/>), or contact SSA at 1-800-772-1213
- My Social Security accounts are an easy, online way to:
  - Request a benefits verification letter
  - Report wages if receiving SSDI
  - Check benefits and payment information
  - Access your earnings history
  - Change address, phone number, or direct deposit information
  - Request a replacement Social Security card (conditions may apply)

# SSI Calculator

- Since SSI is a needs-based program, additional income from employment or VA benefits will affect the cash benefit amount
- There will be two main places where you will enter information:

Insert information about earned and unearned income

	<b>Unearned Income (VA or state benefits, etc.)</b>
	<b>Gross Monthly Wages (before taxes)</b>
	<b>Plan to Achieve Self-Support (PASS)</b>
	<b>Impairment Related Work Expenses (IRWEs)</b>

Calculate gross monthly wages, if unknown

## Calculating Gross Monthly Wages

\$0.00	<b>Hourly Pay</b>
0.00	<b>Hours Worked (monthly)</b>
\$0.00	<b>Gross Monthly Wages (pre-tax)</b>

If your state has an SSI supplement, add it here

## Calculating SSI Benefit Amount

\$750.00	SSI Federal Benefit Rate (\$750 in 2018)
\$0.00	Add an SSI State Supplement (if applicable)

# SSI Calculator: Scenario

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- Phil receives 20% VA Compensation, with no dependents (\$269.30)
- He has just been approved for SSI benefits
- He wants to start working, but is afraid of losing his SSI benefits, as he's been told they will go away if he works

Let's see how he could increase his income through employment and by using SSA work incentives!

# SSDI Calculators

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- There are two calculators for SSDI recipients, reflecting the two main stages of SSA work incentives for these beneficiaries: the Trial Work Period (TWP) and the Extended Period of Eligibility (EPE)
  - The Trial Work Period comes first
- The TWP allows SSDI beneficiaries to test their ability to work for at least 9 months, without affecting benefits
  - During the TWP, beneficiaries receive full SSDI benefits, regardless of how high their earnings are
  - SSA currently allows nine months of trial work, which do not need to be consecutive, within a rolling 60-month period

# Using the SSDI: TWP Calculator

- Review the table at the top of the calculator, which shows threshold amounts for TWP months. A month of employment counts as a “TWP month” if gross earnings are over the threshold, which changes each year
- In the main table, for each month that the beneficiary worked, fill in the gross wages, SSDI cash benefit amount, and any unearned income received

TWP Month	Month/Year (mm/yyyy)	Gross Wages (before taxes)	TWP Month (Choose Yes/No)	SSDI Cash Benefit	Unearned Income	Total Income
1						<b>\$0.00</b>

- Based on the gross wages received for the month, use the drop down to choose 'yes' or 'no' if they met the threshold for it to count as a TWP month
- The box in the upper right-hand corner of the calculator will track the number of TWP months a beneficiary has used in the rolling 60-month period

Number of TWP months used: **0**

Ready for the EPE? **No**

# SSDI Calculator: TWP Scenario

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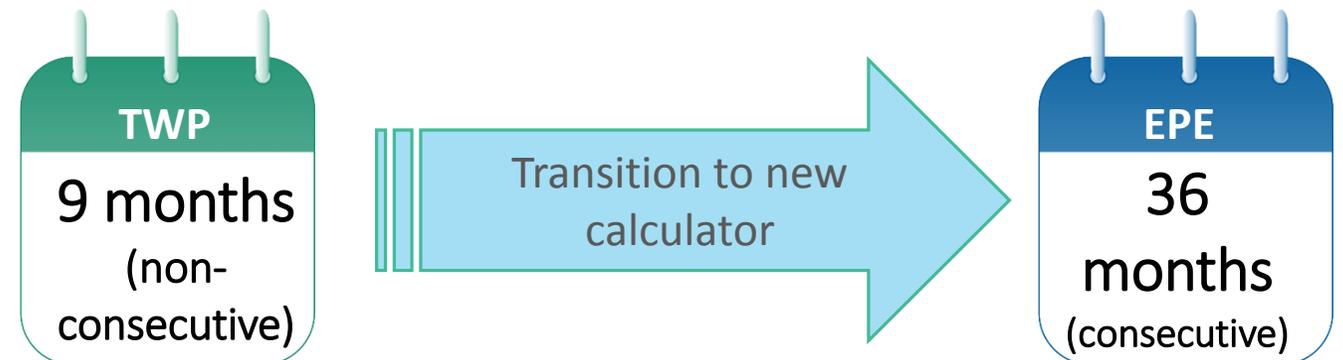
- Anna receives SSDI payments of \$1000 per month
- She also receives 30% VA Compensation and has one child (\$450.15)
- These amounts add together, as SSDI is not reduced due to unearned income, so her total monthly income prior to employment is \$1450.15
- Anna wants to return to work, and is looking at jobs that pay around \$15/hour for 20 hours per week

Let's see how she could increase her income through employment and by using SSA work incentives!

# Using the SSDI: EPE Calculator

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- The Extended Period of Eligibility (EPE) for SSDI beneficiaries begins the first month after the TWP, even if the beneficiary is not working that month.
- The EPE is 36 consecutive months, during which beneficiaries will receive SSDI cash benefits in any month that he or she works and earns below the Substantial Gainful Activity (SGA) threshold (\$1,180/month in 2018).



# Using the SSDI: EPE Calculator

- The first month in which the beneficiary works and earns over SGA in the EPE, SSA will cease cash benefits after a three month grace period, including that first month worked
- After this grace period, SSA will pay full SSDI benefits for any month in which counted earnings from work are below SGA.
  - Countable income can be reduced if the beneficiary has subsidies or IRWEs (SSA work incentives)

EPE Month	Month/Year (mm/yyyy)	Gross Wages (before taxes)	Subsidies	IRWEs	Counted Earned Income	Above SGA (Yes/No)	SSDI Cash Benefit	Unearned Income	Total Income
1					\$0.00				\$0.00

# SSDI Calculator: EPE Scenario

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- Jeff completed his Trial Work Period in March 2018 and was earning \$1300/month through employment. He also receives \$1000/month in SSDI and \$600.90 for 30% VA Compensation.
- In the first month of his EPE, Jeff missed a number of work days due to increased anxiety and calling in sick, so he only grossed \$950 for April 2018
  - Since this amount is below the SGA level for 2018 (\$1,180/month), Jeff will receive his full SSDI check for that month
- If Jeff's income increases in future months and is above SGA, then he can talk with SSA to see if he might have any subsidies or IRWEs that could reduce his countable income

# SSDI: After the EPE

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- If the Veteran is not working above SGA and eligible for an SSDI payment on the 37<sup>th</sup> month of the EPE, SSDI benefits will continue until the beneficiary:
  1. Works above SGA for one month, or
  2. Medically recovers
- If the beneficiary stops working due to his or her disabling conditions in the 5 years following completion of the EPE, he or she may be eligible for **Expedited Reinstatement of Benefits (EXR)**.
  - EXR is also available for SSI recipients for 5 years after they stop receiving SSI payments due to income from employment

# Additional Resources

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- For more information about assisting Veterans in applying for Social Security disability benefits, visit the SAMHSA SOAR TA Center website at:  
<https://soarworks.prainc.com/>
  - Free online training available for assisting with SSI/SSDI applications
  - Resources on SSA Work Incentives:  
<https://soarworks.prainc.com/topics/employment-work-incentives>
- Social Security Administration: The Red Book – A Guide to Work Incentives:  
<https://www.ssa.gov/redbook/>
- SSA's Ticket to Work website: Locate SSA Work Incentive Specialists by visiting  
<https://choosework.ssa.gov/findhelp/>