

# WELCOME! Covid-19 Benefits- Impact on SSDI Session Being Recorded

## ZOOM House Keeping

• **Attendees**

- Audio muted
- Video Off

• "Chat": ZOOM tools ribbon (3 dots)

- Type Questions
- Moderator will share questions with presenters

Moderator: Vicki Ferrara

1



Paul V. Sherlock Center on Disabilities

RI'sABLE



# Impact on SSDI

## COVID-19 BENEFITS

2

## WELCOME!

### Session Being Recorded

### Agenda

Frequently Asked Questions  
Covid-19 Benefits

- Variety of Benefits Available and Impact on SSDI, Medicare, Medicaid
- Topic Resources, including:
  - ABLÉ Accounts
  - Work Incentives Planning and Assistance
- Q&A
- Evaluation

### Disclaimer

Information is accurate as of April 22, 2020

SSA, IRS and other Covid-19 websites are provided on Resource slide.

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3

## Presenters


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This presentation is sponsored by the Paul V. Sherlock Center on Disabilities/RI College with support from BHDDH.

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4

4

## Covid-19 Benefits Available to Rhode Islanders?

1. Unemployment Insurance (UI)
2. Pandemic Unemployment Assistance (PUA), UI for self-employed & others
3. Temporary Disability Insurance (TDI)
4. Temporary Caregiver's Insurance (TCI)
5. Economic Impact Payment (Stimulus Payment, \$1200)
6. Federal Pandemic Unemployment Compensation (FPUC, extra \$600)

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5

5

## Social Security Counting Earnings as Usual

### Benefits Counseling SSDI

- [encouraged earning above \\$910 per month;](#)
- [strongly recommended earning above \\$1,260 per month!](#)

- Counted as Trial Work Month
  - Gross monthly wages or net earnings from self-employment (NESE) above \$910
  - Engaging in self-employment activities for more than 80 hours
- Countable monthly earnings (wages or NESE) above \$1,260 **may** result in suspension or termination
- Work incentives can reduce countable earnings.
  - Report to Social Security:
    - Impairment Related Work Expenses (IRWE)
    - Subsidies/special conditions

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6

6

## SSDI Reporting

- Job(s) ending or hours reduced
- Increases or decreases in earnings
- Unemployment Insurance, including \$600/wk. payments from Fed. Gov.
- Pandemic Unemployment Assistance, including \$600/wk. payments from Federal Gov.
- Temporary Disability Insurance
- Temporary Caregiver Insurance

### **ALL work/income changes** **MUST BE REPORTED to** **Social Security during Covid-19**

- Compensation from your employer received even if not working (Indicate that you are not working)
- Reductions in UI or PUA when Federal \$600 payment stops
- Temporary Caregiver Insurance
- New jobs, earnings during Covid-19

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6

7

## Unemployment Insurance (UI) Eligibility:

- **Must have been working prior to Covid-19**
- Your employer said
  - Do NOT come to work &
  - NO compensation received
- Your place of business was closed
- Must stay at home to care for dependents for specific reasons

### **Note Eligibility Factors:**

- Length of Employment
- Amount of Earnings
- Must be able and available to work.

More Information:  
<http://www.dlt.ri.gov/ui/>  
See Covid-19 UI FAQ

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8

8

## UI: If You Quit Job

Can't collect UI if business is open and you quit

- **unless you quit for "good cause."**

Examples of "good cause":

- Doctor says you are High Risk
- You are sole caregiver for someone with no place to receive care and who cannot stay home alone

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9

9

## UI Amount of Payment

Amount you receive from RI will depend on:

- length of employment and
- the amount earned

Minimum: \$53 per week

Maximum: \$586 per week

- May be higher if dependents

Federal Pandemic Unemployment Compensation (FPUC) through the Corona Virus Aid, Relief, & Economic Security (CARES) Act provides, an **additional \$600 per week** to those eligible, through July 31,2020.

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10

10

## UI Length of Payments

- Up to 26 weeks (RI UI allowance) & a 13-week extension provided by Pandemic Emergency Unemployment Compensation (PEUC)
- Extension will end on 12/31/2020

**Some may receive Unemployment Insurance (UI) for up to 39 weeks.**

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11

11

### Unemployment-Like Benefit:

### Pandemic Unemployment Assistance (PUA) (CARES Act)

PUA: Special Unemployment Insurance-like benefit for those not eligible for UI.

#### **May be eligible if:**

- Gig economy worker, contract worker, Small-business owner, Worker for hire, Self-employed
- Denied regular UI due to inconsistent or insufficient earnings
- Seeking part-time employment

Apply at: <http://www.dlt.ri.gov/ui/>

Covid-19 UI FAQ for PUA details

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12

12

## Pandemic Unemployment Assistance PUA

## Federal Pandemic Unemployment Compensation (FPUC, \$600)

## Eligibility, Amount & Duration

- Automatically eligible for Federal Pandemic Unemployment Compensation (FPUC) – additional \$600 per week until July 31, 2020
- Recipients may collect up to 39 weeks or until December 31, 2020.

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13

13

## Impact of UI and PUA on SSDI Payments

UI and PUA will be counted as "unearned income".

SSDI is an insurance program. Only "earned income" (wages or net earnings from self-employment) affect SSDI.

**SSDI payments and Medicare eligibility will not be affected by UI or PUA**

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14

14

## UI/PUA And MEDICAID

During the Covid-19 emergency period you can collect UI or PUA (and SSDI) without losing Medicaid.

Medicaid Can't Stop if you had it:

- Before the emergency began (May 18,2020)

OR

- Became/Become eligible during the emergency period

**NOTE:** don't know when emergency period will end. Medicaid **may** be affected at some point.

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15

15

## UI/PUA Payment (+ extra \$600/wk.)

## Impact on Other Benefits

Since this is unearned income, **may** affect some benefits:

- SNAP benefits
- HUD rent subsidies (but rent can't be increased beyond fair market value)
- NOTE: UI and PUA are taxable!

**Will not Affect  
eligibility for  
Medicaid or Rite  
Care (SCHIP) during  
Covid-19 emergency  
period**

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16

16



## Temporary Disability Insurance (TDI)

Get more information and apply for TDI at:  
<http://www.dlt.ri.gov/tDI/>

- Must have temporary illness or injury due to **non-work-related** activities (funded by RI taxpayers)
  - Can apply for TDI if ill or advised to quarantine
  - TDI payment maximum equal to 30 full weeks earnings.
- Minimum payment: \$98/wk. (as of 7/1/2019)
  - Maximum payment: \$867/wk.(as of 7/1/2019)
  - May get more if have dependents

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17

17

## TDI: Impact On SSDI & Medicare

- TDI and SSDI combined can never be more than 80% of previous average earnings
- If total would be higher than 80%, SSDI temporarily reduced while receiving TDI – known as "offset" -
- Will never receive less in total income than you/family received in SSDI before TDI began (May receive more)
- Medicare will continue

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18

18

**TDI:  
Other Facts**

**TDI - Taxable Income?**

TDI not subject to Federal or state income taxes.

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19

**Temporary  
Caregiver's  
Insurance(TCI)  
Eligibility**

**Partial Income-Replacement Benefit**

May be eligible if Caring for a seriously ill:

- Child
- Spouse/Domestic partner
- Parent or Parent-in-law
- Grandparent
- Or bonding with newborn child, new adopted child, or new foster-care child

For TCI information and/or to apply:  
<http://www.dlt.ri.gov/tdi/>

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20

## TCI

### Impact on SSDI and Other facts

- Can collect up to 4 weeks of TCI benefits
- TCI will not affect SSDI/Medicare
- Will not affect Medicaid during Covid-19 emergency period
- May affect SNAP, HUD rental subsidy, etc.
- TCI subject to State and Federal income taxes

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21

21

## Additional SNAP benefits available to some RI families:

### Who is eligible?

- Families with 1 or more children who have lost access to free or reduced- price school lunches
- Benefits will be provided to SNAP and non-SNAP households

### Amount :

- \$5.70 per child per day (reimbursement for cost of breakfast and lunch)
- Reimbursement from 3/16 – 4/30 (\$193.80 per child)
- Will be added to EBT card for SNAP households
- Non-SNAP households will receive EBT card loaded with \$193.80

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22

22

## SSI Economic Impact Payment Or Stimulus Payment

For more information:  
[www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments](http://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments)

- Low/moderate income:
  - A one-time payment of \$1,200.
  - \$500 payment for each dependent child under age 17.
- No payment if adult claimed as a dependent
- NOT counted as income
- Not counted as a resource for 12 months
- No effect on SSI or SSDI, Medicaid, Medicare, SNAP, or HUD Housing.

Note: 12 months resource limits enforced

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23

## Savings/ Resource Limits

SSI and Medicaid have resource (savings) limits

Save for the future by opening an ABLE Account

Excess resources may affect SSI/Medicaid

**SSI resource limits:**  
**\$2,000 if single; \$3,000 if married**

**Possible Solution:**  
 If you became disabled before age 26, can save excess resources in an ABLE Account.  
 (i.e. additional stimulus and/or unemployment)

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24

## SAVE WITHOUT FEAR OF LOSING SSI OR MEDICAID

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### Achieving a Better Life Experience (ABLE) account may be a solution!

- **Must have been disabled before age 26**
- Can save up to \$15,000 per year
- If employed, can save up to an additional \$12,500 or your compensation for the taxable year (whichever is less)
- Can have up to \$100,000 before SSI cash payments are affected
- Funds must be used for disability related expenses – education or job training, health-related expenses, home maintenance and repairs, etc.

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25

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## LEARN MORE ABOUT AND/OR OPEN an Account?

26

Visit  
[ri.savewithable.com](http://ri.savewithable.com) to learn  
more about the program,  
request an information kit  
or enroll online  
in six easy steps.


Call (888) 609-8915 to speak  
with a program  
representative

Monday through Friday,  
8:00am – 5:00pm EST.

**RI Office of the General Treasurer:**  
**Chris Civittolo**, Director of 529 Savings, Grants and Scholarship Programs  
[chris.civittolo@treasury.ri.gov](mailto:chris.civittolo@treasury.ri.gov), 401-378-4886

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26



# Question & Answer

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27

27

## WI Information & Benefits Counseling

- Benefits Counseling encouraged for SSDI beneficiaries earning above \$910 per month;
- **strongly recommended if earning above \$1,260 per month!**

### Sherlock Center Resources

[www.sherlockcenter.org](http://www.sherlockcenter.org)

- Join the mailing list
- Work Incentive Information

### • Access Benefits Counseling

- Ticket to Work Helpline:  
1-866-968-7842 or 1-866-833-2967 (TTY/TDD)
- [Jfay@ric.edu](mailto:Jfay@ric.edu) or 401-456-4733

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28

28

## Highlights

- REPORT CHANGES to benefit agencies
- Adult SSI recipients will receive stimulus payment (unless claimed as Dependent)
- Federal Govt. 2 unemployment programs
  - Enhanced UI and PUA
- Medicaid continues during emergency period
- Open an ABLE Account to save above SSI/Medicaid resource limits
- Stay informed –join email lists SSI, IRS, Sherlock Center

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29

29

## Resources

- Social Security Covid-19: [www.ssa.gov/coronavirus/](http://www.ssa.gov/coronavirus/)
- IRS: [www.irs.gov/coronavirus/economic-impact-payment-information-center](http://www.irs.gov/coronavirus/economic-impact-payment-information-center)
- RI ABLE: [ri.savewithable.com](http://ri.savewithable.com)
- Economic Progress Institute: [www.economicprogressri.org/](http://www.economicprogressri.org/)
- Disability Rights RI: [www.drri.org](http://www.drri.org)
- Sherlock Center on Disabilities: [www.sherlockcenter.org](http://www.sherlockcenter.org)

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30

30

## Thank You for Joining!

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RESOURCES for  
today's presentation  
will be available on the  
Sherlock Center Website at:

<http://www.ric.edu/sherlockcenter/wicovid.html>

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