

# WELCOME! Covid-19 Benefits- Impact on SSI 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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

1

1



Paul V. Sherlock Center on Disabilities

RI'sABLE



# Impact on SSI

## COVID-19 BENEFITS

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

2

2

# WELCOME!

## Session Being Recorded

### Agenda

Frequently Asked Questions  
Covid-19 Benefits

- Variety of Benefits Available and Impact on SSI and Medicaid
- Topic Resources, including:
  - ABLA Accounts
  - Work Incentives Planning and Assistance
- Q&A

### Disclaimer

Information is accurate as of April 22, 2020

SSA and IRS Covid-19 websites are provided on resource slide, at the end of this Power Point.

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

3

3

## Presenters

### **Sherlock Center on Disabilities @ RI College:**

#### **Jeanne Fay**

CWIC, Work Incentive Benefits Counseling  
[jfay@ric.edu](mailto:jfay@ric.edu), 401-456-4733

#### **Vicki Ferrara**

Coordinator, Access to Integrated Employment [vferrara@ric.edu](mailto:vferrara@ric.edu), 401-456-8092

### **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



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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

4

4

## Benefits Available to Rhode Islanders?

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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

5

5

## SSI Reporting

- Ending or New jobs/earnings
- 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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

6

6

## 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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

7

7

## UI 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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

8

8

## Amount of UI

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 there are 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.

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

9

9

## 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.**

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

10

10

**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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College



11


**Pandemic Unemployment Assistance PUA**

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

**Eligibility, Amount & Duration**

- Also 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.

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College



12

## Impact of UI and PUA on SSI Payments

- SSI - needs-based
- UI - “unearned income”
- SSI reduced dollar for dollar, except first \$20

### Before July 31, 2020:

Will NOT receive SSI payment due to \$600/week federal payment

### After July 31, 2020:

- Some may get partial SSI payment.
- Will depend on amount of UI you get from RI.

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

13

13

## PUA/UI SSI Payment After July 31?

### Example: \$185/week UI or PUA

\$740 UI/PUA Month  
~~-\$ 20 SSI exclusion~~  
 \$720 Countable unearned income

\$783 SSI Payment (2020)  
~~-\$720 Countable unearned income~~  
**\$ 63 New SSI payment**

### NOTE:

If your SSI rate is \$783 and your UI/PUA is \$803/month or more, you will NOT receive an SSI payment

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

14

14

## UI/PUA and MEDICAID

During the  
Covid-19 period  
you can collect  
UI or PUA  
without losing your  
Medicaid.

Medicaid Can't Stop if  
you had it:

- Before the  
emergency began  
(May 18,2020)

OR

- Became eligible  
during the crisis

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

15

15

## UI/PUA Impact on Medicaid: When Federal \$600 Payments End

- RI may still be  
prohibited from  
stopping Medicaid.  
(Date currently  
unknown)
- UI/PUA may be low  
enough (after July 31)  
to allow an SSI  
payment.

- RI may still be  
prohibited from  
stopping Medicaid.  
(Date currently  
unknown)
- UI/PUA may be low  
enough (after July 31)  
to allow an SSI  
payment.

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

16

16



## UI/PUA Ends: Status of SSI

Contact Social Security when your Unemployment Insurance ends, and SSI payment will restart or increase.

### NOTE:

If your UI/PUA ends because you begin working, your wages may cause your SSI payments to be reduced or stopped as usual.

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

17

17

## UI/PUA Payment (\$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)

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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

18

18

## SSI When UI or PUA End

### Contact Social Security

SSI payments will be increased/restarted if you're still medically disabled.

### NOTE:

When you begin working again, wages may cause SSI payments to be reduced or stopped as usual.

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

19

19

## 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 dependents

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

20

20

## TDI: Impact On SSI & Medicaid

- Same as UI and PUA
- After first \$20, SSI decrease dollar for dollar
- Partial SSI payment if TDI low
- Medicaid continues with \$1.00 SSI
- Medicaid can't stop during crisis
- Report end of TDI to restart SSI

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College 21

21

## TDI: Other Facts

### TDI - Taxable Income?

TDI not subject to Federal or state income taxes.

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College 22

22

## Temporary Caregiver's Insurance (TCI)

### Partial Income-Replacement Benefit

May be eligible if caring for a seriously ill:

- Child
- Spouse/Domestic partner
- Parent-in-law
- Grandparent
- Newborn child, new adopted child, or new foster-care child

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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

23

23

## TCI

### Other Facts:

- Collect up to 4 weeks of TCI benefits
- TCI subject to State and Federal income taxes.
- Unearned Income – Same impact on SSI/Medicaid as other benefits

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

24

24

## 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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

25

25

## SSI Economic Impact Payment Or Stimulus Payment

For more information:  
<https://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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

26

26

## 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)

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College
27

27

## SAVE WITHOUT FEAR OF LOSING SSI OR MEDICAID



**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.

Information accurate as of 4/17/2020 Sherlock Center on Disabilities @ RI College
28

28

29

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


# RI'sABLE

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.

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

29



## Questions & Answers

---

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

30

30

## WI Information & Benefits Counseling

- **Sherlock Center resources available at [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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

31

31

## Highlights

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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

32

32



## Resources

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

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

33

33

## Thank You for Joining!

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

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



# RI's ABLE

Information accurate as of 4/22/2020 Sherlock Center on Disabilities @ RI College

34

34