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
Impact on SSI

COVID-19 BENEFITS
WELCOME!
Session Being Recorded

Agenda
Frequently Asked Questions Covid-19 Benefits

- Variety of Benefits Available and Impact on SSI and Medicaid
- Topic Resources, including:
  - ABLE 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
Presenters

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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)
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

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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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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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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.

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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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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/](http://www.dlt.ri.gov/ui/)

Covid-19 UI FAQ for PUA details

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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.
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.
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.
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
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.
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.
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

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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.
Temporary Disability Insurance (TDI)

Get more information and apply for TDI at: [http://www.dlt.ri.gov/tdi/](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
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
TDI: Other Facts

TDI - Taxable Income?

TDI not subject to Federal or state income taxes.
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/
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
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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SSI Economic Impact Payment Or Stimulus Payment

For more information:

• 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
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)
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.

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LEARN MORE ABOUT AND/OR OPEN an Account?

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.

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Questions & Answers
• 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 or 401-456-4733

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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 ABLE Account to save above SSI/Medicaid resource limits
- Stay informed – join email lists: SSI, IRS, Sherlock Center

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Resources

- RI ABLE: ri.savewithable.com
- Disability Rights RI: www.drri.org
- Sherlock Center on Disabilities: www.sherlockcenter.org

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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