

THE IMPACT OF TEMPORARY DISABILITY INSURANCE AND TEMPORARY CAREGIVER'S INSURANCE ON SSI AND TITLE II

Title II benefits include Social Security Disability Insurance (SSDI), Childhood Disability Benefits (CDB) and Disabled Widow's or Widower's Benefits (DWB).

Am I eligible for Temporary Disability Insurance (TDI)?

If you have fallen ill as a result of COVID-19 or are required to be quarantined, you may be eligible for TDI. Ask your employer if TDI is available to you.

Who may apply for Temporary Caregiver's Insurance (TCI)?

You may apply for TCI if you receive SSI or Title II and have been working, but must stay at home to care for a loved one that has fallen ill as a result of COVID-19 or is required to be quarantined. Ask your employer if TCI is available to you.

How do I apply for TDI or TCI?

You can apply for TDI or TCI at <https://dltweb.dlt.ri.gov/TDIReserve/Home> or call 401-462-8420. You can check your application status online or by phone 14 days after applying.

TIP: Clearly indicate on your TDI or TCI application that you have been impacted by COVID-19.

How will TDI impact SSDI?

TDI may reduce the amount of SSDI payments received by you and/or your dependent family members. This is known as an "offset". Despite the offset, the combined TDI and SSDI you or your family receives will never be lower than the amount of SSDI you or your family received before you began receiving TDI. Your Medicare benefits will continue.

How will TDI impact other Title II benefits?

TDI does not affect Childhood Disability Benefits (CDB) or Disabled Widow's or Widower's Benefits (DWB). No offset applies. Your Medicare benefits will continue.

How will TCI impact other Title II benefits?

Temporary Caregiver's Insurance (TCI) does not affect SSDI, CDB or DWB. Your Medicare benefits will continue.

How will TDI or TCI impact SSI and Medicaid?

The Social Security Administration will count TDI or TCI as **unearned income** and your SSI cash payments will be reduced or suspended. The first \$20 of your UI payment will not be counted. However, the remaining amount will cause a dollar for dollar reduction to your SSI payments. Rhode Island is temporarily prohibited from terminating Medicaid for individuals who had Medicaid when the coronavirus outbreak began or who become eligible during the emergency period.

When should I contact my local Social Security Office?

Contact your local office when you start and/or stop receiving TDI or TCI payments to avoid overpayment.

To the best of our knowledge, this information is accurate as of May 1, 2020. For updates or more information, visit the IRS website at <https://www.irs.gov/coronavirus/economic-impact-payments> or the Social Security Administration website at <https://www.ssa.gov/coronavirus/>.



The Paul V. Sherlock Center on Disabilities is the Rhode Island resource for benefits counseling and work incentives information. Learn more at www.sherlockcenter.org or contact Jeanne Fay at jfay@ric.edu or 401-456-4733.