

10. SSDI Work Incentives

Purpose of the Brochure:

Brochure 10 is designed to provide accurate information about the Work Incentives available under the rules of SSDI. With this information, readers who are SSI recipients can better understand how working will affect their benefits, and can make informed employment decisions.

Group Objectives:

- to become aware of the SSDI Work Incentives
- to make sure that each participant who receives (or may receive) SSDI knows how to figure out what will happen to her/his benefits if she/he becomes employed

Suggested Activities:

- Go through the entire brochure, section by section, teaching the material and reviewing as much as is necessary. This is very complicated information and you should expect participants to have difficulty understanding parts of it.
- Make sure everyone understands the Trial Work Period and how it works. It is especially confusing, and therefore especially important that the concept of a “rolling five year period” is made clear.
- Review the Extended Period of Eligibility and what happens when it is over. If participants feel comfortable sharing personal information, or want assistance figuring out their own benefits situation, use specific examples from people’s personal situations to illustrate the policies described in the brochure.
- Review the idea of “countable income”, and how IRWE and PASS plans can figure into it.

Suggested Discussion Questions:

- Discuss the Myths (pg. 2). Have you heard or thought these things before? Have any group members had experiences that demonstrates that these myths are not true?
- What are the advantages and disadvantages of receiving Social Security benefits?

Tips:

Another approach to working with Brochures 9 and 10 is to seek a local expert on SSI/SSDI Work Incentives to come and present to your group and review the concepts in the brochures. Use the brochures as supportive, take-home materials.

In a support-oriented group, you might also want to discuss fears about losing benefits, and providing the information in the brochures can be a tool to combat those fears.

Outcomes:

By the time you’ve finished covering Brochure 10, participants should:

- a) be able to figure out how receiving a paycheck would affect SSDI benefits.
- b) understand the basic rules pertaining to SSDI Work Incentives.