

disability benefits 101

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California's Benefits-to-Work Calculator

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Work and Benefits

- Means-Tested Programs
Supplemental Security Income, **SSI** and **Medi-Cal**
- Social Insurance
Social Security Disability Insurance, **SSDI** and **Medicare**
- Private Sector Disability Benefits
From work or family coverage

disability benefits 101

Esta página en español

[Home](#) | [About](#) | [News](#) | [Glossary](#) | [First Time?](#) | [Feedback](#) | [Forums](#) | [Benefits Planners](#) | [Site Map](#)

[Printer-Friendly](#) [E-Mail This Page to a Friend](#) [Most Popular Pages](#) [Comment on This Page](#)

- DB101 Close-Ups**
- Medicare Part D
- Calculators**
- Benefits to Work
- Life Situations**
- Newly Diagnosed
- Youth & Disability
- Workforce Re-Entry
- Sudden Onset
- Income Support**
- California State Disability
- Social Security Disability Programs
- Short Term Disability Insurance
- Long Term Disability Insurance
- CAPI
- PASS
- CalWORKs
- Pell Grants

"How will work affect my benefits?"

You'll Have More Money

Income/Expenses You'll Be Better Off

In this scenario, it is likely that you will have more available cash over the next few years.

Your income may change as you work. Looking at the numbers in "More About Your Income" can help you plan ahead.

Plan for working with a disability in California



Try the "Benefits to Work" Calculator.

Features	First-Time User?	News
<p>DB101 en Español</p> <p>Disability Benefits 101 has begun to translate all of its content into Spanish, a process that will take two</p>	<p>First-Time User Survey</p> <p>Help us improve the site by letting us know what you already know...or don't know.</p>	<p>What Benefits Am I on Now?</p> <p>How can I find out what my current Social Security disability benefits are?</p>

Benefits Planning

Benefits
to Work[Feedback](#) | [Navigation Help](#)[Life Situation](#) [Current Status](#) [Scenario](#) [Results](#) [Next Steps](#) **Benefits to Work: Introduction****What if...you're receiving disability benefits now, and you decide to go to work?**

Going to work doesn't necessarily mean that you will lose your income and health coverage. Careful planning can help you maintain your benefits while you make the transition.

Benefits
to Work

Our **Benefits to Work Calculator** is a helpful tool that will show you how your benefits might change if you took a job. It's designed for job seekers **18 to 65** years of age.



Benefits Planning Query: If you receive Social Security's SSI or SSDI benefits, the Calculator will be much more helpful when you put in current, accurate information about your benefits and your work history. You can get this history and information by ordering a free statement from Social Security called the Benefits Planning Query, or BPQY. You can request your BPQY at the local Social Security office, or by calling 1-800-772-1213.

Household Information

* What are your month and year of birth? *This Calculator is designed for users between 18 and 65 years of age.*

Are you married and living with your spouse? Yes No

How many of your or your spouse's children under 19 live with you?

Are you a US citizen or [qualified immigrant](#)? Yes No

What zip code do you live in? *(Five digits only, please.)*

Has the Social Security Administration determined that you are [disabled](#)? Yes No

Has the Social Security Administration also determined that you are [blind](#)? Yes No

*indicates required field.

[Previous](#)[Next](#)

Why are we asking these questions?

Giving us facts about your current situation helps us figure out how work may impact your current benefits. The more information you are able to provide, the more accurate the results will be.

We will begin by asking you about your current household situation.

About these tips

Throughout this Benefits Planning Session, you'll see tips in this yellow sidebar. Some tips talk about why the information you're entering is needed. Others talk about how certain benefits programs work.

You **don't** need to write them down; all the tips will be repeated later in a page you can print out.



Benefits Planning Benefits to Work

[Feedback](#) | [Navigation Help](#) | [Start Over](#)

Life Situation	Current Status	Scenario	Results	Next Steps
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			

Confirm Household Information

You've told us:

- Birth date: **Jan 1975**
- Married (and living with spouse)? **No**
- Children: **0**
- Citizen? **Yes**
- Zip: **94539**
- Disabled? **Yes**
- Blind? **No**

Is this correct?

Need to change an answer?

If you want to change any of your answers, click "This is incorrect - Go back" to jump back to the beginning of the current section.

You can also use the Back button on your web browser at any time to go back one screen.



Benefits Planning Benefits to Work

[Feedback](#) | [Navigation Help](#) | [Start Over](#)

Life Situation	Current Status	Scenario	Results	Next Steps
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>			

Confirm Current Expenses

You've told us:

- Rent or Own: **I rent my home.**
- Rent: **\$300.00**
- Section 8? **No**
- Cooking facilities? **Yes**

Is this correct?

Section 8

Low-income renters may be eligible for a Section 8 housing subsidy. Eligibility for Section 8 is based on your income and is subject to state budget constraints and waiting periods.

Next: Health Coverage

Next, we'll ask about your current health coverage.



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[Feedback](#) | [Navigation Help](#) | [Start Over](#)

Life Situation	Current Status	Scenario	Results	Next Steps
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>			

Current Health Coverage

You are covered by [no-cost Medi-Cal](#). Yes No

You are covered under [Medi-Cal's 250% California Working Disabled Program](#). Yes No

You are covered by [Medi-Cal with a share of cost](#). Yes No

You are covered by [Medicare](#). Yes No

You are paying to stay on a former employer's health plan (through [COBRA](#), [OBRA](#) or [Cal-COBRA](#)). Yes No

You are covered by [private health coverage](#). Yes No

Previous

Next

How do Social Security benefits relate to health coverage?

SSI recipients automatically receive [no-cost Medi-Cal](#).

SSDI and CDB beneficiaries become eligible for [Medicare](#) 25 months after receiving their first check.



Benefits Planning Benefits to Work

[Feedback](#) | [Navigation Help](#) | [Start Over](#)

Life Situation	Current Status	Scenario	Results	Next Steps
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/>		

New Scenario

Create a Scenario

Now that you have entered everything we need about your current situation, we are going to ask you to create a possible future scenario. We will ask you questions about a job that you might take. Then we'll tell you how your income and benefits might change if you took that job.

Give this scenario a name (for example, "New Job 1" or "Supermarket"):

[Previous](#) [Next](#)

What if I want to compare different possible scenarios?

You will have a chance to add more scenarios later, or to modify this one.





Benefits Planning Benefits to Work

[Feedback](#) | [Navigation Help](#) | [Start Over](#)

Life Situation	Current Status	Scenario	Results	Next Steps
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

Scenario: Job Information

When will this job start?

In this job, will you be self-employed? Yes No

[Previous](#)

[Next](#)

Why does it matter if I am self-employed?

Many disability benefits programs treat income from self-employment differently from other earned income. For example, self-employed individuals who participate in California State Disability Insurance receive benefits for a shorter time. State and federal income tax calculations also treat self-employment income differently.





Benefits Planning

Benefits to Work

[Feedback](#) | [Navigation Help](#) | [Start Over](#)

Life Situation	Current Status	Scenario	Results	Next Steps
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

Confirm Work Information

You've told us:

- Job Start Date: **Sep 2006**
- Wage: **\$15.00**
- Hours: **20**
- Hourly Tips/Commissions etc.: **\$0.00**
- PASS? **No**

Is this correct?

Reporting Your Wages to Social Security

[SSI](#), [SSDI](#) and [CDB](#) beneficiaries must report their income to Social Security. Reporting your earnings on time can reduce problems later. To report wages, take original wage stubs into your local Social Security office or call 1-800-772-1213 (voice) or 1-800-325-0778 (TTY).

For SSI recipients, report wages by the 10th of the month after you get those wages. For SSDI or CDB beneficiaries, start to report wages by the sixth month of

Benefits Planning Benefits to Work

[Feedback](#) | [Navigation Help](#) | [Start Over](#)

Life Situation	Current Status	Scenario	Results	Next Steps
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/>		

Expenses in This Scenario

In order to work in this scenario, will you have monthly [Impairment-Related Work Expenses](#)? How much?

How much in **other expenses** would you have to spend each month if you took this job? Include extra transportation costs, but leave out taxes, childcare, and any money you already counted as an [Impairment-Related Work Expense](#).

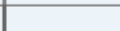
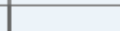
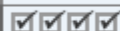
[Previous](#)

[Next](#)

What are Impairment Related Work Expenses (IRWEs)?

In order to work, you may have to pay for items or services related to your disability. Social Security recognizes this, and considers documented Impairment Related Work Expenses when calculating your [SSI](#), [SSDI](#) and [CDB](#) benefits. You'll need to keep and file your receipts. IRWEs must be approved by Social Security.

Benefits Planning

**Benefits
to Work**[Feedback](#) | [Navigation Help](#) | [Start Over](#)**Life Situation** **Current Status** **Scenario** **Results** **Next Steps**

Scenario "Target"

You've told us that you're currently using:

- SSDI or CDB
- Free Medi-Cal

In this employment scenario:

- You will be working 20 hours per week at \$15.00 per hour.

In the "Results" section, we'll look at what may happen to your income, expenses and health coverage over time in this employment scenario. We'll compare everything with what would happen if there were no change in your current situation (labeled "If No Change.")

At this point you can:

- [Modify this scenario](#)
- [Add a new scenario](#)
- [See the results for this scenario](#)

Previous**Next**

Results
for Scenario: "Target"[Modify Scenario](#) | [Add Scenario](#)[Results](#) | [Income/Expenses](#) | [Health Coverage](#) | [Tips](#) | [Next Steps](#) | [Next >>](#)***Income/Expenses*****You'll Be Better Off**

In this scenario, it is likely that you will have more available cash over the next few years.

Your income may change quite a bit from month to month. Looking at the month-to-month detail in "More About Your Income And Expenses" can help you plan ahead.

Your [SSDI](#) or [CDB](#) benefit will stop immediately when your [grace period](#) ends. It's important to plan ahead for this change in your cash flow.

[Mar 2007](#) ⓘ Last SSDI or CDB [Trial Work Month](#) used.

[Apr 2007](#) ⓘ SSDI or CDB [Extended Period of Eligibility](#) begins.

[Jun 2007](#) ⓘ Last month of [SSDI](#) or [CDB](#) benefits.

[Jan 2008](#) ⓘ Earnings increase to \$1,411.49.
ⓘ Dollar figures adjusted for inflation this month.

[Feb 2010](#) ⓘ SSDI or CDB [Extended Period of Eligibility](#) ends.

[More About Your Income & Expenses...](#)***Health Coverage*****You Will Have Access to Public Health Coverage**

In this scenario, Medi-Cal coverage continues, but with an affordable monthly premium.

During this period, you will become eligible for [Medicare](#).

If your assets are low enough, a [Medicare Savings Program](#) may pay your [Medicare](#) premiums.

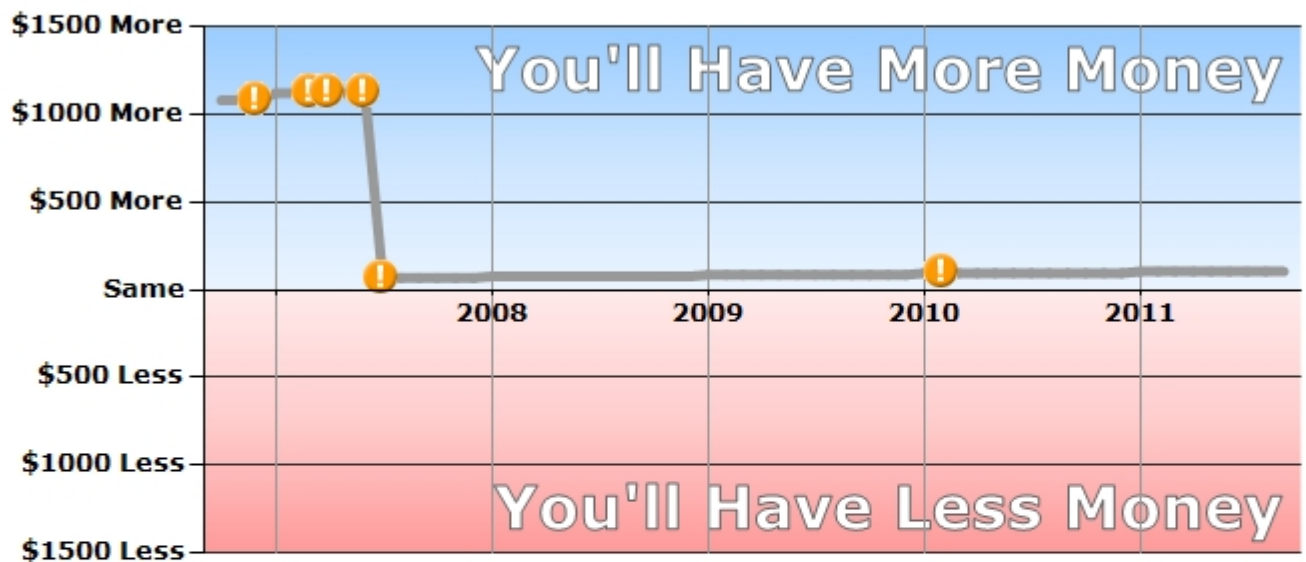
[Dec 2006](#) ⓘ If not already on [Medicare](#), Medicare eligibility begins; Part B premium is \$66.60.

[Jul 2007](#) ⓘ [Medicare Savings Program](#) may pay [Medicare](#) premium; check asset limits.

ⓘ Eligibility for [Aged & Disabled Federal Poverty Level Medi-Cal](#) begins.

[More About Your Health Coverage...](#)

Income & Expenses: A Look Ahead



Tip Sheet

Know which programs you're in.

Each program has different eligibility requirements.

Look at your benefits checks and statements to make sure you're clear where each is coming from.

Short Term and Long Term Disability Insurance

There are a wide variety of privately-offered [short term](#) and [long term](#) disability insurance policies. If you're going back to work, you should read your policy carefully and understand what happens to this benefit when you start to earn income.

Close-Up: Results for June, 2007

[Results](#) | [Income/Expenses](#) | [Health Coverage](#) | [Tips](#) | [Next Steps](#)

[<< Previous Month](#) | [Next Month >>](#)

	If No Change	Scenario "other target"
Monthly Gross Pay	\$0.00	\$1,357.20
+ Self-Employed Net	\$0.00	\$0.00
+ SSI	\$0.00	\$0.00
+ SSDI or CDB	\$1,054.72	\$1,054.72
+ CA. State Disability Insurance	\$0.00	\$0.00
+ Short Term/Long Term Disability	\$0.00	\$0.00
+ CalWORKs	\$0.00	\$0.00
+ Workers Comp	\$0.00	\$0.00
+ Other Unearned Income	\$0.00	\$0.00
Total Income	\$1,054.72	\$2,411.92
Fed. Income Tax	\$0.00	\$66.50
+ Fed. Payroll Tax	\$0.00	\$103.83
+ State Income Tax	\$0.00	\$4.20
+ IRWE	\$0.00	\$30.00
+ Other Work Expense	\$0.00	\$30.90
+ Childcare	\$0.00	\$0.00

Events This Month in Scenario "other target":

Ⓢ Last month of [SSDI](#) or [CDB](#) benefits.

Health Coverage Options This Month:

- ⊕ [Medicare Parts A, B and D](#)
- ⊕ [Medicare Part D subsidy](#)
- ⊕ [Medi-Cal's 250% California Working Disabled Program](#)
- ⊕ [Share-of-Cost Medi-Cal](#)

Your Income and Expenses Over Time

Highlighted numbers are used when things change.

2006 ↑

	<i>Net Income</i>		<i>Total Income</i> ↻		<i>Total Expenses</i> ↻	
	If No Change	"Target"	If No Change	"Target"	If No Change	"Target"
Oct 2006	\$724.00	\$1,805.92	\$1,024.00	\$2,329.00	\$300.00	\$523.08
Nov 2006	\$724.00	\$1,805.92	\$1,024.00	\$2,329.00	\$300.00	\$523.08
Dec 2006	\$724.00	\$1,805.92	\$1,024.00	\$2,329.00	\$300.00	\$523.08
2006 Total	\$2,172.00	\$5,417.77	\$3,072.00	\$6,987.00	\$900.00	\$1,569.23

⊕ If not already on [Medicare](#), Medicare eligibility begins; Part B premium is \$66.60.

2007 ↓ 7 Events ↓

	<i>Net Income</i>		<i>Total Income</i> ↻		<i>Total Expenses</i> ↻	
	If No Change	"Target"	If No Change	"Target"	If No Change	"Target"
2007 Total	\$8,948.64	\$16,081.59	\$12,656.64	\$22,614.72	\$3,708.00	\$6,533.13

2008 ↓ 2 Events ↓

	<i>Net Income</i>		<i>Total Income</i> ↻		<i>Total Expenses</i> ↻	
	If No Change	"Target"	If No Change	"Target"	If No Change	"Target"
2008 Total	\$9,217.10	\$10,121.78	\$13,036.34	\$16,937.86	\$3,819.24	\$6,816.08

2009 ↓ 2 Events ↓

	<i>Net Income</i>		<i>Total Income</i> ↻		<i>Total Expenses</i> ↻	
	If No Change	"Target"	If No Change	"Target"	If No Change	"Target"

Key:

Public Coverage			Private Coverage		Premium Payment	
Free	With Premium	Potentially Eligible - see program rules	Free	With Premium	Eligible	Potentially Eligible - see program rules

Highlighted letters show months in which health coverage changes may happen.

Your Health Coverage Timeline

	Medicare		Medi-Cal			Premium Payment
	Parts A, B, D	Medicare Part D Subsidy	Aged and Disabled	250% CWD	Share of Cost	Medicare Savings Program
Oct 2006						
Nov 2006						
Dec 2006						<ul style="list-style-type: none"> ⊕ If not already on Medicare, Medicare eligibility begins; Part B premium is \$66.60.
Jan 2007						<ul style="list-style-type: none"> ⊕ Earnings increase to \$1,357.20. ⊕ Dollar figures adjusted for inflation this month.
Feb 2007						
Mar 2007						<ul style="list-style-type: none"> ⊕ Last SSDI or CDB Trial Work Month used.
Apr 2007						<ul style="list-style-type: none"> ⊕ SSDI or CDB Extended Period of Eligibility begins.
May 2007						
Jun 2007						<ul style="list-style-type: none"> ⊕ Last month of SSDI or CDB benefits.

Benefits Planning Benefits to Work

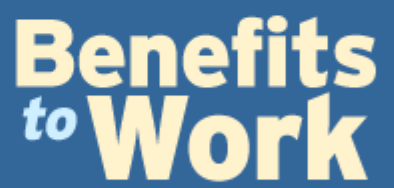
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Life Situation	Current Status	Scenario	Results	Next Steps
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Next Steps

What's next in planning for work?

- **Get your ducks in a row.** Make sure you understand the benefit programs you're using now. Collect recent statements and notices from each program.
- **Get your BPQY.** Social Security's [Benefits Planning Query, or BPQY](#), is a snapshot of Social Security records on your SSI and SSDI benefits and your work history. It's free, and you may request one as often as you like. It may not be up to date. You can discuss the estimates you got here and your BPQY at your [local Social Security office](#) or by calling 1-800-772-1213 (TTY 1-800-325-0778).
- **Talk to a Human Resources person** at your new job to make sure you understand any benefits they will be offering.
- **See a trained Benefits Planner.** The Benefits Planning Session we just finished will give you some idea of what to expect. Discuss the results you got here with a Benefits Planner who knows the details of these benefits. Use our [Benefits Planner Directory](#) to find one near you.



[Return to DB101](#)

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