Social Security Benefits

MAINE PARENT FEDERATION

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IDEAs that Work
Office of Special Education Programs
U.S. Department of Education

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Agenda

- Social Security Benefits - SSDI & SSI
- Eligibility and application process
- Transition age youth
- Work Incentives
- Public Health Benefits
- Tips & Resources

Social Security Administration

[The United States Social Security Administration (ssa.gov)](https://www.ssa.gov)

The Social Security Administration (SSA) oversees and runs the Social Security program in the United States.

Social Security provides financial protection with retirement, **disability,** and survivors benefits.

Social Security is one of the most successful anti-poverty programs in our nation's history.

Social Security Benefits are Important

It can provide income to assist in paying for housing, food and transportation.

Social Security may be the only source of income for some people, but it can also be in addition to other funding/income sources.

Income Sources for Individuals with Disabilities

SSDI – Social Security Disability Insurance

SSI – Supplemental Security Income

DAC- Disabled Adult Child/DWB - Disabled Widower

Work Incentives - Pass Plans, work related plans, ABLE accounts

Employment income

SSA's Definition of Disability

An Individual must not be able to engage in any substantial gainful activity (SGA) because of a medically determinable physical or mental impairment(s) that is either:

- Expected to result in death.
- Has lasted or is expected to last for a continuous period of at least 12 months.

Under age 18 an individual may be considered “disabled” if they have a medically determinable physical or mental impairment, (including an emotional or learning problem) that:

- results marked and severe functional limitations; and
- can be expected to result in death; or
- has lasted or can be expected to last for a continuous period of not less than 12 months.

SSDI vs. SSI – know the differences

SSDI (Social Security Disability Insurance) and SSI (Social Security Income) are both managed under the SSA.

- However, they are very different programs. It is important to understand the differences between the two benefits, including who is eligibility and how the programs work.

Social Security Disability Insurance (SSDI)

SSA administered program that provides monthly income and benefits to adults who have a medical condition, have become disabled (per the definition) and are unable to work.

- This requires an individual to have work credits. An individual has to have worked for a period of time and paid Social Security taxes. This is how the monthly income is determined.
- Disability Benefits - EN-05-10029 (ssa.gov)

SSDI Eligibility

Individuals with a work history and have contributed to Social Security system. These monthly payments are based on level of contribution to the system and work credits earned.

Individuals who qualify as disabled and meet Social Security Administration (SSA) definition of disability. In some cases, their dependents may be eligible.

- Eligibility is all or nothing and is dependent on eligibility criteria and earnings rules
- Provides eligibility for Medicare health insurance (after 2 years of receiving payments)

It's Important to Know

SSDI is an all or nothing benefit. An individual either receives the benefit or they do not.

SSDI recipients cannot receive benefits if they are engaged in substantial gainful activity. As defined by the SSA – working and making more than $1690/month in 2026

Some exceptions include.

- If an individual returns to work, they can work for nine months in **Trial Work Period (TWP)** with no effect on benefits.
- **Extended Period of Eligibility**: For 36 months after a TWP a person may qualify for full SSDI any time her or his earnings drop below the SGA threshold.
- **Subsidy provision**- employer supports received on the job that result in receiving more pay than the actual value of the services performed. Ex. extra hours of supervision, time spent with a job coach or mentor, or a reduced workload. It is not actual money but value placed on the support. This can be helpful in reducing SGA and continuation of benefits.

*Earnings are reported monthly by the Beneficiary or Rep Payee to the SSA and they will track eligibility, taking into account work incentives being utilized.

Example of a Subsidy Provision

Jane receives SSDI and is working at a grocery store alongside her coworker John who does not have a disability. Jane and John are paid the same hourly rate, but Jane is only expected to unpack 8 boxes, while John is expected to unpack 10. Jane is doing 80% of what John is doing. However, she receives the same wage as John. Her employer is subsidizing 20% of her employment by allowing her to have a reduced workload but paying her the same wage as a full workload. If Jane were paid $1,000 that month, because of her Subsidy, SSA would *count* her earnings at only $800.

Switching Gears…..

Now we will discuss and focus on Social Security's

Supplemental Security Income

It is very different the SSDI and important to understand as it is utilized by individuals with disabilities and their families.

Supplemental Security Income

Supplemental Security Income (SSI) - Social Security administered program that pays monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older. Blind or disabled children may also receive SSI. It provides monthly payments for food, clothing, and housing.

In most states including ME, SSI recipients also can get medical assistance (Medicaid)- to pay for hospital stays, doctor bills, prescription drugs, and other health costs.

In some states including ME, SSI recipients may also be eligible for food assistance and additional supplemental payments such as SNAP and TANF.

*SSI benefits are paid on the first of the month and are dependent on living arrangement and countable income. You may receive SSI if your resources are worth $2000 or less for an individual, $3000 for a couple.

Social Security Income Eligibility

Individuals with limited income and resources (wages, bank accts, pensions, etc), it is not based on contributions to the Social Security system or work history credits

Available to those who are Over 65 and/or Blind or otherwise disabled

Must meet Social Security Administration (SSA) definition of disability

- It is a set monthly payment – with annual cost-of-living adjustment .
- It can provide eligibility for Medicaid (Mainecare).
- If there is a return to work, benefits can continue but with a reduction based on earnings. Work incentives can help.

SSI eligibility for children

Children under the age of 18 can receive SSI if they meet the SSA definition of disability and the household income and resources are under the limits as defined by the SSA.

Per SSA definition of disability. (Physical or mental condition(s) that very seriously limits his or her activities AND the condition(s) must have lasted, or expected to last, at least 1 year or result in death)

A state agency will make the disability decision, they review the information provided by the family and will also request information from medical and school sources. Specific and additional documentation provides a better chance of qualifying for the benefit, but does not guarantee qualification.

This benefit can help a family pay for food, shelter, clothing and transportation.

Application Process - SSI for Child

The Family will need to complete the online Child Disability Report AND, with the help of a Social Security representative complete an Application for SSI.

Step 1 Complete the online Child Disability Report.

- TIP: Before starting the Child Disability Report, review the Child Disability Starter Kit. This resource answers common questions about the SSI application process and includes a worksheet to help families gather the information they will need.
- The Child Disability Report typically takes about one hour to complete. It collects information about the child's disability and how it affects their daily functioning. Families will also need to complete release forms so that physicians, schools, and other professionals can share documentation with SSA to support the application.

[Child Disability Starter Kit Checklist (ssa.gov)]

Child Application Continued

Step 2 After the report is submitted, SSA will call you within 3-5 business days. **SSA will call to Review the completed Child Disability Report.**

Disability Report - Child (ssa.gov)

During this call, SSA will:

- Review the completed Child Disability Report
- Discuss whether the household's income and resources are within SSI eligibility limits
- Ask additional questions about the child's diagnosis, functioning, and medical history
- Request any other information needed before moving forward with the application
- Families should be prepared to answer questions and may wish to have relevant documents nearby
- Benefits for People with Disabilities (ssa.gov)

Supporting Documentation is vital to prove the disability or medical diagnosis, financial limitations and need for benefits.

Family documentation

- An original or certified copy of the child's birth certificate. If the child was born in another country, we also need proof of U.S. citizenship or legal residency.
- Names and Social Security Numbers for all the children and adults who live in the household.
- Proof of current income for the child and family members living in the household (for example, pay stubs, self-employment tax returns, unemployment or other program benefits, child support).
- Proof of resources for the child and parents living in the household (for example, bank account statements, life insurance policies, certificates of deposit, stocks or bonds).

If applicable

- Name, address and phone number of another adult who helps care for the child and can help us get information, if necessary.
- Names, addresses and phone numbers of any employers the child has had.

Medical documentation

Additional documentation from medical professionals and providers will be requested.

- Name, address, and phone number of every doctor, therapist, hospital and clinic that has seen or treated the child for at least the last year.
- Any medical records you already have, including the dates the child was seen or treated and the child's patient ID number(s), if known.
- Medication(s) the child is taking.

Therapeutic, Social and School based Documentation

Additional documentation may be needed from other professionals working with your child.

- Names, addresses and phone numbers of any schools the child attended in the past 12 months, including names of teachers, psychologists, counselors, speech & other therapists who have treated the child.
- The child's Individualized Family Service Plan (IFSP) for early intervention services or Individualized Education Program (IEP) for special education services, if the child has one; and any other school records that you may have.
- Name, address and phone number of case workers, social workers, and any other adult who helps care for the child.
- Names, addresses and phone numbers of any employers the child has had.

Notice of Decision

A letter will be sent from SSA. This process can be lengthy and can take 3 to 5 months for a decision on a SSI disability claim.

The SSA may contact you during this time for additional information so it's important to keep your address or telephone number current so that we can get in touch with you.

Many times a person may be denied initially. But you can appeal and apply again. In many cases it takes 2-3 applications to be deemed eligible.

Appeal Process

An individual has the have the right to appeal if an application is denied. Generally, you have 60 days after you receive the notice of our decision to ask for any type of appeal.
*Be mindful of the deadlines, it is very important to contact SSA as soon as you receive the denial letter.

The letter you receive from the SSA contains guidance on what level of appeal you should select. If you are unable to appeal a decision online, you can call our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778), or contact your local Social Security office for other appeal options.

Visit Disability Benefit/Appeal a Decision or view our ‘Your Right to Question the Decision Made on Your Claim’ pamphlet to learn more about the appeals process. Appeal forms are available for download at www.ssa.gov/forms.

Benefits change as a child becomes an adult

Eligibility for Social Security benefits also changes.

Even if you received SSI as a child, you still need to re-apply when you turn 18 and become an adult.

Benefits are based on the individual's income and resources, not the parents anymore. There are strict reporting requirements that we will discuss further.

Application Process for Adult or a Child Turning 18 Years of Age

Start by "requesting an appointment" online, or by phone.

Download the **Adult Disability Starter Kit** this will be sent automatically upon requesting appointment

The SSA representative will conduct an interview and fill out "**Application for Disability**" and "**Adult Disability Report**", this will be done either in the office, or over the phone.

- Checklist for Online Adult Disability Application (ssa.gov) required documentation
- SPEED UP PROCESS by starting online, users can complete "Application for Disability" and "Adult Disability Report".
- Best practice is to bring all required items from the checklist.

Documentation checklist

Documentation is critical. Here is a list of documentation that MAY be requested. This is not a comprehensive list. Detailed list can be found on the SSA website.

- All medical, health, therapeutic records, include as much as possible to support your medical need.
- Workers' compensation information, including the settlement agreement, date of injury, claim number, and proof of other disability awarded payment amounts, if applicable.
- Names and dates of birth of your minor children and your spouse.
- Dates of marriages and divorces.
- Checking or savings account number and balances. The bank's 9-digit routing number, if you want direct deposit for your benefit checks.
- Asset information
- Job History, Education and job training
- Name, address, and phone number of a person we can contact if we are unable to get in touch with you.
- If a medical release Form SSA-827 (Authorization to Disclose Information to the Social Security Administration)
- "Medical and Job Worksheet – Adult"
- Bring the Checklist items and information to your appt.

Entering Adulthood

**Guardianship is not required to apply for SSI. SSA requires a Representative Payee. Guardianship is appointed by the court, while a Representative Payee is appointed to manage the SSA benefits only. May be the same person but doesn't have to be.*

In Maine, when an individual reaches the age of 18, they have reached the **age of majority**.

This means they are now legally an adult, and with this comes the transfer of rights from the parents to the individual.

All the legal authority of that individual becomes theirs, and in the eyes of the government they are capable of making their own legal and financial choices.

Common questions for transition age youth

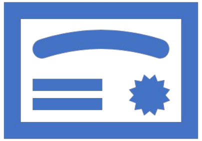
Many families often worry if their young person can work and still receive SSI benefits.

- The good news is that for people under age 22, there are protections in place.
- Ex. Student exclusion and subsidy provision

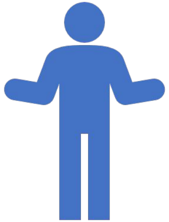
With the work incentives, a young person can keep some SSI, Health Insurance, and other benefits.

Young adults who did not receive SSI as children may apply also.

You may be thinking...



Can I work and still receive my SSI benefits?



Does it make sense for me to work?

How do I benefit from working?

YES!

It does make sense to work, because you can utilize the special exclusions and work incentive programs and still receive your benefit through SSA. This means more overall income. Work Incentives help to reduce earnings and maintain your benefit.

- Earnings are reported monthly to the SSA
- SSA tracks eligibility and allowable monthly payment based on earnings and any work incentives used

Reporting Guidelines

If an individual is working and receives SSI, earnings must be reported to SSA.

This could include, increases and decreases in income due to job change, loss or addition of work, as well as work expenses. It is important to keep paystubs, tax documents and receipts. Reporting can be done, online, via telephone and mobile apps.

If the beneficiary has a representative payee, then the representative payee must report your earnings.

[A Guide for Representative Payees (ssa.gov)]

A representative payee is a person or an organization appointed to receive the Social Security benefits for anyone who is unable to manage his or her benefits. A payee's main duties are to use the benefits to pay for the current needs of the beneficiary, and properly save any benefits not needed to meet future needs. A payee must also keep records of all expenses paid for with the SSI income. When SSA requests a report, a payee must be able to account for how he or she used or saved the benefits.

In addition, there are periodic case reviews by SSA - at a minimum of every 3 years for SSDI and SSI beneficiaries.

***if families find themselves in an overpayment situation, SSA will work with them to create a payment plan.**

How Work Impacts SSI benefits

It is important to understand that work does impact SSI benefits, however an individual can end up with more money in their pocket by working. An individual's allowable SSI payment while working is adjusted each month based on earnings.

The formula used is

- a reduction by approximately $1 for every $2 earned (50%)
- after the first $65.00 ($85.00 if you have no "unearned income")

Ex. Calculate Vicky's income

SSI: $994
Earned/Work Income (EI): $550
reduce by $85 = $465
Divide by 2/in half = $232.50
SSI will be reduced by the above amount ($994-$232.50) = $761.50
Total take home $761.50 + $550= $1311.50
addtl $317.50 a month

This is not an exact calculation, but provides an estimate and example to go by. Contact SSA for specific income questions.

Work Incentives - incentives help to reduce countable earnings to protect benefits

[Social Security Online - The Red Book - A Guide to Work Incentives (ssa.gov)]

PASS Plans – Plan to Achieve Self Support (SSI and SSDI)

IRWE – Impairment Related Work Expense (SSI and SSDI)

BWE - Blind Work Expenses - (For those who receive SSI benefits based on blindness).

*ABLE accounts - This is not a work incentive but an additional resource for working individuals

Student Earned Income Exclusion

This provision allows a person who is under age 22 and regularly attending school to exclude earnings from income reported to SSA.

As of January 2026 the amount SSA will exclude is $2,410 a month, up to a yearly maximum of $9,730 for students who regularly attend school.

[SSI Spotlight on Student Earned Income Exclusion (ssa.gov)]

Plan to Achieve Self Support-PASS

[SSI Spotlight on Plans to Achieve Self-Support (ssa.gov)](#)

- PASS is a written plan of action approved by SSA for getting a particular kind of job or starting a business.
- PASS lets a disabled individual set aside money to pay for items or services needed to achieve a specific work goal. SSA will deduct the amount from gross earnings, therefore reducing earnings and protecting SSI benefit.
- PASS can include supplies to start a business, school expenses, equipment and tools, transportation, uniforms and other items or services you need to reach your employment goal.
- PASS lets persons with disabling conditions set aside money for purchases, installment payments and down payments for things like a vehicle, wheelchair, or a computer if needed to reach their work goal.

Impaired Related & Blind Work Expenses

SSI Spotlight on Impairment-Related Work Expenses (ssa.gov)

By using the IRWE or BWE work incentive, Social Security deducts the cost of certain impairment-related items and services that you need to work from your gross earnings. This reduces your reportable earnings, helping to maintain some of the benefit.

It can include things like attendant care services, medical devices, service animal care, co-pays for prescription drugs, visual and sensory aids, or translation of materials into Braille.

ABLE Accounts- 2014 Achieving a Better Life Experience Act

ABLE Accounts are new to Maine!

ABLE accounts are **tax-advantaged accounts that help eligible individuals with disabilities** save for Qualified Expenses while preserving eligibility for federal means-tested benefits.

There are deposit limits and it is non-interest bearing but does provide a way for individuals with disabilities to have a save money for things they want and need. This does not count towards the $2000 asset limit and means testing of the SSA.

There is an annual deposit limit is $20, 000 for 2026.

An individual may save up to $100,000 in their account without an impact to their SSI benefit. Maine allows an individual to have up to $500,000 in the account.

ABLE Maine | Office of the Maine State Treasurer

Maine ABLE Benefit Checking℠ | Bangor Savings Bank

ABLE ME Informational Booklet (bangor.com)

Ticket to Work Program

Ticket to Work is a program through the Social Security Administration (SSA) that supports people receiving SSI or SSDI who want to work, return to work, or increase their earnings without immediately losing their benefits.

In Maine, the program connects individuals to employment services, benefits counseling, and support to help them safely explore work while understanding how employment may affect SSI/SSDI, Medicare, and Medicaid.

Service providers in the Ticket to Work program are called Employment Networks (ENs). In Maine, individuals have several options to choose from, including the Division for the Blind and Visually Impaired (DBVI) and Vocational Rehabilitation (DVR), which provide specialized employment support services.

The Maine CareerCenter is also an approved Employment Network and offers services to help eligible individuals explore employment, prepare for work, secure jobs, and maintain success in the workplace.

Ticket_to_Work_brochure.pdf (maine.gov)

Vocational Rehabilitation

The Division of Vocational Rehabilitation, also known as "VR," is a Department of Labor program that helps people who have disabilities to find and keep a job. VR helps people who have physical, mental, or emotional disabilities.

To be eligible for VR, an individual must apply for services. To be eligible they must:

- have a disability that keeps them from getting or keeping a job; and
- need VR services to find or keep a job.

Eligibility must be determined in 60 days, but it is usually done in a much shorter period of time.

To apply:
https://forms.office.com/Pages/ResponsePage.aspx?id=q6g_QX0gYkubzeoajy-GTkAh4-riwn5DoK0oDfWOGEJUMUUwRVQzRFExMDNTTUxKUTBPVElRVjhCTi4u

* In transition planning, a student’s high school should invite a a Voc Rehab counselor to an IEP meeting by the age of 16.

How Vocational Rehab can Help

The VR counselor will work with an individual to help make informed choices about jobs and careers.

Good planning includes:

- skills and abilities you have;
- the types of jobs you want to consider;
- where you are willing to work and live; and
- what transportation is available.

An individual and their VR counselor need to work together to develop a plan that will lead to a successful job.

In addition, VR is an employment network for the **Ticket to Work** program that is managed by the SSA that provides training and services to support needed for specific job requirements and success.

Community Work Incentives Coordinators **(CWICS)**

Maine Medical Center
MaineHealth

Maine Medical Center offers Benefit Counseling Services to help people receiving SSI disability benefits who want to work.

Community Work Incentive Coordinators (CWICS) are experts in the special rules that apply when working while receiving SSI disability benefits.

In order to receive Maine Medical Center CWIC services, the individual must have already qualified and be receiving SSI or SSDI.

Other Disability Benefits under SSA

For dependents and survivors

Disabled Adult Child (DAC) -Paid to a person 18 or older who became disabled before age 22, does not have substantial income and has a parent who receives SSDI and Social Security retirement OR is deceased and was entitled to SSDI and SSR. Social Security renamed this benefit Childhood Disability Benefit (CDB) years ago, but most still call it DAC.

*In addition there are other SSDI Dependent Benefits for children and Survivor Benefits for children.

Disabled Widow/er Benefit (DWB) -Paid to a widow(er) age 50 or older who is disabled under Social Security rules, who had been married at least 10 years, and whose late spouse had earned enough work credits and they are not receiving their own retirement benefits.

Receiving Both SSDI and SSI

In certain circumstances, an individual may collect SSDI and SSI at the same time. (It's called receiving "concurrent benefits.")

Concurrent benefits can happen if they are approved for SSDI but the monthly benefit amount is very small. This may occur if someone has not worked for a long time and doesn't have many work credits. In this case, they may also qualify for SSI.

It is a very complicated process and it is case by case, so it is best to speak with the SSA office directly to see what you qualify for.

Public Health Insurance for Social Security Disability Beneficiaries

Medicare: Federal health insurance for people over 65 or receiving SSDI, DAC, DWB. There is a two year waiting period.

Medicaid: State/federal health insurance for people with limited income and resources. Our state calls this program MaineCare. There are many coverage groups, each with different eligibility requirements. SSI recipients automatically qualify for MaineCare, others with disabilities can also qualify if medically and financially eligible.

Medicare Buy-in: A benefit where DHHS helps pays a person’s Medicare Part B premiums, and sometimes deductibles and coinsurance.

Medicare Part D Extra Help: A benefit where Social Security pays a person’s Medicare Part D (drug plan) monthly premium and deductible, with low-cost copays for generic.

- Microsoft Word - 2022 WD Brochure v1.docx (cvent.com) Most people remain eligible for these assistance programs when they’re working, contact CWICS for questions and assistance.

Keep in mind

Documentation is vital. Provide as much documentation to support you request as possible.

Keep an organized file or binder of all documents submitted and correspondence received.

Keep a journal is needed to document your health condition and if applicable make sure you are taking your medication as prescribed.

You may be denied the first time you apply, but you can appeal and apply again.

Everyone's situation is different, and it's important to consider work incentives, additional benefits and income sources as a whole.

Reach out for help if you don’t understand or need support. There are resources available.

Resources to access along the way

- Maine Parent Federation
- National Online SSA site
- Local SSA offices
- Disability Rights Maine
- CWICS – once you have been approved

Maine SSA office locations

Auburn Office 600 Turner Street Auburn ME 04210 Auburn 1-866-627-6996

Augusta Office 330 Civic Center Dr Augusta ME 04332 Augusta 1-866-882-5422

Bangor Office 202 Harlow St Bangor ME 04401 Bangor 1-877-405-1448

Portland Office 1355 Congress St Portland ME 04101 Portland 1-877-319-3076

Presque Isle Office 365 Main St Presque Isle ME 04769 Presque Isle 1-866-837-2719

Rockland Office 169 Camden St Rockland ME 04841 Rockland 1-855-269-9179

Saco Office 110 Main St Saco ME 04072 Saco 1-877-253-4715

Waterville Office 14 Colby Street Waterville ME 04901 Waterville 1-866-931-9169

Family Support Navigators

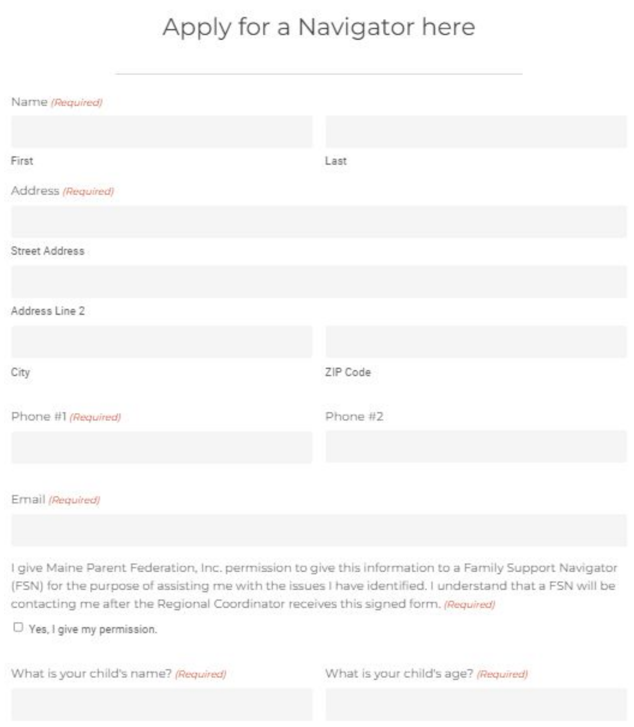
Our Family Support Navigators are trained parents who have personal experience navigating the systems of care in Maine and can provide support at no-cost to you!

Family Support Navigators

Assist in organizing paperwork/documents.

Provide one-on-one support.

Act as a support person during meeting with medical providers, educational meetings, etc.



Apply for a Navigator here

Name (Required)

First

Last

Address (Required)

Street Address

Address Line 2

City

ZIP Code

Phone #1 (Required)

Phone #2

Email (Required)

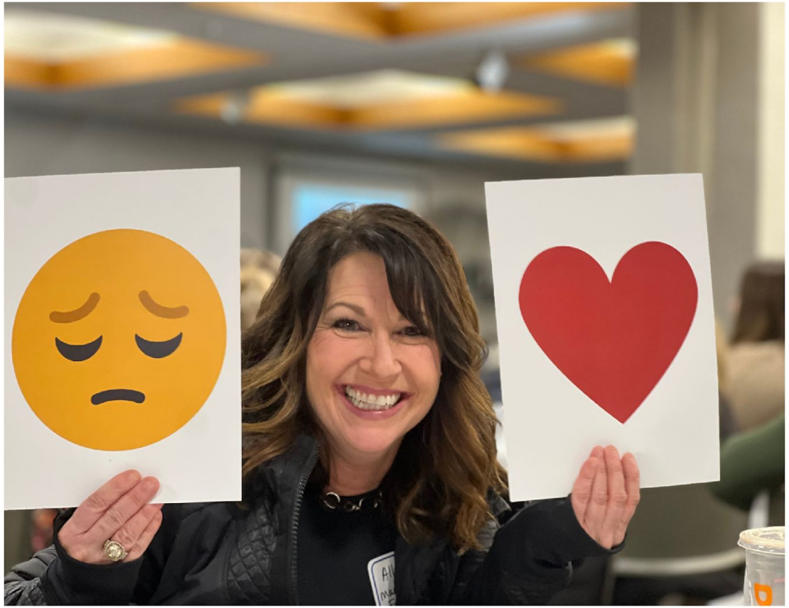
I give Maine Parent Federation, Inc. permission to give this information to a Family Support Navigator (FSN) for the purpose of assisting me with the issues I have identified. I understand that a FSN will be contacting me after the Regional Coordinator receives this signed form. (Required)

☐ Yes, I give my permission.

What is your child's name? (Required)

What is your child's age? (Required)

SURVEY
Reminder



MAINE PARENT FEDERATION

Please stay connected!

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