

SSI and SSDI Made Simple

Simplify the Journey

Lydia Sheehey

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SSI and SSDI Made Simple

- **Supplemental Security Income (SSI)** and **Social Security Disability Insurance (SSDI)**
  - How Do I Know the Difference?
  - Applying for Benefits
  - Benefit Amounts
  - ABLE Accounts
- **Working on Disability Benefits**



Very Different Benefit Programs Administered by the Social Security Administration

Attribute	SSI Supplemental Security Income	SSDI Social Security Disability Insurance
Eligibility Based On	Financial need	Work history
Employment History	None or limited	Work history of self and/or parent
Countable Assets Limit	$2,000 for an individual	None
Max Monthly Benefit (2026)	$994	* $4,152
Benefit Amount Based On	Living arrangement & other income	Social Security taxes paid
State Supplement	Yes - Most states including MA	No
Insurance	MassHealth Standard (Medicaid)	Medicare after 2 years

* (2026) Disabled Adult Child Maximum = $2,076 when parent is collecting Social Security Retirement or SSDI (50%)
= $3,114 when parent is deceased (75%)

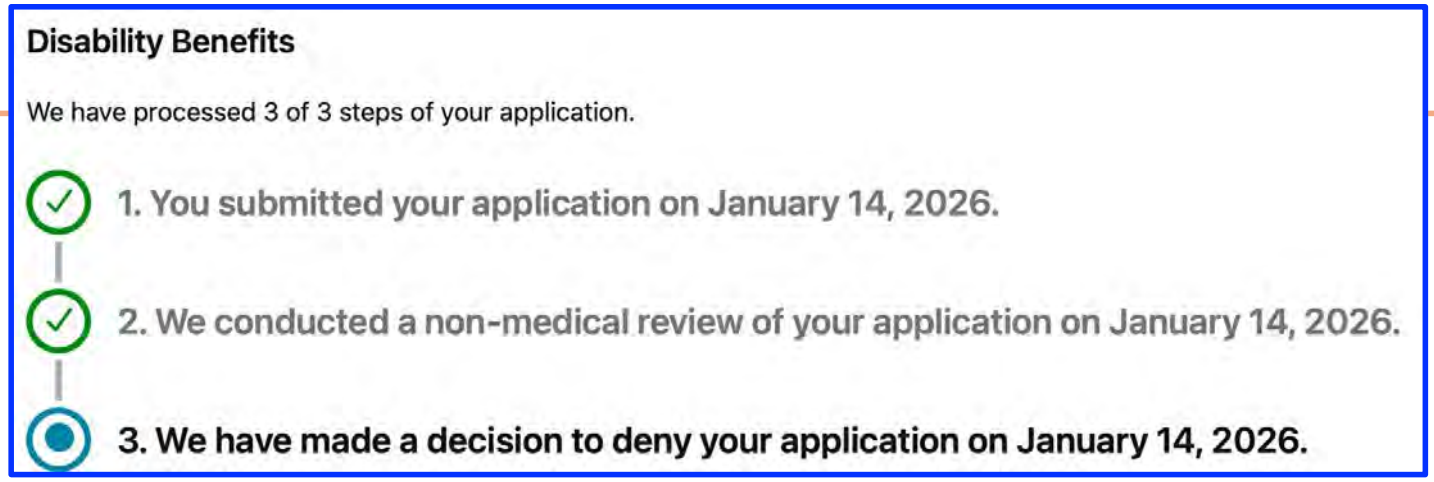
Applying for SSI and SSDI

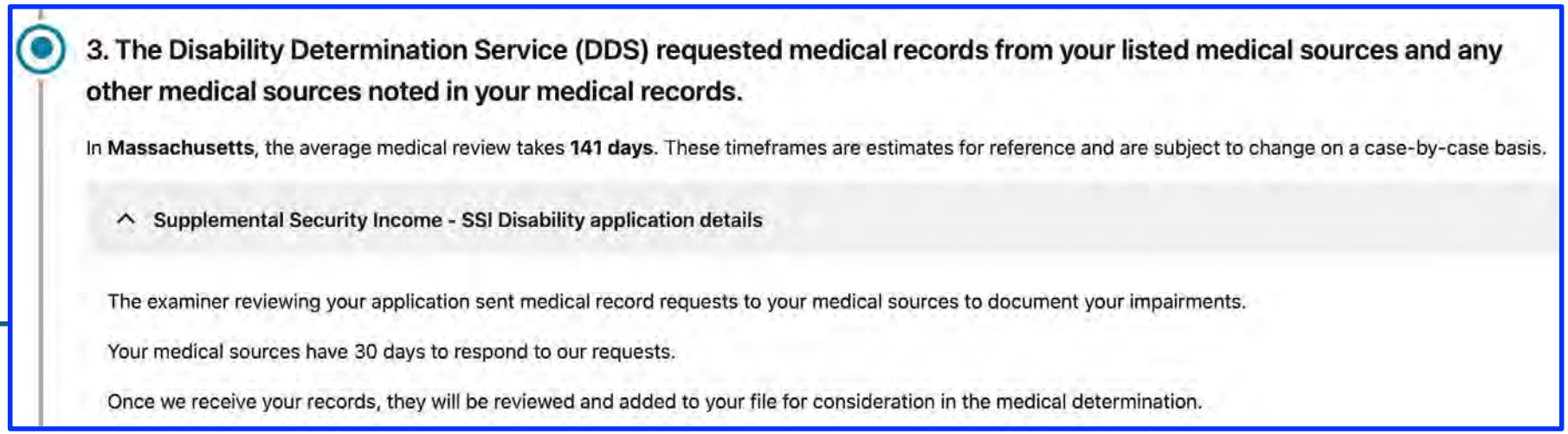
Don't Stress About Applying - It is Just a Process	
Age Requirement	18 for adult eligibility
Resources / Income	Only those of the adult applicant are considered
Disability Requirement	"*Medically determinable physical or mental impairment which results in the inability to do any substantial gainful activity (SGA) for at least 12 months* " SGA = monthly gross wages of $1,690 (in 2026)
Apply the month following 18th birthday	Online On phone Social Security Office
What to expect	Possible SSDI denial before SSI application processes

Create a *my* Social Security Account online to apply and/or track application

https://secure.ssa.gov/iClaim/dib

Check Application Progress on *my* Social Security Account





Denied SSI or SSDI Application?
Don’t Fret – File an Appeal



To learn more about each appeal level, visit Information About Social Security's Hearings and Appeals Process.

- Reconsideration +
- Hearing by an Administrative Law Judge +
- Request for Review by the Appeals Council +
- Federal Court review +

- Do not file a new application
- File an appeal in writing within 60 days

https://www.ssa.gov/apply/appeal-decision-we-made

Simplify the Journey

SSI – How Much is the Monthly Benefit in 2026?

The Living Arrangement as defined by SSA factors into the amount of the benefit

Federal Living Arrangement (FLA)		Amount	MA State Living Arrangement (SLA)		Amount	Total
A	***"Living Independently"*** (Pays basic living expenses)	$ 994.00	A	***"Full Cost of Living"*** (Living alone)	$114.39	$1,108.39
			B	***"Shared Expenses"*** (Living with others)	$ 30.40	$1,024.40
B	***"Household of Another"*** (In-kind Support & Maintenance)	$ 662.67	C	***"Household of Another"*** (In-kind Support & Maintenance)	$ 87.58	$ 750.25

Demonstrate to SSA that SSI Recipient Can Pay Their Shelter Expenses to Receive $994 in 2026

Cost Sharing

4 People in the Home	Monthly Living Expenses	
	Overall	SSI Recipient
~~Food~~	~~eliminated~~	~~eliminated~~
Rent or Mortgage	$3,000	$750
Property Insurance (if not in mtge and required)	$0	$0
Property Taxes (if not in mtge)	$0	$0
Electricity	$300	$75
Gas	$200	$50
Heating Fuel	$0	$0
Water	$40	$10
Sewerage	$0	$0
Garbage Removal	$0	$0
Total	$3,540	$885

Rental Liability

~~Market Rate Rent~~

Charge at Least
Presumed Maximum Value (PMV)
$351.33 (in 2026)

Due to the Expansion of the Rental Subsidy Policy

A rental subsidy does not apply if the rental liability is equal to or greater than PMV

Preserve Needs-Based Government Benefits
With an ABLE Account



- ABLE account: savings and/or investment option for people with disabilities
- Must be disabled before the age of 46 to open an account
- Non-countable assets for needs-based benefits:
  - SSI and some MassHealth coverage categories: countable asset limit of $2,000
  - Section 8 subsidized housing: countable asset limit of $105,574 (in 2026)

ABLE Account - Achieving a Better Life Experience	
Cost to Open (Can only have one ABLE account)	Free
Annual Deposit Limit (in 2026)	$20,000
Additional Deposit Limit from Wages (in 2026)	$15,650
Excluded from SSI Countable Assets	$100,000
Excluded from MassHealth & Section 8 Countable Assets	Plan Limit
Earnings and Distributions	Tax Free
Medicaid Payback Provision	Yes in MA

Spend ABLE funds on
Qualified Disability Expenses that support
- health
- independence
- quality of life

https://www.ablenrc.org/

Many Individuals Work While Collecting Disability Benefits

Understanding the Work Rules is Paramount

- SSI work incentives
- SSDI work incentives
- Reporting wages
- Calculating adjusted SSI payment
- Benefits counseling



SSI Work Incentives

Reduce Countable Income

Common SSI Work Incentives		
Incentive	**Description**	
Student Earned Income Exclusion (SEIE) in 2026	$2,410 per month $9,730 per year	Student regularly attending school under the age of 22
General Income Exclusion (GIE)	$20 per month	
Earned Income Exclusion (EIE)	$65 per month	
Impairment Related Work Expenses (IRWE)	Cost of items or services needed to work due to disability taken into account when calculating monthly SSI benefit	
Continued Medicaid Eligibility	Keep Medicaid (MassHealth) when earnings are too high to remain on SSI*	

* Annual earnings in MA must be below $52,015 in 2026

Working on SSI
Learn the SSI Benefit Calculation *



* This calculation is applicable once the Student Earned Income Exclusion is exhausted or it is no longer applicable at age 22 or older

For SSI:
Gross income is counted in the month received.

Monthly Gross Income = $505	
Calculate Countable Income	
Gross Earned Income	$505
- General Exclusion	-$20
- Earned Income Exclusion	-$65
- Impairment Related Work Expenses	-$100
Adjusted Income	$320
Adjusted Income / 2	
Countable Income	**$160**
Determine Adjusted SSI Payment	
SSI (Federal Benefit Rate)	$994
- Countable income	-$160
Adjusted SSI Payment	**$834**
Total Combined Income	
Earned Income	$505
Adjusted SSI Payment	$834
Total Income	**$1,339**

SSDI Work Incentives Allow You to Work

While Collecting Your Full Benefit

Common SSDI Work Incentives	
Incentives	**Description**
Trial Work Period (TWP)	Entitled to 9 months of gross earnings at or above $1,210 (in 2026) over a 60 month rolling period. Then start the Extended Period of Eligibility.
Extended Period of Eligibility (EPE)	36 months: Collect SSDI in months below SGA* of $1,690 (in 2026). Forfeit SSDI each month at or above SGA.
Impairment Related Work Expenses (IRWE)	Cost of items or services needed to work due to disability excluded when determining if working above SGA*
Subsidies and Special Conditions	Receiving more supervision or having fewer or simpler tasks than others doing the same job for the same pay could reduce earnings counted towards SGA*
Continuation of Medicare	Entitled to Medicare for generally 93 months after SSDI benefits cease

* SGA – Substantial Gainful Activity

Working?
Report Those Wages On Time

Report wages by the 6th of the following month using one of these methods:

SSI Only

- **Telephone**
  866-772-0953



- **Smartphone App**
  'SSA Mobile Wage Reporting'



SSI and/or SSDI

- **Online**
  on mySSA account
  ssa.gov/myaccount



- **Mail, Fax, or Drop-off**
  at Social Security Office



Working or Planning to Work?
Take Advantage of Free Benefits Counseling

MassAbility Benefits Counseling (f/k/a Project Impact)

Counties: Barnstable, Bristol, Dukes, Essex, Nantucket, Norfolk, Plymouth, Suffolk
https://www.mass.gov/benefits-counseling

UMass Chan Medical School **WorkWithoutLimits™**

Counties: Berkshire, Franklin, Hampden, Hampshire, Middlesex, Worcester
https://workwithoutlimits.org/benefits-counseling/

Simplify the Journey

SSI and SSDI Made Simple
Key Takeaways

- **SSI:** Demonstrate to SSA that beneficiary meets requirements to collect max of $994/month in 2026 (MassHealth)
- **SSDI:** Qualify for benefits based on the beneficiary's or parent's work record (Medicare after 2 years)
- **ABLE Account**: Up to $100,000 is non-countable asset for SSI
- **Working on Disability**
  - Powerful SSI work incentive – Student Earned Income Exclusion
  - Powerful SSDI work incentive – Subsidies and Special Conditions
  - Report wages by the 6th day of the following month
  - Learn the SSI benefit calculation
  - Access free benefits counseling



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www.SimplifytheJourney.net

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