



The True/False of Social Security Benefits

Statement	True/False	Clarification
All Social Security Disability Benefits are based on an individual's work record.	False	<p>There are two types of Social Security Benefits available to eligible individuals with disabilities.</p> <ol style="list-style-type: none"> 1) Supplemental Security Income or SSI is authorized under Title XVI of the SSA is a need-based program which means not only do you have to meet SSA's definition of disability, there are also income and resource caps. 2) Social Security Disability Insurance or SSDI is a Title II Benefit and is based on an individual's work record. Childhood Disability Beneficiary (CDB) (formally - DAC) and Disabled Widower Benefits (DWB) are also considered Title II benefits. Much like unemployment insurance, the amount received via a Title II benefit varies based on the individual's work record from which it is drawn from. There are no income or resource limits associated with the receipt of SSDI/CDB/DWB.
An SSI beneficiary who receives the full federal benefit rate (\$943/month in 2024) is living below the poverty line.	True	100% of the Federal Poverty Level in 2024 for a family of one is \$15,060 a year or \$1,255 a month.



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SSA counts all forms of income (earned, unearned, and in-kind support/maintenance) when determining the amount of SSI an individual is entitled to	True	Because SSI is a needs-based program, the SSA considers all forms of income, whether that is unearned income, earned income or in-kind support/maintenance. However, SSA only counts half the amount of earned income in its formula.
It is not possible to receive both SSI and a Title II Benefit (SSDI/CDB/DWB)	False	It is possible to receive both a Title II benefit and SSI and is referred to as being a concurrent beneficiary. When someone's Title II Benefit (SSDI/CDB/DWB) is less than the Federal Benefit Rate (FBR) the beneficiary will receive an SSI check with an amount that brings the beneficiary's total amount equivalent to the Federal Benefit Rate.
Medicaid and Medicare have income and resource limits	False	Medicaid has both income and resource limits as it is a needs-based program. Medicare has no resource limits as it is based on an individual's work record.
Individuals who receive SSI must have less than \$2,000 in savings in order to maintain eligibility for their SSI.	True*	SSI is a needs-based program and as such imposes a resource limit. Resources are things like checking/savings accounts, retirement funds, life insurance, stocks/bonds etc. *Unless they put money in excess of \$2000 in an ABLE Account.



Statement	True/False	Clarification
If I go to work I will automatically lose my health coverage (Medicaid and/or Medicare)	False	Both Medicaid and Medicare will continue as long as an individual continues to receive a cash benefit check. If an individual's earnings progress to the point that they no longer receive a cash benefit it is still likely they can keep their Medicare coverage for an extended period of time (almost 8 years with the Extended Period Of Medicare Coverage) and/or their Medicaid Coverage (indefinitely with 1691b).
Someone who receives Medicaid can only work part-time or 20 hours a week.	False	There is an income limit associated with Medicaid (in VA this amount is 80% of the FPL and is \$1,004 in 2024 for individuals with disabilities) and a resource limit (\$2,000), however, there is no limit on the number of hours an individual can work. Additionally, through the application of 1619b an individual can earn up to \$45,976 in 2024 and not lose their Medicaid as long as their resources do not exceed \$2,000



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In order to maintain continued eligibility for SSI individuals cannot work and earn more than \$500 a month.	False	To determine the amount of an individual's SSI cash payment, SSA uses a formula that considers the amounts of earned income, unearned income, any in-kind support/maintenance (ism) if applicable, and work incentives to determine an individual's SSI cash benefit. Each individual's situation is different and the amount someone can earn before hitting the break even point (the point at which an individual would not receive an SSI check) varies based on the amount and kinds of income they receive and whether there are any additional work incentives applied.
If I receive SSI and hit the break even point (BEP) meaning I do not receive a SSI check, due to work earnings, I will still have more money than if I didn't work.	True	Because of the formula and work incentives SSA uses to calculate the amount of cash benefit an SSI recipient receives, as long as you are working, even if you work enough that you do not get an SSI check, you will still have more money then if you did not work at all and received the entirety of your SSI check.
A work incentive is designed to reduce the amount of countable earned income a social security beneficiary has in order to support an individual in going to work and keeping their benefits	True (9/10 answered correctly)	Work incentives are designed to incentivize an individual to consider working. Some work incentives help reduce an individual's countable earned income, allowing an individual to work and still preserve part or all of one's cash benefit check, while other work incentives offer the opportunity to try working with no impact on one's benefits for a limited period of time. In other words, all work incentives are designed to support an individual in working.



Statement	True/False	Clarification
SSI and SSDI have all the same work incentives.	False (8/9 answered correctly)	There are some work incentives that are applicable to both SSI and Title II benefits (SSDI/CDB/DWB). However, each benefit program also has different work incentives that apply only to their specific benefit program. It is essential to know if the beneficiary receives SSI or a Title II Benefit (SSDI/CDB/DWB) or both.
Trial Work Period (TWP), Extended Period of Eligibility (EPE) and Extended Period of Medicare Coverage (EPMC) are all examples of work incentives that only apply to a Title II Benefit (SSDI/CDB/DWB)	True (4/4 answered correctly)	These specific work incentives are designed to allow a Title II beneficiary to work as much as possible without the fear of their benefits being terminated. While it is possible that an individual may not receive their cash benefit check during the EPE, the individual's case cannot be terminated during the EPE.
The out-of-pocket cost for medications related to an individual's disability can count as an Impairment Related Work Expense (IRWE).	True (10/10 answered correctly)	An IRWE is a work incentive designed to reduce the amount of countable earned income someone has. An IRWE is available to both SSI and SSDI/CDB/DWB beneficiaries.



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If my checks stop because I go to work and earn enough that I don't receive a check and then I have to stop working because of my disability, I will have to reapply for benefits all over again.	False (7/10 answered correctly)	You do not need to reapply if your benefits ended within the past five years due to your earnings and you meet a few other requirements, including that you still have the original medical condition or one related to it that prevents you from working. This is a work incentive called Expedited Reinstatement. You may even be able to receive up to six months of temporary cash benefits in addition to Medicare or Medicaid coverage while SSA conducts a medical review to determine if your benefits can be reinstated.

Resources:

- [VA Department of Medical Assistance Services](#)
- [Social Security Administration - Ticket to Work and ABLE Accounts](#)
- [Social Security Administration Choose Work](#)
- [SSA Continued Medicaid Eligibility](#)

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