



**King County**

Department of Community and Human Services  
Developmental Disabilities Division

**2018**

**Title II Benefits:  
SSDI (Disability Insurance),  
CDB (Childhood Disability Benefits),  
& Medicare**

## *Title II Benefits and Medicare*

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1. Title II benefits refers most often to two types of benefits administered by the Social Security Administration: Social Security Disability Insurance (**SSDI**) and Childhood Disability Benefits (**CDB**). CDB is also referred to as Social Security Disabled Adult Child (SSDAC) or simply “DAC”.
  - To be eligible for SSDI, you must:
    - have a disability; AND
    - be earning less than \$1,180 gross / month at the time of application (with exceptions); AND
    - have worked and paid enough taxes to have “insured” status. By paying FICA taxes, you have paid into the Social Security system. The amount of your monthly SSDI benefit will be based upon your work history.
  - To be eligible for CDB, you must:
    - be over the age of 18; AND
    - have become disabled prior to age 22; AND
    - be earning less than \$1,180 gross / month at the time of application (with exceptions); AND
    - have a parent who has either died, retired, or become disabled. The amount of your monthly CDB benefit will be based upon your disabled, retired, or deceased parent’s work history.
2. If you are eligible for Title II benefits, you will become eligible for **Medicare**.
  - Medicare begins 24 months after your disability cash benefits begin.
  - Medicare is federal health insurance. It consists primarily of three parts:
    1. Part A – Hospital Insurance.
    2. Part B – Medical Insurance. Part B pays for some doctors’ and medical services not covered by Part A. To be eligible, you may pay a monthly premium.
    3. Part D – Prescription Drug Coverage. Part D pays for some prescription drug costs. To be eligible, you must join a Medicare Prescription Drug Plan (PDP) or a Medicare Advantage / Health Plan that offers drug coverage.
3. When you begin working, you must notify your claims representative at your local Social Security office and report your wages. It is recommended that you report your wages every month, even if not required by Social Security.

4. You will remain eligible for Title II benefits until you demonstrate that you can perform substantial, gainful work. Social Security defines substantial, gainful work as “Substantial Gainful Activity” or SGA. The process by which Social Security measures SGA is complex. Please review the attachment *Working and Title II Benefits* for a detailed explanation of this process.
5. You will regularly receive letters from Social Security and / or Washington State Department of Social and Human Services (DSHS) requesting information about your benefits, disability, and income and resources. Always complete and return these documents in the time allotted.
6. Keep all documents, including original wage stubs, any letters Social Security sends you, receipts of payment for room and board (if applicable), bank statements, etc. If you ever speak with an Social Security representative, write down the name and location of the person you spoke with, the date and time, and what was discussed.

### *Contacting Social Security*

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There are three primary ways to contact Social Security:

- Visit [www.ssa.gov](http://www.ssa.gov) to look up policies, download forms, and apply for some benefit programs.
- Call **1-800-772-1213**. This is good for asking very basic questions and setting up phone appointments or face-to-face appointments at your local office.
- Call or visit your local Social Security office.

636 120 <sup>th</sup> Avenue NE, Suite 100	Bellevue, WA 98005	(866) 574-2323
151 SW 156 <sup>th</sup> St	Burien, WA 98166	(866) 964-7380
321 Ramsay Way, Suite 401	Kent, WA 98032	(866) 931-7671
915 2 <sup>nd</sup> Ave, Suite 901	Seattle, WA 98174	
13510 Aurora Ave N., Suite B.	Seattle, WA 98133	(866) 931-2875

### *Contacting Medicare*

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For more information about Medicare, including choosing a Prescription Drug Plan, visit <http://www.medicare.gov/>.

## *Working and Title II Benefits*

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### Trial Work Period (TWP)

- Individuals receiving SSDI or CDB are entitled to a nine-month Trial Work Period (TWP). The TWP provides individuals the opportunity to test work skills while maintaining full benefit checks regardless of any income earned.
- The TWP begins when the Title II beneficiary first becomes eligible for cash benefits. If a Title II beneficiary receives retroactive cash benefits, the TWP also starts retroactively.
- When an individual earns over \$850 gross in one month or works over 80 hours in self-employment, that month counts as one Trial Work Period month.
- When the individual performs Trial Work for 9 months, the Trial Work Period ends.
- The 9 months of Trial Work do not need to be consecutive; rather, if a person earns over the designated Trial Work figure for **any** 9 months in a rolling 5-year period, once the 9<sup>th</sup> month of Trial Work is performed, TWP officially ends.

### Extended Period of Eligibility (EPE)

- At the end of the Trial Work Period, a 36-month Extended Period of Eligibility (EPE) will begin.
- During the EPE, an individual will receive a benefit check in any month in which he/she earns less than Substantial Gainful Activity (SGA). In 2018, SGA is **\$1,180 gross per month**.

#### What happens when a person earns SGA?

- The first month of the EPE in which the individual performs SGA (he/she earns \$1,180 gross or more) is called the “cessation month.” The person will receive a benefit check for the cessation month, and will receive checks the next two months, known as the “grace period.”
- After the grace period, for any month in which SGA is performed, the person will not receive a benefit check. For any month in which SGA is not performed, the individual receives a check.
- If you are not performing SGA in the first month following your EPE, your benefits will continue. Should you perform SGA following the EPE, however, your benefits will

stop. (If this is the first time that you have performed SGA, you will still be allowed a three month grace period.)

### What happens to Medicare?

Following the last month the completed Trial Work Period, most people will thereafter receive at least 93 consecutive months of Medicare. Even if a person is performing at SGA or the EPE has ended, the Medicare will continue for its 93 month duration (or longer).

### Expedited Reinstatement of Benefits (EXR)

- A person who performs SGA and loses benefits may have the Title II benefits reinstated without a new application, if the individual:
  - requests reinstatement within 60 months of the last month of entitled benefits;
  - has a disability that is the same as in the original claim;
  - is currently earning less than SGA; and
  - has a demonstrated inability to perform SGA.
- While the EXR request is pending, the individual is eligible for up to six consecutive months of provisional benefits. If Social Security later determines that the person was not entitled to the payments, the benefit money does not need to be paid back.
- After 24 months of reinstated benefits, the beneficiary get a new TWP, and new EPE, and another 60-month period in which to request EXR if benefits are terminated due to SGA.

### Additional Considerations:

Social Security can be months or years behind in determining whether or not a person has completed his/her TWP or has performed SGA. Social Security may continue to issue Title II cash benefits when no cash benefits are actually due. If this occurs, Social Security will later discover the error and request its money back. To avoid this potential overpayment situation, a Title II beneficiary may wish to do the following:

- report wages on a monthly basis, if possible; and
- self-monitor monthly gross wages in relation to SGA. If the beneficiary begins to perform at or near SGA, he/she should contact a KCDDD Employment Resource Coordinator for information and assistance.

### *Plan to Achieve Self-Support (PASS) and Impairment-Related Work Expense (IRWE)*

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**PASS** is a Social Security Work Incentive Program available to some SSDI / CDB beneficiaries who would like to reach an employment goal.

With a PASS, a person sets aside income and / or resources to pay for items and services necessary to reach a specific work goal. In return, Social Security reimburses the person up to 100% for those expenses.

Examples of PASS expenses include payment for job coaching services, purchasing work clothing, buying equipment necessary to be successful at the job, and setting money aside to start a new business.

**IRWE** is a Social Security Work Incentive Program available to some SSDI / CDB beneficiaries who are working.

With an IRWE, a person pays out-of-pocket for certain disability-related items and services which are necessary for the person to work. In return, Social Security will reduce the person's countable income by the expense amount when determining SGA.

Examples of IRWE expenses include attendant care costs, transportation costs in certain situations, medical service expenses, and ongoing job-coaching support.

Both PASS and IRWE require that specific criteria be met and specific documentation be kept and maintained. PASS and IRWE also need to be approved by the Social Security Administration before they are considered to be in effect.

For more information about these and other Social Security Work Incentive Programs, visit the Social Security Administration website at [www.ssa.gov](http://www.ssa.gov). You may also contact a KCDDD Employment Resource Coordinator who can help you to identify, develop, and manage a Social Security Work Incentive.