



State of Rhode Island and Providence Plantations
Department of Human Services
Office of Rehabilitation Services

40 Fountain Street ~ Providence, RI 02903
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Social Security Myths and Facts

Benefit	Eligibility	How to Apply
<p><i>SSI=Supplemental Security Income</i></p> <p><i>Medicaid=Health Insurance often associated with SSI</i></p>	<p>Must have Disability Diagnosis from the Disability Determination Unit and meet Financial Criteria.</p> <p>Medicaid is often associated with SSI. In most states (but not all) SSI recipients will automatically receive this health insurance. If not, one may have to apply separately. Please be aware that there are many ways to be eligible for Medicaid, not just as an SSI recipient.</p>	<p>You can also apply for SSI or SSDI:</p> <p>By phone - Call 1-800-772-1213 from 7 a.m. to 7 p.m. Monday through Friday. If you are deaf or hard of hearing, you can call TTY 1-800-325-0778.</p> <p>In person - Visit your local Social Security office. (Call first to make an appointment.)</p>
<p><i>SSDI=Social Security Disability Insurance</i></p> <p><i>Medicare=Health Insurance often associated with SSDI</i></p>	<p>An individual or a parent has paid taxes on enough past earnings & have been determined to have a Disability Diagnosis.</p> <p>Medicare is the health insurance often associated with the SSDI benefit. 24 months after becoming eligible for SSDI benefit, individuals will become eligible for Medicare. Medicare has various coverage options including hospital, outpatient, and prescription drug health insurance coverage.</p>	<p>Call the Social Security Administration If you don't have access to the internet. They offer many automated services by telephone, 24 hours a day, 7 days a week. Call toll-free at 1-800-772-1213 or TTY number, 1-800-325-0778, if you're deaf or hard of hearing.</p>

MYTH: I can't work because I've been determined to have a disability

Fact! Even though you may have been required to prove that you were unable to work at the time of your application, if you choose to work now, SSA will encourage that choice. In fact, it might mean that you have become eligible for benefits from Social Security and other services in your community. These services most likely include help getting a job! We recommend looking into your local Vocational Rehabilitation Services, or you could ask a transition teacher if you are still in school!

**Contact: Office of Rehabilitation Services, 401-421-7005, 40 Fountain Street, Providence, RI or online at www.ors.ri.gov if you would like to become employed.

MYTH: When I go to work, I'll lose everything, including my cash benefit, and I won't be able to pay my bills so it's not worth working at ALL!

Fact! There are work incentives that are used to calculate what your cash benefit will be when earning income. It is possible that your cash benefit will not be affected at all, or that it is affected only a small amount, but it is very likely that your monthly financial outlook will improve with earning from work. There are different work incentives for the SSI and SSDI program you can get more information here:

<http://www.socialsecurity.gov/disabilityresearch/workincentives.html>.

MYTH: If I start working, Social Security will decide I'm not "disabled".

Fact! There are different rules for the SSI and SSDI program. When you start working there is no immediate decision that you are not due your benefits. It is, however, VERY important that you update Social Security on your new position and REQUEST a receipt for the earning you reported.

MYTH: People who work are not eligible for SSI

Fact! People can work and receive SSI. Cash benefits might be reduced due to earnings but the probability of the overall financial outcome being better than receiving benefits alone is VERY HIGH. There are very few situations where the financial outcome would be better than work and receiving SSI.

MYTH: SSI benefits will stop if a person goes into a training program, such as a vocational or university program.

Fact! SSI benefits will continue if you continue to remain financially eligible and meet the disability criteria. If a student is under the age of 22, then there are even more options to earn more money and to school/training programs.

Myth: If I try to go to work, I will automatically lose my Medicare or Medicaid.

Fact! First, as long as you keep receiving a benefit check of any amount, you will keep your health insurance. If you earn enough that your Social Security Disability Insurance (SSDI) checks stop, Medicare can continue for up to 93 months. If you currently receive Medicaid, you should be eligible to continue to receive Medicaid even after you stop receiving Supplemental Security Income (SSI) benefits due to work. To be eligible you need to meet certain requirements, which include earnings below a threshold amount set by your state. Even if your earnings exceed the state threshold, you may still be eligible and should talk to your state Medicaid office. For more information about Keeping Your Medical Benefits after cash benefits stop, visit ssa.gov/redbook. The State of RI also has a program called the Sherlock Plan that may apply in your situation that allows for Medicaid for people who work. Contact the Sherlock Center Work Incentives Planning Assistance Program at 401-456-4733 for more detailed information.

Websites to explore:

These websites provide some further tools and information regarding benefits counseling, information, and fact sheets that are readily available to the public:

<https://yourtickettowork.ssa.gov/resources/service-provider-outreach-toolkit.html>

<https://yourtickettowork.ssa.gov/resources/factsheets.html>

<https://yourtickettowork.ssa.gov/resources/ttw-tutorials.html>

****References: Social Security Redbook(SSA.Gov)**

APSE Top 10 Myths and Facts of Social Security Benefits and Work