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ABLE | NATIONAL
RESOURCE
CENTER



Employment and an ABLE Account: A Winning Combination

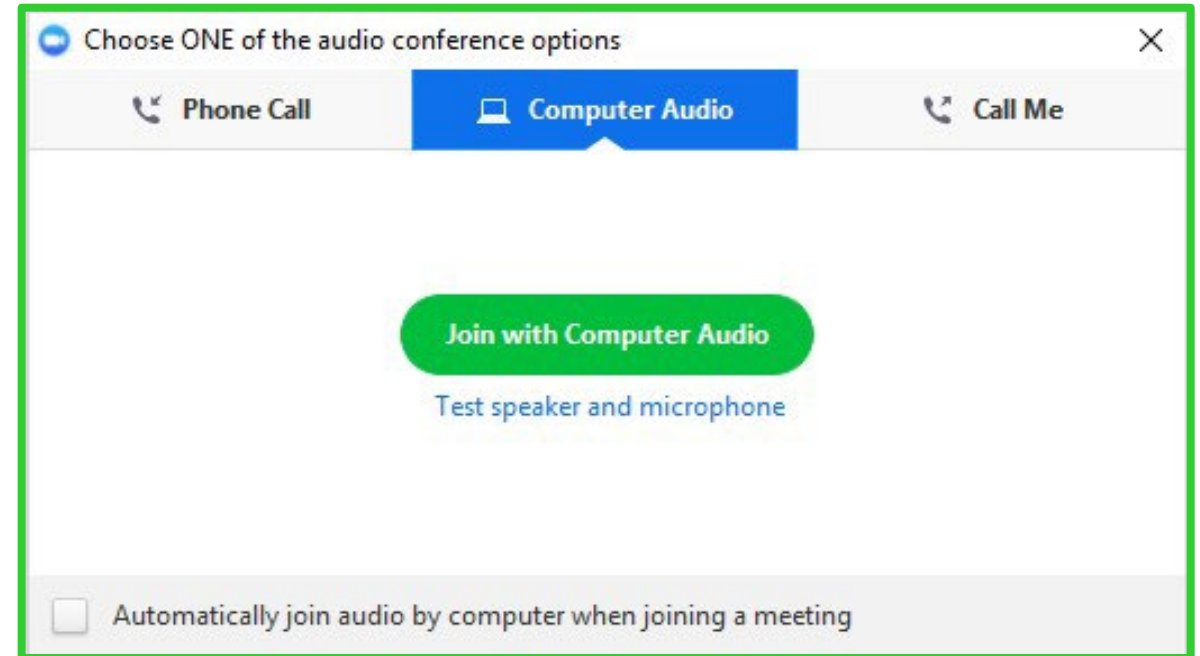
October 23, 2024, 2-3:00 pm ET

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- During the webinar, you can submit questions in the Q&A box.
- After the webinar, we invite you to ask questions via email to info@ablenrc.org.
- Explore the ABLE National Resource Center website for answers to any questions in our FAQs, and review our On-Demand Webinars, resources and newsletters at ablenrc.org.
- Visit [ADEN | The American Dream Employment Network \(NationalDisabilityInstitute.org\)](http://ADEN | The American Dream Employment Network (NationalDisabilityInstitute.org))

ABLE National Resource Center

The [ABLE National Resource Center](#) (ABLE NRC) provides all the ABLE information you need in one place. ABLE NRC shares reliable, objective information about ABLE plans, including plan comparisons, best practices and strategies to increase savings for now and into the future.

Our mission is to educate, promote and support the positive impact ABLE can make on the lives of millions of Americans with disabilities and their families.

WHAT IS NDEAM?



Access to Good Jobs for All

National Disability Employment Awareness Month



**NDEAM:
Making the Connection to
Ticket to Work, ADEN and
ABLE Accounts**

Employment Pathways Using Essential Tools

Achieving a Better Life Experience (ABLE) Accounts

- Combining employment with an ABLE account allows workers to stay connected to essential benefits like Medicaid, while exploring work and increasing their savings ability. An ABLE account can be used to cover work related costs, like having reliable transportation and other expenses not provided elsewhere.
- Ticket to Work Program
 - Beneficiaries who work and participate in the Ticket to Work program can increase their capacity to transition from public benefits while still receiving employment supports during the process.
- American Dream Employment Network (ADEN)

Ticket to Work Program Overview

What is the Ticket to Work Program?

- SSA program that assists SSI/SSDI beneficiaries (ages 18-64) who choose to try work or increase work and income
- Offers free services: career counseling, job placement, vocational rehabilitation or other services
- Provides protection from medical Continuing Disability Reviews if you are making “Timely Progress” in the Ticket to Work program
- Encourages financial independence and stability

AMERICAN DREAM EMPLOYMENT NETWORK (ADEN)



- ADEN is a division of the National Disability Institute
- It was approved by Social Security Administration under their Ticket to Work program in 2015 as an administrative Employment Network (EN)
 - ADEN has over 60 provider sites across the U.S
 - ADEN's mission is to empower individuals with disabilities financially by promoting employment that fosters greater self-sufficiency
 - ADEN has a network of over 70 Certified Work Incentive Practitioners ready to help you navigate your benefits and explore available work incentives.

ADEN SERVICES

Benefits Planning Services – Accurate advice provided to assist Participants in understanding how benefits and health care are impacted by work activity

Career Counseling – ADEN helps Participant develop a viable career path

Job Placement – ADEN will work with you to find the right job

Financial Wellness – Participants will be offered referrals that support both short and long-term financial goals

Long-term Employment Supports – Support will be offered well beyond job placement to assure your long-term success on the job

WORK INCENTIVES

SSA WORK INCENTIVES

- SSA Work incentives are special rules that make it easier for people with disabilities to work and still receive medical benefits and, in some cases, benefit payments.
- The Ticket to Work program is a SSA program that promotes self-sufficiency through employment and the use of work incentives.
- The combined power of an ABLE account and usage of SSA work incentives through the Ticket to Work Program and other resources like ADEN can lead to financial empowerment.

Work Incentives and SSA Disability Benefits

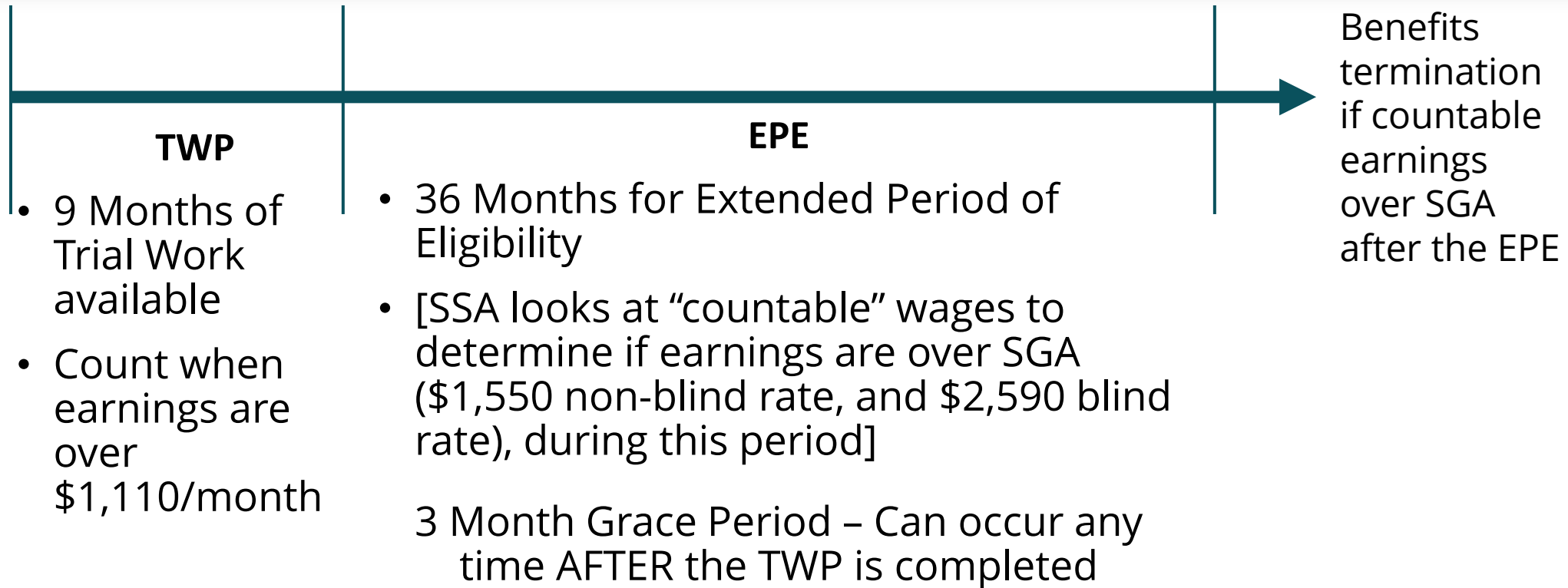
- SSA offers work incentives for those who receive Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)
 - SSDI benefits are based on disability, past work history (insured status), and earnings limitations at time of application
 - SSI benefits are based on disability, earnings limitations at time of application, and limited resources
- Work incentives for each program differ, but both offer an opportunity for beneficiaries to try working with many safety nets

WORK INCENTIVES FOR SSDI BENEFICIARIES

SSDI WORK INCENTIVES

- SSA offers two key programs to help SSDI beneficiaries work:
 - Trial Work period (TWP) = Allows a person receiving SSDI benefits to test their ability to work for up to 9 months while still receiving full benefits, regardless of how much they earn.
 - Extended Period of Eligibility (EPE) = This starts the month after the TWP ends and continues for the next 36 months. If a beneficiary earns less than Substantial Gainful Activity (SGA) they can continue to receive their monthly SSA payment for that month. (\$1,550 or \$2,590 / blind)
- If you are eligible for Medicare, it continues during these periods.
- Together, these programs provide a safety net for SSDI beneficiaries, encouraging them to try employment while maintaining financial security.

SSDI TIMELINE



2024 Rates

What does this mean for ABLE account owners?

- ✓ An SSDI beneficiary who works can use the TWP and EPE to increase their savings.
 - Full SSA payments are made during the 9-month TWP with no loss of Medicare.
 - SSA payments are made during the EPE (1) in the 3-month grace period; and (2) when earnings are under the SGA level in the remaining months.
- ✓ If the ABLE account owner does not have deposits made to a retirement account, they may deposit more than the \$18,000 annual contribution amount. Up to an additional \$14,580 or their employment earnings, whichever is less may be deposited into ABLE. (more for residents of Alaska or Hawaii)

WORK INCENTIVES FOR SSI RECIPIENTS

SSI AND INCOME

- SSI is a needs-based program. Income and resources count. Income reduces the SSI monthly payment amount. Income is anything received in cash or in-kind, counted in the month received, that can be used for shelter.
- Two types of income: **Earned and Unearned Income**
 - **Earned income:** Typically, gross wages including salaries, commissions, bonuses, net self-employment, sheltered workshop earnings
 - **Unearned income:** All income that is not earned income - unearned income is counted when it is actually or constructively received

SSI: RESOURCES & ASSETS

- Resources are cash or other liquid assets, or real or personal property that an individual owns and could convert to cash, which can be used to pay for shelter.
 - The general rule is that an item received in a month is income and, unless spent, becomes a resource in the following month
 - there are exceptions to this rule, for example, tax refunds
 - General resource limit in 2024 is \$2,000 for an individual, \$3,000 for an eligible couple (Note: This rate was established on 1/1/89)
 - ABLE account savings up to \$100,000 is not a countable resource or asset!

WORK SUPPORTS FOR SSI RECIPIENTS

- **General Income Exclusion (GIE)** - The first \$20 of any kind of income, earned or unearned, is not counted.
- **Earned Income Exclusion (EIE)** – SSA does not count the first \$65 of earnings after any other exclusions such as the GIE is subtracted.
- **Impairment-Related Work Expenses (IRWE)** – Reduces countable income further and is deducted prior to the ½ earnings exclusion.
- **The ½ Earnings Exclusion** – Only one half of the remaining earned income is counted (2 for 1 rule).
- NOTE: [There are more SSI work supports](#)

SSI BUDGET EXAMPLE #1 – EARNED INCOME ONLY



Step 1: Calculating Countable Earnings	Without Work	With Work
Gross Earned Income =	\$0	\$1,300
Subtract General Income Exclusion	-\$20	-\$20
Remainder =	\$0	\$1,280
Subtract Earned Income Exclusion	-\$65	-\$65
Remainder =	\$0	\$1,215
Apply ½ Earnings Exclusion	\$0	$\$1,215 \div 2$
Total Countable Income =	\$0	\$607.50

Step 2: Adjust SSI Based on Federal Benefit Rate	Without Work	With Work
FBR =	\$943	\$943
Subtract Total Countable Income	-\$0	-\$607.50
Adjusted SSI after Work Incentives =	\$943	\$335.50
Add earnings	\$0	\$1,300
Total Monthly Income with Adjusted SSI =	\$943	\$1,635.50

- In this example, the Federal Benefit Rate (FBR) = \$943 (this is the single living alone rate for 2024)
- Gross wages in this example = \$1,300/month
- This example shows the impact of working on SSI, and the difference in the total monthly income available before and after work

SSI & MEDICAID

Good News

Even if you earn so much that your SSI payment becomes zero, the 1619(b) work incentive helps you continue to receive your Medicaid

- Each state has an individualized earnings threshold, to maintain a connection to SSI eligibility AND Medicaid
 - To find out what your state's 1619(b) threshold amount is, visit: [SSA.gov/DisabilityResearch/wi/1619b.htm](https://www.ssa.gov/DisabilityResearch/wi/1619b.htm)

What does this mean for ABLE account owners?

(Continued)

- ✓ **REMEMBER:** The SSI program looks at income AND resources.
- ✓ A SSI recipient who is an ABLE account owner can earn more money from employment and save it in the ABLE account. They can save up to \$100,000 in an ABLE account and it is not counted by the SSI program.
 - An ABLE account owner can earn up to the state earnings threshold level and keep their Medicaid. There are special exceptions too.
- ✓ If the ABLE account owner saves more than \$100,000, there is a special rule which can be applied to keep Medicaid benefits for an unlimited time.

2023 ADEN OUTCOMES

- ADEN services guide individuals toward employment and financial stability:
 - Tickets assigned = 1,180
 - ADEN Participants employed = 67%
 - Average hourly wage of ADEN Participants = \$24.40 - over \$40,000 per year!
 - Avg. hours worked by ADEN Participants = 32
 - Top industries that employ ADEN Participants: Healthcare / Customer Service & Retail / Administrative
- ABLE accounts complement these outcomes by offering a way to save income, manage resource limits, and invest for the future without compromising critical benefits.



The Linkage to Financial Security: An ABLE Overview

What is an ABLE Account and Who Is Eligible?

An ABLE account is a Section 529A savings and investment account. ABLE investment earnings **are not taxable or countable income**. An ABLE account is owned by a person who has a Social Security number or tax filing I.D. and has a disability or blindness:

- With an onset of disability before age 26*, **AND**
- Receives Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) benefits, **OR**
- Self-certifies that they have a written and **signed disability certification** from a qualifying physician.

*Note this is changing to before the age of 46 on 1/1/2026.

ABLE is a Tool to Obtain Financial Stability

- The Achieving a Better Life Experience (ABLE) Act allows millions of people with disabilities the chance to save and invest money without paying taxes on investment earnings and not affecting most means tested benefits.
- Savings up to \$100,000 are excluded from the SSI asset limit. Any amount of savings does not affect eligibility for other benefits like Medicaid, SNAP, FAFSA or housing assistance.
- The savings can be spent on things that help the person stay healthy, independent and have a good life. This includes basic needs too.
- Earnings grow tax free and contributions from friends, family and employers do not count against means tested benefits.

How ABLE Accounts and Ticket to Work Interact

Ticket to Work & ABLE: A Financial Safety Net

- ABLE accounts can help someone qualify for Medicaid benefits.
 - For many workers, maintaining Medicaid coverage is critical for continued employment. Additionally, ABLE accounts can help workers save income without losing Medicaid eligibility.
- By working, a person can become eligible for Medicare, SSDI, and retirement benefits.
- While Medicare is an entitlement program, ABLE accounts can assist in qualifying for programs that help cover Medicare-related costs (i.e. premiums and co-pays).
- ADEN offers support in understanding work incentives and navigating the path to financial stability.

[Webinar Registration - Zoom](#)

Why Save in an ABLE Account

- Financial Wellness and Flexibility:
 - Save up to \$100,000 for SSI beneficiaries
 - Contributions from others deposited directly into an ABLE account do not count as income for means-tested benefit programs
 - Funds can be used for qualified disability expenses. These may be employment related, or they may be related to the additional costs of living with a disability such as housing, transportation, education, medical needs and more.

Additional Contributions for Employed Workers

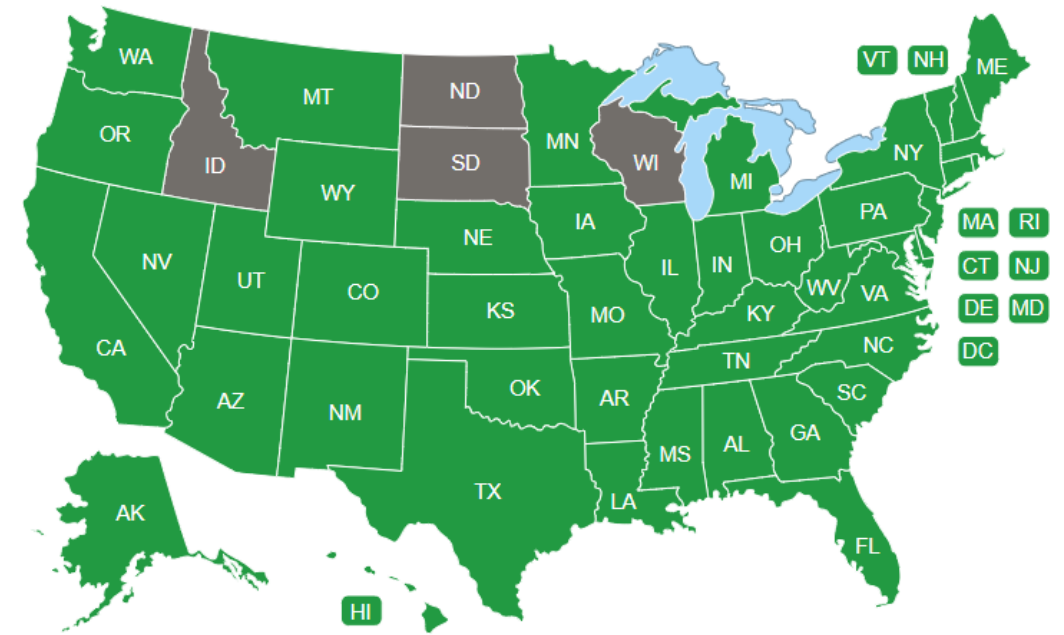
Put ABLE to Work:

ABLE Account Owners who are employed and not contributing to a retirement plan can contribute the standard contribution of \$18,000 plus and up to an additional:

- \$14,580 (continental USA) or their earnings whichever is lower;
- \$18,210 – Alaska residents
- \$16,770 – Hawaii residents

Where are State ABLE Programs?

- There are 46 state ABLE programs, plus D.C. There are a total of 49 plans from which to choose.
- If you are ABLE eligible, you can open one ABLE account; many plans accept out of state residents.
- An ABLE Program [Comparison Tool](#) and [Interactive State Map](#) is available on the ABLE NRC's website.



How an ABLER Account can be Used: Work Related Qualified Disability Expenses

- Job Training and Certifications
- Assistive Technology for Work
- Employment Support Services
- Transportation for Work
- Workplace Accommodations

Other Qualified Disability Expenses (QDEs)

- Housing including utilities, rent, modification, purchase, property taxes;
- Education
- Health and Wellness
- Basic Living Expenses
- Transportation (non-work);
- Assistive technology (non work related);
- Personal support services;
- Legal fees and financial management;
- Funeral and burial expenses

ABLE Decision Guide: [Determining Whether Something is a QDE](#)

**NEXT STEPS:
SIGN UP FOR SUCCESS!**

NEXT STEPS FOR BENEFICIARIES

1. Contact your local ADEN Member. Visit our website to find a Member near you. Please know that many of our Members also provide services virtually, so look at national providers:
NationalDisabilityInstitute.org/ADEN/ADEN-Members
2. Evaluate with ADEN Member if Ticket to Work program is right for you.
3. If you choose to work with ADEN, you and your local ADEN Member will develop an Individualized Work Plan (IWP) that will outline the supports and services we will provide you.
4. If your Ticket is already assigned to ADEN, reach out to your ADEN Representative if you have questions.
5. Work with your ADEN Member to advance your employment and financial goals!

Next Steps for Service Providers

- Interested in becoming an ADEN Member?
- If you want to learn more about joining ADEN, join us for our next “Introduction to ADEN” webinar
- To get registered, contact: mbornhoft@ndi-inc.org

ABLE Success – Learn from Others



ABLE NRC Ambassadors are ABLE account owners and family members who share their success stories to encourage others to open an ABLE account.



ABLE NRC Resources

ABLE National Resource Center Website

Visit our website at ablenrc.org for:

- [ABLE FAQs](#)
- [ABLE Decision Guides](#)
- [ABLE Programs by State](#)
- [ABLE Informational Flyer](#)
- [Meet our ABLE Ambassadors](#)
- [ABLE to Save Podcast](#)
- [ABLE Webinars](#)
- [AchievABLE Newsletters](#)





ABLE NRC Toolkits

- [Employer Toolkit](#)
- [Service Provider Toolkit](#)
- [Youth Transition Toolkit](#)
- [ABLE NRC Media Toolkit](#)



NDI Resources

- [National Disability Institute](#)
- [American Dream Employment Network \(ADEN\)](#)
- [NDI Assistive Technology Loan Program and AFP List](#)
- [NDI Financial Resilience Center](#)
- [NDI Small Business Hub](#)

Thank You!