

Glossary of Terms Used on This Website

Aid to the Permanently and Totally Disabled (APTD) – A federally mandated and state funded and operated program of cash assistance and medical benefits for people with disabilities who are low income.

Beneficiary – A person who receives Social Security Benefits such as SSDI.

Blind Work Expenses (BWE) – BWE represent any earned income of a blind person which is used to meet any expenses reasonably attributable to earning the income.

Break - Even Point (BEP) – An income break even point is the earned or unearned income about an individual can have so that countable income equals the applicable Federal Benefit Rate (FBR); i.e., SSI would not be payable at or above that break-even point.

Countable Income (SSI) – The amount of money left after SSA has subtracted all available deductions from an individual's total income. SSA uses this amount to decide an individual's SSI eligibility and payment amount.

Cessation & Grace Period – Cessation is a work incentive that is available to SSDI beneficiaries the first time he/she earns over SGA during or after Extended Period of Eligibility. Two months of Grace Period comes consecutively after Cessation month. Cessation & Grace Period is an automatic three months of cash benefits to help a beneficiary transition from benefits if earnings continues been over SGA.

Disregard – When calculating the amount of a person's benefit, some portions of income are often not included or are subtracted from the equation.

Exclusion – Income which is not counted when calculating any cash or medical benefit eligibility. The type of exclusion will depend on the type of benefit and income.

Extended Period of Eligibility (EPE) (SSDI) – During the 36 consecutive months following the trial work period, if beneficiary qualify; SSA may restart SSDI benefits without a new application, disability determination, or waiting period.

Earned Income – Money received from wages, including from a sheltered workshop or work activity center, self-employment earnings.

Earned Income Exclusion Formula (EIEF) – Social Security Administration uses this formula when determines countable earned income of employed SSI recipient – The first \$65 in earnings plus $\frac{1}{2}$ the remaining earnings are excluded.

Federal Benefits Rate (FBR) – Is the maximum dollar amount that individual or couples can receive in SSI cash benefits on a monthly basis.

Impairment Related Work Expenses (IRWE) – For SSDI, SSI, APTD and MEAD, this provision allows the cost of certain items or services needed and paid for by the person in order to work to be deducted from earnings.

Income – Income falls into several categories: earned and unearned. Income is anything that the individual can use for food, shelter, etc. The different types of income are treated differently by the benefit rules.

Medicaid – Medical coverage provided (Title XIX of the Social Security Act) to a person by the state. Assistance program that is funded by federal and state dollars, specifically for certain eligible low-income elders, children and adults. The state Department of Health and Human Services (DHHS) operates the New Hampshire Medicaid program.

Medicaid for Employed Adults with Disabilities (MEAD) – NH Medicaid Buy-In program. MEAD is a Medicaid eligibility group that allows qualified adults with disabilities who are working to obtain Medicaid coverage.

Medicaid, 1619(b) (SSI) – Medicaid eligibility program available to qualified SSI recipients who are employed and has wages over Break-Even Point but below NH Threshold.

Medicare (SSDI) – This is a medical insurance program (Title XVIII of the Social Security Act) to pay for the certain eligible insured individuals. People with disabilities receive Medicare if they have received SSDI for 24 months, or certain child-dependents may qualify.

Plan to Achieve Self-Support (PASS) (SSI) – This is a special program for SSI – eligible individuals to set aside income and/or assets over a reasonable time period that will enable an individual to reach a work goal to become financially self-supporting. PASS plan must be approved by the Social Security Administration. Income and/or resources which are set aside under a PASS, not counted when SSA decide SSI eligibility and payment amount.

Resources (or Liquid Assets) (SSI, Medicaid) – Cash or assets that can easily be turned into cash are considered resources in the SSI and Medicaid programs. Example of resources: a bank account, stocks, business assets, real property, or personal property that a person can use for self-support and maintenance.

Social Security Disability Insurance (SSDI) benefits – benefits which are paid to disabled insured qualified worker under Title II of the Social Security Act.

Student Earned Income Exclusion (SEIE) – Social Security Administration does not count up to certain amount of earned income per month/per year when determine SSI eligibility and payment to students under age of 22.

Subsidies and Special Conditions (SSDI & SSI) – A subsidy is the value, in dollars, of additional support a person receives that enables him/her to perform work. The Social Security Administration uses only actual value of the work a person performs when they make a SGA decision.

Substantial Gainful Activity (SGA) (SSDI) – A Social Security concept of the level of employment at which a person is no longer considered disabled. SGA is the Social Security Administration's defined point at which the individual earns enough and the work is meaningful enough to be considered competitive in the general marketplace. SGA is gross earnings of \$1,040.00 in 2013. The amount of SGA is a subject to annual COLA increase. SGA is applicable to SSI only in initial claim period.

Supplemental Security Income (SSI) – Benefits program that paid to disabled individuals who has no or very limited work history under Title XVI of the Social Security Act.

Ticket to Work - The Ticket to Work Program can help Social Security beneficiaries go to work, get a good job that may lead to a career, save more money, and become financially independent, all while they keep their health coverage. Ticket to Work is a free and voluntary program that gives beneficiaries real choices that can help them create and lead better lives. Individuals who receive Social Security benefits because of a disability probably already qualify for the program.

Trial Work Period (SSDI) - A trial work period provides an incentive for personal rehabilitation efforts for a disabled worker, disabled widow(er), or childhood disability beneficiary (who is still disabled) to return to work. It allows a beneficiary to test his/her ability to work for up to nine months (available none-consecutively) within a 60-consecutive-month period without earnings for those months affecting beneficiary's benefits.

Unearned Income – Money received from all other sources such as SSDI, SSI, veteran's benefits, gifts, interest, pension, child support, alimony and other.

Unsuccessful Work Attempt (UWA) – An effort to do substantial work (in employment or self-employment) that a person stopped or reduced to below the SGA level after a short time (6 months or less). This change must have result because of person's impairment, or the removal of special conditions related to person's impairment that was essential to the further performance of his/her work. The SSA does not count earnings during an unsuccessful work attempt when they make an SGA decision.