

Transition Points Chart 2019

| | When It Occurs | Importance | Action that May Be Needed | What Benefit to Work Coach Should Do | Referral to Benefit Planner Needed? |
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| Transition Point | | | | | |
| For Title II | | | | | |
| Resolve Benefits Planning Query (BPQY) discrepancies; get accurate work incentive status and earnings record | As soon as possible | Get accurate information about work incentive status and earnings history | Review BPQY; request work review; resolve discrepancies | Review BPQY; discuss discrepancies with individual; contact Benefit Planner if necessary; request work review if appropriate; contact SSA to resolve discrepancies | Yes, if major issues with BPQY that Benefit to Work Coach can't decipher |
| Starting or stopping a job, or wage amounts change | When wages start, stop or change | May use Trial Work Period (TWP) months, do or not do substantial gainful activity (SGA) after TWP; may cause cash benefits to stop | Report wages or change to SSA; evaluate if wages may be SGA after TWP; consider IRWEs, subsidies & unsuccessful work attempts (UWAs), if needed | Assist person to report wages; explain to individual the likely impact of wages/change on benefit & work incentive status | Yes, if earnings may be SGA after TWP; Impairment Related Work Expenses (IRWEs) &/or subsidies need to be developed; person may |

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| | | or re-start | | | benefit from Freedom to Work (FTW) |
| End of the TWP | 9 th month of gross wages at TWP level (\$880/month in 2019) within 60-month period | Month after TWP ends: 1) Social Security Administration (SSA) determines whether work is SGA 2) Person may use IRWEs, subsidies, unsuccessful work attempts (UWA's) 3) EPE begins | Report wages to SSA; evaluate if wages may be SGA after TWP; develop and document IRWEs, subsidies & UWAs, if needed | Evaluate and explain to person likely impact of continuing wages – SGA likely? IRWEs and/or subsidies needed? | Yes, if earnings may be SGA after TWP; IRWEs &/or subsidies need to be developed; person may benefit from Freedom to Work |
| Having gross wages go above or below SGA level after the TWP | When gross wages go above/below \$1,220/month or \$2,040/month if blind (in 2019) | May cause cash benefit to stop after grace period or re-start if stopped; may need to consider IRWEs, subsidies, UWAs | Report wages to SSA; evaluate if wages may be SGA after TWP; develop/document IRWEs, subsidies & UWAs, if needed; request benefits be re-started if they drop below SGA | Evaluate likely impact on cash benefits – use grace period? Pause or re-start benefits? Use IRWEs, subsidies, UWAs if needed? | Yes, if earnings may be SGA after TWP; IRWEs &/or subsidies &/or UWAs need to be developed; person may benefit from Freedom to Work |
| Identifying/documenting possible IRWEs, subsidies | When gross wages are at or above | Can keep wages below SGA and | Refer to Benefits Planner to identify/document | Refer to Benefit Planner; possibly help Benefit | Yes |

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| | \$1,220/month or \$2,040/month if blind (in 2019) shortly before or any time after TWP ends | continue cash benefits after TWP | possible IRWEs, subsidies | Planner to identify IRWEs and subsidies | |
| Having countable wages (after subtracting IRWEs and subsidies) go above or below SGA level after the TWP | When gross wages, after subtracting IRWEs and subsidies, go above or below \$1,220/month or \$2,040/month if blind (in 2019) after TWP | May cause cash benefits to stop or be re-started | Report wages, IRWEs and subsidies to SSA; don't spend cash benefits if countable wages reach SGA and cash benefits continue after they should have stopped (to repay overpayment); follow up with SSA to re-start cash benefits if they have already stopped but countable wages have later dropped below SGA | Refer to Benefit Planner | Yes |
| First month countable wages reach SGA after the TWP and two consecutive months | When gross wages, after subtracting IRWEs and | Cash benefit should pause | Report wages to SSA; request that cash benefit stop; save cash | Refer to Benefit Planner | Yes |

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| that follow (cessation month and grace period) | subsidies, are at or above \$1,220/month or \$2,040/month if blind (in 2019) following grace period | | benefits if they continue (to repay overpayment) | | |
| End of extended period of eligibility (EPE) | If countable wages at SGA level after EPE and grace period, cash benefits terminated | If cash benefit terminated due to SGA, and countable wages later drop below SGA, must request Expedited Reinstatement (ExR) or reapply to get benefit back | Alert individual of termination if countable wages at SGA level after EPE and grace period | Explain to individual. If countable wages at SGA level, refer to Benefit Planner. | Yes, if countable wages at SGA level. |
| Benefit termination month (first month countable wages reach SGA after EPE and grace period) | When countable wages reach SGA after EPE and grace period | If cash benefit terminated due to SGA, and countable wages later drop below SGA, must request ExR or reapply to get benefits back | Alert individual of termination; option to request ExR or file new application if countable wages later drop below SGA | Refer to Benefit Planner | Yes |
| Countable earnings | When | May request | Report wages; | Refer to Benefit | Yes |

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| drop below SGA or stop within 5 years of benefit termination due to SGA | countable earnings drop below SGA within 60 months of benefit termination due to SGA | ExR to get cash benefit back (and Medicare, if it has stopped) | notify individual of option to request ExR | Planner | |
| Five years after benefit termination month due to SGA (usual deadline for requesting expedited reinstatement (ExR)) | 60 months after benefit termination month due to SGA | If countable earnings drop below SGA after this point, must reapply to get cash benefit back; can't use ExR | Alert individual | Refer to Benefit Planner | Yes |
| Submit/obtain approval for Plan for Achieving Self Support (PASS) and subsequent PASS reviews | When PASS submitted, approved, or reviewed by SSA PASS Specialist | May qualify person for SSI (or increased SSI, for concurrent beneficiary); helps offset expenses to reach work goal | Help individual develop and submit Plan to Achieve Self Support (PASS), negotiate for approval, complete periodic reviews for approved PASS, modify PASS if needed | Briefly explain PASS to individual; refer to Benefit Planner | Yes |
| Person has overpayment or underpayment | When person either receives letter from SSA indicating overpayment | Overpayment must be appealed, waived or repaid. | For overpayment - May need to report wages & work incentives to SSA; request | Notify individual. Refer to Benefit Planner | Yes |

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| | or underpayment, OR person appears to have been overpaid or underpaid based on wages and work incentive status | Underpayment means SSA owes person past-due cash benefits. | reconsideration; request waiver of overpayment; and/or arrange repayment plan. For underpayment – Contact SSA to request past-due benefits. | | |
| Work continuing disability reviews (CDRs) and SGA determinations | When SSA informs the individual of a work review | May determine work incentive status and whether benefits will continue | Complete work review forms and submit with pay stubs and documentation of work incentive use (if applicable) | Assist person to complete forms SSA has sent and return with pay stubs | Yes, if person uses or requests IRWEs, subsidies and/or UWAs |
| Becoming entitled to another Title II benefit (e.g., Childhood Disability Beneficiary (CDB) works long enough to obtain insured status for Social Security Disability Insurance (SSDI)) | When individual, parent or deceased spouse has earned enough (and paid Social Security taxes on earnings) to achieve insured status, and other criteria met (for CDB - | May qualify person for additional cash benefit | Contact SSA about potential eligibility; apply for benefit | Assist person to contact SSA and possibly apply for benefit | Yes, if assistance needed |

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| | parent entitled to SSDI, SS Retirement or deceased; individual at least age 18 and disabled before age 22; for Disabled Widow(er)'s Benefit (DWB) – individual aged 50 or older and became eligible for DWB before age 60) | | | | |
| SSDI beneficiary reaches age for possible early retirement (age 62) or full retirement age (currently age 66) | Person reaches age 62 or full retirement age (currently 66) | Person may qualify for SS early retirement or full retirement | Possibly apply for reduced early retirement or full retirement benefit | Ask Benefit Planner if action needed | Yes |
| Marriage of a CDB to a person who does not receive Title II benefits | Upon marriage | If person marries a spouse who is not entitled to a Social Security benefit, CDB eligibility ends. NOTE: If spouse is | Notify SSA of marriage | Alert person before marriage of consequences for CDB | Yes, if person has questions |

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| | | eligible for only SSI, not Social Security benefits, CDB eligibility ends. | | | |
| Medical Continuing Disability Review (CDR) | When informed by SSA | If person found to be medically improved, cash benefits and Medicare may be terminated | Complete medical CDR | Describe medical CDR process to person | Yes, if person needs assistance |
| Medical CDR finds person has medically improved | When informed by SSA | Cash benefits and Medicare may be terminated | Possibly appeal unfavorable decision; may request "statutory benefit continuation" for benefits to continue pending result of appeal (but may have overpayment if appeal is lost); may request Section 301 to continue benefits temporarily while participating in a VR or similar program | Advise person of options | Yes, if person needs assistance |
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| For SSI | | | | | |
| Resolve BPQY | As soon as | Get accurate | Review BPQY; | Review BPQY; | Yes, if major |

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| discrepancies; get accurate work incentive status and earnings record | possible | information about work incentive status and earnings history | request work review; resolve discrepancies | discuss discrepancies with individual; contact Benefits Planner if necessary; request work review if appropriate; contact SSA to resolve discrepancies | issues with BPQY that Benefit to Work Coach can't decipher |
| When wages start, change, or stop | When wages start, change or stop | SSI payment amount usually changes | Report wages and possibly work incentive use to SSA | Assist person to report wages; explain to individual the likely impact of wages/change on SSI payment amount & work incentive status | Yes, if person may be using specialized work incentives (Student Earned Income Exclusion (SEIE), IRWE, Blind Work Expense (BWE), PASS) or if help needed with 1619(b) |
| When unearned income starts, changes or stops | When unearned income starts, changes or stops | SSI payment amount usually changes | Report income change to SSA | Assist person to report income change; explain to individual the likely impact of the change on SSI payment amount; possibly discuss option to | Yes, if person may want to use PASS |

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| When wages reach the “break even” point – the point when countable income reduces the SSI payment to \$0 | When wages increase enough to reduce SSI payment to \$0 | May qualify for 1619(b). SSP eligibility stops. | Report wages to SSA; ensure 1619(b) status; report wages to DHHS | Assist person to report wages & verify 1619(b) status with SSA; advise person to report wages to DHHS | Yes, if help needed with 1619(b) |
| When wages fall below the “break even” point | When wages fall below the break-even point | SSI payments may be re-started; SSP may be re-started | Report wages to SSA; ensure SSI payments re-start; report wages to DHHS; ensure SSP re-starts | Assist person to report wages to SSA, DHHS; ensure SSI and SSP payments re-start | No |
| When wages reach the usual 1619(b) state threshold (\$36,552 in Michigan in 2019) | When wages reach level that would equal \$36,552 per year | 1619(b) status may end, unless person qualifies for individualized 1619(b) threshold | Report wages to SSA; evaluate whether person may qualify for higher individualized threshold; request individualized threshold | Assist person to report wages | Yes, if person may want to request individualized threshold |
| When student status changes – become a student under age 22 who regularly attends school or job training, stop regular attendance, or reach age 22 | When student status changes | Person may become eligible or ineligible for Student Earned Income Exclusion (SEIE) | Request SEIE from SSA and verify eligibility | Refer to Benefit Planner | Yes |
| When person starts paying for expenses | When possible impairment | Person may become eligible | Request IRWE’s from SSA, change | Refer to Benefit Planner | Yes |

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| related to work and disability/other medical condition, or these expense amounts change or stop | related work expenses (IRWE's) start, change or stop | to use IRWE, IRWE amounts may change, or IRWE's may stop | in IRWE amounts or stop IRWE's and document IRWE's or changes | | |
| When person begins to meet SSA definition of statutory blindness | When vision meets statutory blindness definition | Person may become eligible to use Blind Work Expenses (BWE's) | Send documentation of blindness to SSA and request medical CDR, if person has wages | Refer to Benefit Planner to assist person to document blindness and request medical CDR | Yes |
| When blind person starts paying for work-related expenses, or these expense amounts change or stop | When blind person starts paying for work-related expenses, expense amounts change or stop | Person may become eligible to use BWEs, BWE amounts may change, or BWEs may stop | Request BWEs from SSA, change in BWE amounts or stop BWEs and document BWEs or changes | Refer to Benefit Planner | Yes |
| Prepare, submit/obtain approval for, or modify Plan for Achieving Self Support (PASS) and subsequent PASS reviews | When PASS prepared, submitted, approved, modified or reviewed | Provides higher SSI payments than without PASS; enables person to pay for expenses to reach work goal | Prepare, submit/obtain approval for, modify PASS or comply with PASS reviews | Refer to Benefit Planner | Yes |
| Benefit termination month (e.g., 12 months after earnings exceed 1619(b) threshold) | When person's SSI eligibility has stopped (for reasons other than medical | SSI/1619(b) eligibility terminates; must request ExR or reapply to get benefits | Alert individual of termination; option to request ExR or file new application if termination | Explain benefit termination to person | Yes, if assistance needed |

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| | improvement) for 12 consecutive months | back | resulted from earnings and countable wages later drop below SGA | | |
| Countable earnings drop below SGA or stop within 5 years of benefit termination due to wages | When countable earnings drop below SGA within 60 months of benefit termination due to wages | May request ExR to get SSI payment or 1619(b) status back (and Medicaid, if it has stopped) | Request ExR, if desired | Refer to Benefit Planner | Yes |
| Five years after benefit termination month due to wages (usual deadline for requesting expedited reinstatement (ExR)) | 60 months after benefit termination month due to earnings over 1619(b) threshold or individualized threshold | If countable earnings drop below SGA after this point, must reapply to get cash benefit back; can't use ExR | Alert individual | Refer to Benefit Planner | Yes |
| Person has overpayment or underpayment | When person either receives letter from SSA indicating overpayment or underpayment, OR person appears to have been | Overpayment must be appealed, waived or repaid. Underpayment means SSA owes person past-due cash benefits. | For overpayment - May need to report wages & work incentives to SSA; request reconsideration; request waiver of overpayment; and/or arrange repayment plan. | Notify individual. Refer to Benefits Planner. | Yes |

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| | overpaid or underpaid based on wages and work incentive status | | For underpayment – Contact SSA to request past-due benefits. | | |
| Work continuing disability reviews (CDR's) | When SSA informs the individual of a work review | May determine whether SSI will continue and SSI payment amounts | Complete work review forms and submit with pay stubs and documentation of work incentive use (if applicable) | Assist person to complete forms SSA has sent and return with pay stubs | Yes, if person uses or requests SEIE, IRWE, BWE, PASS, or needs assistance with 1619(b) |
| Living arrangements change | When person moves to different type of living arrangement | May cause change in SSI payment amount due to start, change or stop in food and shelter provided by another party (“in-kind support and maintenance”, or ISM) | Report change in living arrangement to SSA; verify payments person and/or others make for person’s food and shelter | Refer to Benefit Planner | Yes |
| Becoming entitled to a Title II benefit (SSDI, CDB or DWB) | When individual, parent or deceased spouse has earned enough (and paid Social | May qualify person for SSDI, CDB or DWB, or concurrent benefits (Title II and SSI) | Contact SSA about potential eligibility; apply for benefit | Assist person to contact SSA and possibly apply for benefit | Yes, if assistance needed |

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| | Security taxes on earnings) to achieve insured status, and other criteria met (for CDB - parent entitled to SSDI, SS Retirement or deceased; individual at least age 18 and disabled before age 22; for DWB – individual aged 50 or older and became eligible before age 60) | | | | |
| When countable resources get close to \$2,000 (\$3,000 for a married couple) | When countable resources get close to \$2,000 (\$3,000 for a married couple) | May need to convert resources to a form that doesn't count (such as depositing to ABLE account) to continue SSI or 1619(b) eligibility | Spend excess resources or convert to a form that doesn't count (such as depositing into ABLE account) | Advise individual about ABLE accounts and other excluded resources | Yes, if assistance needed |
| Marriage or divorce | When person | May affect | Report change in | Refer to Benefit | Yes |

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| | announces plan to marry or divorce | eligibility for or amount of SSI payment due to spouse-to-spouse deeming starting or stopping, reduced maximum SSI payment for married spouses (150% of individual benefit, rather than 200%) | marital status to SSA; report spouse's income and resources | Planner to advise about impact of marriage or divorce on SSI eligibility and payment amount | |
| Medical CDR | When informed by SSA | If person found to be medically improved, SSI and Medicaid may be terminated | Complete medical CDR | Describe medical CDR process to person | Yes, if person needs assistance |
| Medical CDR finds person has medically improved | When informed by SSA | SSI and Medicaid may be terminated | Possibly appeal unfavorable decision; may request "statutory benefit continuation" for benefits to continue pending result of appeal (but may have overpayment if | Advise person of options | Yes, if person needs assistance |

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| | | | appeal is lost); may request Section 301 to continue benefits temporarily while participating in a VR or similar program | | |
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| <u>For Medicare and Medicaid</u> | | | | | |
| End of extended period of Medicare coverage (at least 93 months after TWP ends) | If Title II payments stop due to SGA, at least 93 months after TWP, but may be longer | May need to pay Part A premium to continue Medicare coverage | Explore possible eligibility for Qualified Disabled and Working Individuals (QDWI) program to cover Part A premium; apply to Michigan Department of Health and Human Services (DHHS) for QDWI if likely eligible; if not eligible for QDWI, then budget for Part A premiums | Assist person to estimate eligibility for QDWI & apply to DHHS for QDWI; prepare to pay Part A premium if ineligible for QDWI or Medicaid. Refer to Benefit Planner | Yes |
| When countable income or resources go above or below limits for form of Medicaid | When countable income or resources go | May need to apply for different form of Medicaid if | Apply for different form of Medicaid; convert resources to a noncountable | Assist person to apply for different form of Medicaid; reduce countable | Yes, if assistance needed |

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| person receives or might be eligible for | above or below limits for form of Medicaid person receives or might be eligible for | current eligibility stops; or reduce countable resources and/or income to continue Medicaid | form (e.g., contribute to ABLE account); reduce countable income; report to DHHS or SSA. | income/resources; report to DHHS or SSA. | |
| When countable income or resources go above or below limits for Medicare Savings Program (MSP) person receives or might be eligible for | When countable income or resources go above or below limits for MSP person receives or might be eligible for | If income or resources exceed limits for one MSP, consider whether person may be eligible for another MSP or consider whether certain actions could protect eligibility (e.g., contribute excess resources to ABLE account); if ineligible, may need to pay more for Medicare expenses. If income or resources fall below limits, may apply for | Evaluate eligibility for a different MSP, if appropriate; take action to reduce countable income or resources, if possible; apply to DHHS for MSP or different MSP, if likely eligible. | Assist person to estimate MSP eligibility, reduce countable income/resources, apply to DHHS for MSP or different MSP; report to DHHS | Yes, if assistance needed |

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| | | MSP. | | | |
| When person may benefit from Freedom to Work (FTW) | When eligibility for another form of Medicaid ends, and/or person becomes eligible for FTW. | May be able to retain or establish Medicaid eligibility | Apply to DHHS for FTW, if potentially eligible | Assist person to estimate FTW eligibility & apply to DHHS for FTW | Yes, if assistance needed |