

COVID-19 Q&A related to Social Security Administration Benefits from Goodwill of Kentucky Work Incentives Planning and Assistance as of 4/1/2020

I get SSI/SSDI will the Economic impact payments related to COVID-19 impact those benefits?

While we have not received clear direction from the Social Security Administration at this time; The following language was contained in the final COVID-19 bill that was signed into law on Friday.

Notwithstanding any other provision of law, any refund (or advance payment with respect to a refundable credit) made to any individual under this title shall not be taken into account as income, and shall not be taken into account as resources for a period of 12 months from receipt, for purposes of determining the eligibility of such individual (or any other individual) for benefits or assistance (or the amount or extent of benefits or assistance) under any Federal program or under any State or local program financed in whole or in part with Federal funds. (26 U.S. Code § 6409).

This means that people with disabilities should be able to accept these payments without putting Supplemental Security Income (SSI), Social Security, Supplemental Nutrition Assistance Program (SNAP), and other benefits at risk.

According to the National Association of Benefits and Work Incentives Specialists (NABWIS), the directives from this language means that the Economic Impact Payments **SHOULD NOT** count against SSI or SSDI or resource limits. In the past, stimulus payments did not impact SSI, nor did it impact SSDI. WIPA has not been given a direct answer from the Social Security Administration at this point. The guidance we are giving is as follows; “*Based on the language in the bill, SSI and SSDI should not be impacted by the Economic Impact payments related to COVID-19 but official statements from the Social Security Administration have not been released at this time.*”

Can people on SSI or SSDI get economic impact payments?

Yes. But many people may need to file tax returns or complete a form.

Do people have to fill out a form to get the economic impact payment?

Only some people. The payments will be issued by the Internal Revenue Service (IRS), like a tax refund, and if a person filed taxes in 2018 or in 2019, the payment will be made automatically to the bank account or address that the IRS has on file. There may be other automatic economic impact payments. We do not know when the payments will be made at this time.

I get SSI/SSDI will receiving Unemployment Insurance related to COVID-19 impact those benefits?

Unemployment insurance (UI) guidelines have not changed at this time. For SSI, UI is counted as unearned income and will reduce SSI payments dollar for dollar. If you have SSI, you must apply for UI because SSI is a ‘payer of last resort’.

For SSDI, unemployment insurance is also counted as unearned income and will NOT impact SSDI payments. If you receive UI, you are required to report the information to the Social

Security Administration. You are also required to report any changes in employment (like being laid off).

Federal law requires SSI beneficiaries to apply for any other benefit to which they are entitled. This goes back to the SSI principle of being the “payer of last resort.” If an SSI recipient is potentially entitled to receive unemployment benefits, they MUST apply before Social Security will process eligibility for SSI.

Am I required to report a change in earnings, or change in work hours?

Employees who have SSDI or SSI who have lost their jobs or had their hours reduced need to report this change to Social Security. Under federal law, SSI beneficiaries must also apply for UI.

How do I report a change in employment, or unearned income?

Due to COVID-19, Social Security Administration offices suspended face-to-face services on March 17th. You can still reach the Social Security Administration by calling your local office or call toll-free at **1-800-772-1213** (TTY **1-800-325-0778**). You can also contact Social Security Administration (SSA) online. Please note that SSA is encouraging use of online services and wait times for speaking with an agent via the 800 number averages about 90 minutes. **You can use this link to find your local office and their local phone number**
<https://secure.ssa.gov/ICON/main.jsp>

Links for help with online reporting:

SSDI <https://choosework.ssa.gov/blog/2018-01-11-update-wage-reporting-for-people-who-receive-ssdi>

SSI <https://www.ssa.gov/benefits/ssi/wage-reporting.html>

Other helpful Links with updated, credible information:

<https://www.ssa.gov/coronavirus/>

<https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>