



# Michigan Updates

A Social Security Newsletter highlighting  
Social Security Disability (SSDI) and  
Supplemental Security Income (SSI)



**Social Security is with you  
throughout life's journey**

January 2018

## Celebrating Our Nation's Diversity

January 15 is Martin Luther King, Jr. Day, a federal holiday and a day of remembrance. Martin Luther King, Jr. dedicated his life to creating and fostering equal rights for African Americans, and he died during his efforts to make his dream a reality.

Diversity of skills, knowledge, and perspective is what you want when putting together a strong team. In a way, America is a super team of diverse members, all of whom dream of prosperity and success. Many people honor Martin Luther King, Jr. for dedicating his life to showing us that diversity is a strength.

Social Security's "People Like Me" website, [www.socialsecurity.gov/people](http://www.socialsecurity.gov/people), has tailor-made information for preparing for the future. Our richly diverse country is made up of countless backgrounds, ethnicities and nationalities, yet we all want the same thing – a secure future. Below is just a sampling of the diverse people we serve. Check out the website at [www.socialsecurity.gov/people](http://www.socialsecurity.gov/people) for more.

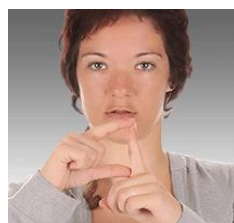
### Blind/Visually Impaired



There are different ways to receive information from us if you are blind or have a visual impairment and you have applied for or receive Social Security or Supplemental Security Income (SSI) benefits, or you are the representative payee for someone who has applied for or receives Social Security or SSI benefits.

[LEARN MORE](#)

### Deaf/Hard of Hearing



Social Security is committed to communicating effectively with the public, which includes providing meaningful access to all SSA activities, programs, facilities, and services to persons who are deaf or hard of hearing.

[LEARN MORE](#)

# Spotlight on Overpayments

Individuals who receive Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) may wonder how work and earning a paycheck could affect their benefits. Or, maybe they have heard about people who work and later receive a notice from Social Security that they have been overpaid.

Overpayments happen when Social Security pays a beneficiary more than they are eligible to receive. In many, but not all cases, people are overpaid because they fail to report their earnings from work or do not report them on time. For individuals receiving SSI, an overpayment may be caused by having under-estimated earnings. Overpayments sometimes happen because Social Security cannot act on the changes reported in time to stop the payment or adjust the payment amount.



If receiving SSI, there are some causes for overpayments that are not related to work. They include changes in living arrangements, changes in marital status, and unearned income. With SSI, there are limits to the amount of resources (things you own and can turn into cash); for one person, the limit is \$2,000, and for a couple the limit is \$3,000. Going over those limits can also cause overpayments.

## The Five Most Common Myths Heard from Employment Networks

**“I only need to report my work to Social Security if I earn over a certain amount.”**

If you receive Social Security disability benefits and you’re working, you should be reporting your work earnings regularly, especially when the earnings level changes. To help avoid overpayments and have the correct Work Incentives and exclusions applied, always report your earnings and any Work Incentives you have used at the same time.

**“Social Security knows I’m working because I’m paying Social Security taxes.”**

It is true that Social Security often learns that a beneficiary is working through information sharing with other state and federal agencies, like the Internal Revenue Service. However, it can take time for this information to show up on your record and for Social Security to have time to act on it. In addition, the information Social Security gets from these sources does not replace your need to report. Instead, the earnings reported by federal and state sources simply cause Social Security to contact you and ask you to report earnings and Work Incentives at that time. In the meantime, you could be receiving payments you are not eligible to receive.

**“My Employment Network/Voc. Rehab. counselor is reporting my work earnings to Social Security.”**

It is your responsibility to report work earnings. Never assume an agency or another person is reporting your work earnings for you.

**“I’m in the Ticket to Work program, so work doesn’t affect my benefits.”**

Participating in the Ticket to Work (Ticket) program and using Work Incentives does not change the fact that earnings may affect your benefits.

Wage reporting is just one activity that can help prevent overpayments. For more information on preventing and managing overpayments, check out our archived Work Incentive Seminar Event (WISE) webinar: [Work Incentive Seminar Event \(WISE\) webinar: Preventing and Managing Overpayments.](#)

*Hillary Kanady is the Area Work Incentive Coordinator for Social Security located in Grand Rapids MI. If you have a client that you are assisting with returning to work and have questions or you have an event or training need, contact Hillary Kanady at [hillary.kanady@ssa.gov](mailto:hillary.kanady@ssa.gov)*



Securing today  
and tomorrow

## What's New in the Red Book for 2018?

[www.ssa.gov/redbook/](http://www.ssa.gov/redbook/)

In 2018, the **Substantial Gainful Activity (SGA)** amount increased from **\$1,170 to \$1,180 for non-blind individuals** and from **\$1,950 to \$1,970 for blind individuals**.

The monthly earnings amount that we use to determine if a month counts for the Trial Work Period month increased from **\$840 to \$850 per month in 2018**.

In 2018, the **Supplemental Security Income (SSI) Federal Benefit Rate (FBR)** increased from **\$735 to \$750 per month** for an eligible individual and **\$1,103 to \$1,125 per month** for an eligible couple.

In 2018, the amount of earnings that will have no effect on eligibility or benefits for SSI beneficiaries who are **students increased from \$7,200 to \$7,350 a year**. The amount of earnings that we can exclude each month, until we have excluded the maximum for the year, increased from **\$1,790 to \$1,820 a month**.

For 2018, the monthly **Medicare Part A Hospital Insurance Base Premium is \$422** and the **45 percent Reduced Premium is \$232**. The **Part B Supplemental Medical Insurance monthly base premium is \$134.00** (or higher depending on your income). However, most people who get Social Security benefits will pay less than this amount. This is because the Part B premium is more than the cost-of-living increase for 2018 Social Security benefits. If you pay your Part B premium through your Social Security benefit, you'll pay less (\$130 on average). Social Security will tell you the exact amount you will pay for Part B in 2018. For more information, see link for **"How much does Part B cost?"**- [www.medicare.gov/your-medicare-costs/part-b-costs/part-b-costs.html](http://www.medicare.gov/your-medicare-costs/part-b-costs/part-b-costs.html).

As of September 2017, individuals receiving Social Security Disability Insurance (SSDI) and their representative payees may use **my Social Security** to report wages online. We plan to make this functionality available to SSI recipients in a future release. In the meantime, SSI recipients can still use the automated toll-free SSI Telephone Wage Reporting system or the free SSI Mobile Wage Reporting smartphone app to report wages.

## Future Michigan Updates

If you would like to be on the mailing list to receive future Michigan Updates, or if you would like to be removed from the mailing list, please send an email to [vonda.vantil@ssa.gov](mailto:vonda.vantil@ssa.gov)