

What is a Disability Benefits Program?

Disability benefits programs provide assistance to individual with disabilities. There are two major types of Social Security Administration (SSA) disability programs for its beneficiaries. These Programs are Title II and Title XVI.

Title II - Social Security

Title II often known as Social Security (SS) includes Social Security Disability Insurance (SSDI), Childhood Disability Benefits (CBD), and Disabled Widows Benefits (DWB). Title II also insures workers for retirement and may pay benefits to dependents of the insured worker.

- Title II is an insurance-based disability program that provides cash benefits to insured workers who have become disabled and are unable to engage in work that has an income greater than a certain annual amount.
- Individuals who receive 24 monthly cash payment will receive Medicare benefits (with some exceptions of individuals who have ALS or end-stage renal disease, who can receive it sooner).

Title XVI - Supplemental Security Income

Title XVI is known as Supplemental Security Income (SSI). SSI is a means-tested, needs-based federal welfare program that provides minimal income to individuals who are aged, blind, or disabled.

- SSI program provides a uniform, minimum income level for beneficiaries.
- SSI beneficiaries in North Carolina will automatically receive Medicaid.

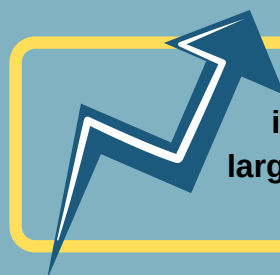
In order to qualify for these benefit programs, individuals must not be performing Substantial Gainful Activity (changes yearly) and must have a disability.

Defining a qualifying disability:

the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.

Looking into Cash Benefit Amounts

The amount of cash benefit that each individual who receives Title II or Title XVI is set each year by the Social Security Administration. This is known as the Cost of Living Adjustment (COLA).



In 2022 the COLA had an increase of 5.9%. This is the largest increase in COLA since 1982 with a 7.4% increase.

What does this mean for Title II:

- The 9-month Trial Work Period gross income limit in 2022 is \$970.
- Substantial Gainful Activity Decision Limit in 2022 is \$1,350 for non-blind individuals and \$2,260 for individual who are blind.
- Individual will receive 5.9% increase in their cash benefits.

What does this mean for Title XVI:

- Maximum Federal Benefit Rate (FBR) in 2022 is \$841 for eligible individual, and \$1,261 for eligible couples.
- Value of the One-Third Reduction (VTR) amount in 2022 is \$280.33.
- Student Exclusion for 2022 is \$8,230 for the entire year but no more than \$2,040 per month.



TVS employees and program participants with questions or wanting more information can contact Megan Pilley by calling: (828) 884-1517 or email: meganp@tvsinc.org