

# Michigan Updates



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

January 2016

## NATIONAL MENTORING MONTH



### *New on Disability.Blog:*

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#### **We ALL Need Mentors!**

*By Guest Bloggers Jennifer Sheehy, Deputy Assistant Secretary, U.S. Department of Labor's Office of Disability Employment Policy, and David Shapiro, President and CEO, MENTOR: The National Mentoring Partnership*

Mentoring, at its core, guarantees young people that there is someone who cares about them, assures them they are not alone in dealing with day-to-day challenges, and makes them feel like they matter.

Research confirms that quality-mentoring relationships have powerful positive effects on young people in a variety of personal, academic and professional situations. By preparing young people for college and careers, mentoring also helps develop the future workplace talent pipeline. Mentors can help prepare their mentees for professional careers and assist with their workplace skills. Ultimately, mentoring connects a young person to personal growth and development, and social and economic opportunity.

[Read More about We ALL Need Mentors!](#)

# What is Supplemental Security Income?

Supplemental Security Income (SSI) is a Federal income supplement program funded by general tax revenues (*not* Social Security taxes):

- It is designed to help aged, blind, and disabled people, who have little or no income; and
- It provides cash to meet basic needs for food, clothing, and shelter.

**SSDI vs. SSI**  
DIFFERENCE #1

**Social Security Disability Insurance (SSDI)**  
payments come from the Social Security trust funds and are based on a person's earnings.

**Supplemental Security Income (SSI)**  
payments come from the general treasury fund, NOT from the Social Security trust funds.  
SSI payments are not based on a person's earnings.

The [Understanding SSI](#) booklet provides comprehensive general information about SSI eligibility requirements and processes. Written especially for SSI advocates, but also useful for the general public, it addresses a broad range of topics, from applying for benefits to reporting events that may change the payment of benefits. Please check out its "Table of Contents" for a list of these topics.

[SSI Spotlights](#) are a series of 27 fact sheets about a variety of SSI topics, e.g., living arrangements, and are designed to supplement the guidelines in [Understanding SSI](#) (see above). You may link directly to each of the spotlights, or you may link to them from the text of the guidelines.

**SSDI vs. SSI**  
DIFFERENCE #2

**Social Security Disability Insurance (SSDI)**  
is an insurance that workers earn by paying Social Security taxes on their wages.

**Supplemental Security Income (SSI)**  
is a needs-based public assistance program that does not require a person to have a work history.

## What are the eligibility requirements to get Social Security disability benefits?

To qualify for Social Security disability benefits, you must have worked long enough in jobs covered by Social Security (usually 10 years). Then, you must have a medical condition that meets Social Security's [definition of disability](#).

In general, we pay monthly benefits to people who are unable to work for a year or more, or who have a condition expected to end in death. The disability must be so severe the worker cannot work, considering age, education and experience.

If you think you may be eligible to receive disability benefits and would like to apply, you can use our [online application](#).

**SSDI vs. SSI**  
DIFFERENCE #3

**Social Security Disability Insurance (SSDI)**  
pays benefits to disabled individuals who are unable to work, regardless of their income and resources.

**Supplemental Security Income (SSI)**  
pays disabled individuals who are unable to work AND have limited income and resources.

Applying online for disability benefits offers several advantages:

- You can start your disability claim immediately. There is no need to wait for an appointment;
- You can apply from the convenience of your home, or on any computer; and
- You can avoid trips to a Social Security office, saving you time and money.

### More Information

[Disability Planner: How You Qualify For Disability Benefits](#)

[Disability Benefits](#)

# Register Now! National Work Incentives Seminar Event, January 27, 2016



## ***National Work Incentives Seminar Event (WISE) Webinar***

### ***Ticket to Work: Debunking the Three Biggest Myths about Disability Benefits and Work***

*Wednesday, January 27, 2016, 3:00 - 4:30 p.m. EST*

If you receive Social Security disability benefits (SSI or SSDI) and want to make more money through work, Ticket to Work can provide the support you need.

The **January 27** national WISE webinar will address common myths about how working will affect your cash disability benefits and Medicare or Medicaid.

- Find out how Social Security will postpone your medical continuing disability review (CDR) while you are participating in the Ticket to Work program.
- Find out how you can restart your cash benefits without reapplying if your job does not work out.
- Get details on how you can keep your Medicare or Medicaid after you begin replacing your cash benefits with earnings from work.

Register online at [www.choosework.net/wise](http://www.choosework.net/wise) or call 1-866-968-7842 (V) or 1-866-833-2967 (TTY).

You will receive a registration confirmation message with instructions on how to log in to the webinar. Please be sure to check your spam folder. Registration information will also be available [online](#) the day of the webinar.

**Questions?** Email us at [support@choosework.net](mailto:support@choosework.net) or call 1-866-968-7842 (V) or 1-866-833-2967 (TTY).

## Must I pay taxes on Social Security benefits?



Some people who get Social Security must pay federal income taxes on their benefits. However, no one pays taxes on more than 85 percent of their Social Security benefits.

You must pay taxes on your benefits if you file a federal tax return as an “individual” and your “combined income” exceeds \$25,000. If you file a joint return, you must pay taxes if you and your spouse have “combined income” of more than \$32,000. If you are married and file a separate return, you probably will have to pay taxes on your benefits.

See [Benefits Planner: Income Taxes and Your Social Security Benefits](#) for more information.

*NOTE: “Combined income” includes your adjusted gross income, tax-exempt interest income and half of your Social Security benefits.*

You can ask us to withhold federal taxes from your Social Security when you apply for benefits.

If you are already receiving benefits or if you want to change or stop your withholding, you will need a form W-4V from the Internal Revenue Service (IRS).

You can [download the form](#), or call the IRS toll-free number **1-800-829-3676** and ask for Form W-4V, *Voluntary Withholding Request*. (If you are deaf or hard of hearing, call the IRS TTY number, **1-800-829-4059**.)

When you complete the form, you will need to select the percentage of your monthly benefit amount you want withheld. You can have 7%, 10%, 15% or 25% of your monthly benefit withheld for taxes.

Sign the form and return it to your [local Social Security office](#) by mail or in person.

If you need more information about tax withholding, read IRS [Publication 554, Tax Guide for Seniors](#), and [Publication 915, Social Security and Equivalent Railroad Retirement Benefits](#).

If you have questions about your tax liability or want to request a Form W-4V, you can also call the IRS at **1-800-829-3676** (TTY **1-800-829-4059**).

## *Future Michigan Updates*

**If you would like to be added to the mailing list to receive future Michigan Updates, or removed from the list, please send an email to [stephanie.holland@ssa.gov](mailto:stephanie.holland@ssa.gov).**