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Understanding Unemployment Insurance (UI) and Disability Benefits for Persons Supported by Regional Centers

During this unprecedented crisis, we encourage all people receiving supports from a Regional Center who have recently lost their job, to immediately file for Unemployment Insurance (UI) through the Employment Development Department (EDD).

Social Security is facing major delays caused by the COVID-19 crisis. You may receive cash benefits through EDD sooner than Social Security and SSI.

The information provided below is intended to help you understand the impact to your Social Security and Supplemental Security Income (SSI) benefits when collecting unemployment.

| | Social Security Disability (SSDI) & Retirement | Supplemental Security Income (SSI) |
|-------------------------|---|---|
| Disability Benefit Type | Disability benefits received from a person's own work record or that of a parent. | Benefits for a person who is disabled and low income, with assets less than \$2000. |
| U/I Impact | No impact to SSDI or retirement in California. If you are already receiving SSDI or Social Security, claiming UI <u>will not</u> cause a reduction in the monthly cash payment. | Impact to SSI is \$1 for \$1 deduction of SSI cash payment. For every dollar received in UI, SSI will be reduced by one dollar. |

- **You may receive one or both benefit types listed above.** If you are not receiving the benefits above, you can call Social Security to verify your eligibility to apply.
- **Report UI payments to Social Security Administration** if you receive Social Security or SSI.
- If you receive an overpayment letter from Social Security, you can file a waiver if the overpayment was not your fault and you spent the money on your needs. Pro Tip: Ask for an **“administrative waiver”** if your overpayment is \$1000 or less. There are not forms required for administrative waivers!
- If your SSDI was stopped within the last 5 years because of your work, and you are no longer working, you can ask social security for an **Expedited Reinstatement (EXR)**.