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## 1. PRELIMINARY NOTIFICATION POSTCARD

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The **U.S. Social Security Administration (SSA)** is sponsoring an important study that might be of interest to you.

**You will soon receive a large white envelope from SSA with additional information.** This packet will include a website link, a toll-free number, and more details to help you decide if you want to participate.

*Thank you.*

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## 2. RECRUITMENT PACKET

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### a. Cover letter



Date  
NAME  
ADDRESS  
CITY, STATE ZIP

Dear <NAME>,

We are sending this letter to let you know about a new Social Security Administration (SSA) project. SSA is testing new rules for the Social Security Disability Insurance (SSDI) program. The new rules will give people the chance to earn more money from work and to keep more of their benefits than they can now. This project is called the Promoting Opportunity Demonstration or POD. POD will determine whether these new rules help people who want to go back to work or work more. SSA has hired Abt Associates and Mathematica Policy Research to work on SSA's behalf and they may contact you. Abt Associates is helping run the POD program, and Mathematica Policy Research is studying it. You are invited to sign up today!

Under the new rules your cash benefits go down little by little as you earn more instead of stopping completely if you earn too much. This change could help you make more money if you expect to earn more than \$1,180 a month from working. You can use a benefits calculator to help you figure out how much your benefit payment will change under the new POD rules ([www.podssa.org](http://www.podssa.org)).

It is your choice to sign up. To sign up, please fill out the survey and complete and sign the last two pages of the attached consent form in this packet. Please return the forms using the envelope provided. You will be paid \$25 for returning the completed survey and signed consent form.





To learn more about this study, please read the enclosed brochure. You can also go to [www.podssa.org](http://www.podssa.org). Everyone that signs up will have a two in three chance to be randomly assigned to the new POD rules and a one in three chance to be randomly assigned to SSA's current rules. You can also call the study's call center at 888-771-9188. POD project staff will give you information to help you decide whether to sign up. If you would like help in completing the survey, please call the study's call center at 888-771-9188.

Enroll today and see how POD can work for you! We look forward to speaking with you!

Sincerely,

Kate Bent, RN, PhD  
Associate Commissioner  
Social Security Administration

**b. Brochure**

<p>Do you worry that you might lose your monthly benefit from the Social Security Administration if you return to work or earn more?</p>	<p><b>How can I learn more?</b></p>	
<p>Do you want to try a simpler approach in reporting your earnings to the SSA?</p>	<p>To learn more about POD, visit us on-line at <a href="http://www.PODSSA.org">www.PODSSA.org</a>.</p>	
<p>Find out how you can change the way you report your earnings and potentially keep more of your Social Security Disability Insurance benefits.</p>	<p>Or call us: 888-771-9188</p>	<p><b>POD is an SSA Project</b></p>
	<p>Promoting Opportunity Demonstration </p>	<p><b>Promoting Opportunity Demonstration (POD)</b></p>
		<p>..... SOCIAL SECURITY DISABILITY INSURANCE INFORMATION .....</p>

## What is POD?

POD stands for Promoting Opportunity Demonstration. POD will give you a chance to keep more benefits using a simpler approach to reporting earnings to the Social Security Administration (SSA). POD will last for approximately 3 years.

## Do I have to take part in POD?

POD is voluntary. It is your choice to sign up.

## How did I get chosen for POD?

SSA randomly selected your name. SSA is implementing POD in select regions in eight states (Alabama, California, Connecticut, Maryland, Michigan, Nebraska, Texas, and Vermont).

**Beneficiaries worry about losing their cash benefits if they earn too much money. The Promoting Opportunity Demonstration (POD) attempts to help address this problem.**

## How do I know if POD is right for me?

People who take part in POD have a chance to increase their total income under the new benefit rules. Some people will benefit from the new rules, but others might be worse off. You would likely benefit from POD if you can earn more than about \$1,200 a month. Under current Social Security Disability program rules, people earning more than \$1,200 a month for approximately 12 months risk having their benefits stopped. In POD, SSA reduces your benefit check slowly as you earn more. To see if POD is right for you, check out the details at [www.PODSSA.org](http://www.PODSSA.org).



## How do I volunteer?

If you would like to sign up, fill out the survey and consent form provided.

**You will receive \$25 when you return the completed survey and consent form.**

**Act now! Enrollment is limited.**

**c. Supplemental information describing current rules and POD rules**



**PROMOTING OPPORTUNITY DEMONSTRATION (POD) PARTICIPATION ADDITIONAL INFORMATION**

**POD Supplemental Information**

**Table 1. Summary of Differences Among the Current Rules and Promoting Opportunity Demonstration (POD) Rules Groups**

**Current Rules**

**Benefit suspension for earnings in excess of Substantial Gainful Activity.** If your gross countable monthly earnings are more than Substantial Gainful Activity (\$1,180 for non-blind and \$1,970 for blind beneficiaries) after the Trial Work Period and Grace Period, your benefit checks will stop. The Social Security Administration (SSA) counts monthly earnings above the Substantial Gainful Activity amounts after allowable deductions such as Impairment-Related Work Expenses. If your countable earnings later fall below Substantial Gainful Activity and it is less than 36 months after your nine-month Trial Work Period ended, SSA will start paying your benefits again and does not need to determine that you still have a disability.

**Termination.** If your gross countable monthly earnings exceed Substantial Gainful Activity after the 36-month extended period of eligibility, your entitlement to Social Security Disability Insurance benefits will terminate.

**Expedited reinstatement.** If your benefits terminate because of your work, you can ask SSA within the following 60 months to start

your checks again. You will not have to go through the entire disability application process, but SSA will need to verify that you still have a disability. You might be eligible for provisional benefits while SSA reviews your request.

**POD Rules Group 1**

**No Trial Work Period and Grace Period POD benefit adjustment.** Your monthly benefits will be reduced by \$1 for every \$2 of monthly earnings SSA considers above the higher of the following: (1) \$850 in 2018 (called the POD earnings threshold) or (2) your total monthly itemized Impairment-Related Work Expenses (IRWEs) if that amount is greater than \$850. If you have allowable IRWEs that are greater than \$850 per month, the benefit adjustment will apply only to earnings above the IRWE amount up to the current Substantial Gainful Activity level (\$1,180 for non-blind beneficiaries and \$1,970 for blind beneficiaries in 2018).

**No termination because of earnings for the duration of the demonstration.** Your benefits may be completely zeroed out because of high earnings, but your

entitlement continues. For example, if you end up earning less than Substantial Gainful Activity again, then your disability benefits and the POD offset will resume.

**Expedited reinstatement (not applicable or necessary). There is no termination in POD Group 1.**

**POD Rules Group 2**

**No Trial Work Period and Grace Period POD benefit adjustment.** The POD benefit adjustment is the same as for POD Rules Group 1.

**Termination is possible, but expedited reinstatement can apply.**

Your benefits may be completely zeroed out because of high earnings but might be payable if your earnings drop. Your entitlement to Social Security Disability Insurance will be terminated if your benefits are zeroed out because of earnings for 12 or more months in a row.

**Expedited reinstatement.** If your entitlement is ended for this reason, then you are eligible for expedited reinstatement as you would be under current rules.



## **PROMOTING OPPORTUNITY DEMONSTRATION (POD) PARTICIPATION ADDITIONAL INFORMATION**

### **How will working affect my benefits?**

Comparing the rules for the Promoting Opportunity Demonstration (POD) groups is complicated, so you should use the demonstration's website ([www.podssa.org](http://www.podssa.org)) or seek assistance from a POD work incentives counselor to make sure you understand what the special POD rules would mean for you.

**Current rules.** If SSA randomly assigns you to the current rules group, your work rules will remain the same. SSA will conduct periodic continuing disability reviews to assess your ongoing eligibility. During a medical continuing disability review, if SSA finds that your medical condition has improved enough so that you can work, your benefits will end. Likewise, during a work continuing disability review, SSA will review your work since you became disabled and might determine that your work has become substantial (defined later) and that your disability ended with your performance of substantial work. Under current rules, going to work does not affect your benefits right away. First, you get a nine-month trial work period during which you can earn any amount without losing any benefits. In 2018, any month in which your earnings are above \$850 counts as a Trial Work Period month. The amount might change from year to year. The nine months of trial work do not have to be consecutive, but they must be completed within a 60-month (five-year) rolling time period.

For 36 months following your completion of the Trial Work Period, known as the Extended Period of Eligibility, SSA will continue to consider your earnings on a monthly basis and will pay you benefits for all months in which it does not consider your work to be Substantial Gainful Activity (SGA). SSA considers your work to be SGA if your monthly earnings, after allowable deductions such as Impairment-Related Work Expenses, exceed the SGA amount. In 2018, the SGA amount is \$1,180 a month for a person who is not blind or \$1,970 a month for a person who is blind. These amounts might change from year to year.

When SSA completes a work review and determines that you have not only completed your nine-month Trial Work Period but also continued working and performed SGA after the completion of the Trial Work Period, SSA will inform you that your disability ended that month because of your performance of substantial work. However, SSA will still pay your full benefit for that month and for the next two consecutive months. These three months are called the Grace Period.

After the grace period, SSA will not pay benefits to you or any of your dependents for any month in which you earn more than the SGA amount, but during the 36-month Extended Period of Eligibility that begins after your nine-month Trial Work Period, SSA will continue to pay you full benefits for months when you do not. If you earn above the SGA amount after the 36-month Extended Period of Eligibility, SSA will terminate your benefits. After SSA terminates your benefits, you can get them back only by applying to have them reinstated. If you apply for reinstatement within five years, there are special rules to expedite the process. You might be entitled to provisional benefits while you wait for SSA's decision during this expedited process. After five years, you would have to apply through the usual SSDI application process.

**POD special rules.** If SSA randomly assigns you to one of the two new POD special rules groups, you will have:

**Simplified work rules.** POD special rules eliminate the Trial Work Period and Grace Period. It also eliminates the need for a work continuing disability review during POD participation. The new rules for reporting earnings should reduce the chance of reporting errors and overpayments if you report earnings to SSA timely. The expectation is that you will submit paystubs monthly.

**New benefit adjustment process.** Your monthly benefits will be reduced by \$1 for every \$2 of monthly earnings SSA considers more than the higher of the following: (1) the Trial Work Period amount (\$850) or (2) your total monthly itemized Impairment-Related Work Expenses if that monthly amount is greater than the Trial Work Period amount. As under current rules, the Trial Work Period amount might change from year to year. If you have allowable Impairment-Related Work Expenses that are more than the Trial Work Period amount in a month, the benefit adjustment for that month will only apply to earnings above the Impairment-Related Work Expenses amount up to the current SGA level (\$1,180 for non-blind beneficiaries and \$1,970 for blind beneficiaries in 2018).

**Benefits counseling.** You will have the opportunity to receive benefits counseling to make sure you understand the new rules.

### **What is the difference between the two POD special rules groups?**

The difference between the two special rules groups is the rule for termination (see Table 1 on first page).

- POD Rules Group 1: The SSDI eligibility of volunteers will not end even if their monthly earnings are high enough that SSA no longer sends them a benefit check.
- POD Rules Group 2: The SSDI eligibility of volunteers will end if their earnings are high enough that SSA no longer sends them a benefit check for 12 or more months in a row. To become eligible for SSDI again, they would have to go through the same process as under current rules.

### **When will my SSDI benefits be higher under the special POD rules?**

For beneficiaries with few or no Impairment-Related Work Expenses, the special rules are more favorable when earnings are above the current SGA amount (\$1180 for non-blind and \$1970 for blind beneficiaries in 2018) and the current law nine-month Trial Work Period and three-month grace period have already been used. Under current law, earnings greater than SGA after the nine-month Trial Work Period and three-month grace period would result in **zero** SSDI benefits due; whereas, under the special POD rules, benefits would just be reduced by half of the amount that your earnings are above the monthly Trial Work Period amount (\$850 in 2018).



## **Will I always retain more of my SSDI benefits under the special POD rules?**

In some months, your SSDI benefit could be lower under the special POD rules than under SSA's current rules. For beneficiaries with few or no Impairment-Related Work Expenses:

- If your monthly earnings are above the current Trial Work Period amount (\$850 in 2018) and you have not used your nine-month Trial Work Period and three-month grace period, under current rules you will get full benefits. However, if you have earnings above the current SGA amount after your three-month grace period has expired, you will lose all benefits under current rules. Under the special POD rules your benefits will be reduced by half of the amount of your earnings above \$850.
- If your earnings are between \$850 and the SGA amount (\$1,180 for non-blind beneficiaries, \$1,970 for blind beneficiaries), under current rules you will receive full benefits even after you have used up your nine-month Trial Work Period and three-month Grace Period. Under the special POD rules, your benefits will be reduced by half of the amount of your earnings above \$850.
- If you do not know whether you have used your Trial Work Period or Grace Period months, you can contact your local Work Incentives Planning and Assistance provider.

If you have Impairment-Related Work Expenses that regularly reduce your monthly earnings to below the SGA amount, then the special POD rules would likely not benefit you.

If you receive a subsidy—a rare occurrence in which an employer subsidizes a beneficiary's wages—you could be better off under current rules than under the special POD rules. Under POD rules, SSA will count all total earnings. Under current rules, if you believe your employer subsidizes your wages, SSA contacts your employer to confirm the subsidy amount and deducts that amount from your countable earnings.



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**d. Privacy Act Statement**

**Privacy Act Statement  
Collection and Use of Personal Information**

Section 234 of the Social Security Act, as amended, allows us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent you from participating in the Promoting Opportunities Demonstration (POD) project.

We will use the information you provide to manage your participation in the POD project and for research and statistical purposes. We may also share your information for the following purposes, called routine uses:

- I. To contractors and other Federal agencies, as necessary, for the purpose of assisting the Social Security Administration (SSA) in the efficient administration of its programs; and
- II. To a congressional office in response to an inquiry from that office made at the request of the subject of a record.

In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records for various purposes related to the agency's administration of Federal benefit programs, including recovering Federal benefit programs overpayments.

A list of additional routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0218, entitled Disability Insurance and Supplemental Security Income Demonstration Projects and Experiments System; 60-0090, entitled Master Beneficiary Record; 60-103, entitled Supplemental Security Income Record and Special Veterans Benefits; 60-0094, entitled Recovery of Overpayments, Accounting, and Reporting; 60-330, entitled eWork; and 60-0059, entitled Earnings Recording and Self-Employment Income System. Additional information and routine uses, and a full listing of all our SORNs, are available on our website at [www.ssa.gov/privacy/sorn.html](http://www.ssa.gov/privacy/sorn.html).

**Paperwork Reduction Act Statement**

This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer the survey questions unless we display a valid Office of Management and Budget (OMB) control number. The OMB control number for this collection is 0960-0809; expiration date 11/30/2020. We estimate that it will take about 20 minutes to read the instructions, and answer the survey questions. You may send comments about our time estimate to: Social Security Administration, 6401 Security Blvd, Baltimore, MD 21235-6401

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**e. Consent form**

OMB No.: 0960-0809

Expiration Date: 11/30/2020



**Promoting Opportunity Demonstration (POD)  
Voluntary Participation Consent Form for  
Beneficiaries with Representative Payees**

**What is POD?**

- The Social Security Administration (SSA) is conducting a new study called POD for beneficiaries who receive Social Security Disability Insurance (SSDI). If you work or want to work, you might find POD attractive because it uses simpler rules for reporting earnings to SSA. POD also includes new rules to adjust your benefits for earnings. SSA will randomize volunteers into one of three groups. Two out of three volunteers randomized into the POD groups will take part in the simpler rules for reporting earnings.

**Do I have to participate in POD?**

- No. POD is a voluntary study. There is no penalty if you choose not to participate.

**What do I need to do to participate in POD?**

- Read, sign, and return this agreement form.

**When will POD end?**

- POD will end in June 2021. All POD volunteers will return to current SSDI rules when POD ends.

**Who will see my information and how will they use it in POD?**

- SSA, POD researchers at Mathematica Policy Research, POD staff at Abt Associates who operate the study, and possibly vocational rehabilitation (VR) and Work Incentive Planning and Assistance (WIPA) program staff will see the information. The researchers will use this information to study whether the POD rules improve beneficiaries' outcomes. They will not report your individual information to anyone else.

**How do POD rules differ from current SSDI rules?**

- The rules tested under POD will allow you to keep some of your benefits when your earnings are high enough that you would otherwise lose them all under current rules. If you discover that current rules are better for you, you can switch back at any time.

**Will the new POD rules benefit me?**

- You could benefit from the rules tested under POD if you plan to regularly earn more than \$1,200 a month for longer than a year. If you are blind, you could benefit from POD if you plan to regularly earn more than \$2,000 a month for longer than a year. You can call 1-888-771-9188 from 9 a.m. to 9 p.m. eastern time to learn whether POD might be right for you. You can also visit [www.podssa.org](http://www.podssa.org).

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### **What are the potential risks of participating in POD?**

- If you are selected for the special POD rules, in some situations, your benefits could be lower under POD than under current rules (see “How will working affect my benefits?” in the supplemental information materials).
- There is a small risk of an accidental release of personal information. Mathematica has extensive procedures in place to prevent this from happening. We would inform you immediately of any specific threat to your privacy.

### **If I agree to be in POD, what will happen?**

1. You will receive \$25 for signing this form, completing the survey, and returning both in the provided envelope.
2. SSA will randomly assign you to one of three groups shown in a table in the supplemental information materials. Mathematica will notify you via mail about your group.

Mathematica will contact you in the future to ask you to complete one or two follow-up surveys. All of these surveys are voluntary. SSA will pay you for participating in them.

### **Can I withdraw from POD?**

- Yes. If SSA assigns you to one of the two groups with special rules, you can choose to return to current SSDI program rules at any time during the demonstration by calling 1-888-771-9188. You can also withdraw from the study if you are in any of the study groups (new rules groups or current rules group) at any time by calling the same number. We will use any information we collected while you were in the study.

### **If SSA randomly assigns me to a group with the special POD rules for earnings, will any current SSDI rules still apply to me?**

- Yes. No matter which group SSA randomly assigns you to, the following rules apply:
  - You could be required to undergo periodic medical reviews. You could lose your benefits if SSA determines your medical condition has improved. However, working will not result in a medical review, and participation in POD will not affect selection for these reviews.
  - Your benefits could still be suspended for non-work-related issues.
  - Your auxiliaries (for example, children on your record) will continue to be eligible for monthly benefits as long as you are eligible for benefits during that month. If your monthly SSDI is reduced to \$0.00 due to the POD offset, then your auxiliary’s monthly benefit will also be reduced to \$0.00 for that month.
  - If you receive more benefits than you are due in any month, you will have to repay the overpayment. SSA might allow you to repay the overpayment in installments to avoid financial hardship.
  - You will still be eligible for Ticket to Work.
- **Please read each statement below and if you understand each statement, check each box to show you understand. If you do not understand any of the statements below, call 1-888-771-9188 from 9 a.m. to 9 p.m. eastern standard time for additional information.**
- **On the next page, check the box to tell us if you agree to participate in POD and sign this consent form.**
- **Return the last two pages of this form to Mathematica along with the survey included in this packet. You can make a copy for your own records. You must sign the form and check all boxes for the agreement form to be complete.**

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**I have read and understand the following statements:**

<b>Agreement statement</b>	<b>I understand</b>
<ul style="list-style-type: none"><li>• I understand that the purpose of this study is to test special rules for SSDI beneficiaries who work.</li></ul>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>• I understand that my participation is voluntary. I understand that there is no penalty if I choose not to participate in POD.</li></ul>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>• I understand that if I agree to take part, SSA, POD researchers at Mathematica, POD staff at Abt who operate the study, and possibly program staff will see my information.</li></ul>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>• I understand that under the special POD rules my benefits might be higher or lower depending on my earnings.</li></ul>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>• I understand that I will receive \$25 for sending back this signed consent form and completing the survey included in this packet.</li></ul>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>• I understand that if I volunteer for POD and send back the consent form and survey in this packet, SSA will randomly assign me to one of three groups.</li></ul>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>• I understand that I will be asked to participate in either one or two additional surveys, and that I will be paid to participate in each survey.</li></ul>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>• I understand that I can withdraw from the study at any time without penalty by calling Mathematica at the number below.</li></ul>	<input type="checkbox"/>

## SIGNATURE PAGE

### SSDI BENEFICIARY

Please check (✓) one of the following boxes and sign the form:

IF YOU WANT TO BE IN THE	IF YOU DON'T WANT TO BE IN THE
<input type="checkbox"/>	<input type="checkbox"/>
YES, I agree to be in the Promoting Opportunity Demonstration study.	NO, I do not want to be in the Promoting Opportunity Demonstration study.

Sign your name here: \_\_\_\_\_

Print your name here: \_\_\_\_\_

Write the last four digits of your Social Security number: |\_|\_|\_|\_|

Date of birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MONTH DAY YEAR

Telephone number: (|\_|\_|\_|)-|\_|\_|\_|-|\_|\_|\_|\_| Today's date: \_\_\_\_\_

### REPRESENTATIVE PAYEE

**If you have listed someone with SSA as your representative payee (a person or company that manages your money issues for you), please have the person sign and print their name and telephone number below.**

**Representative payee: By signing this form, you are agreeing that the beneficiary named above may participate in POD.**

Sign your name here: \_\_\_\_\_

Print your name here: \_\_\_\_\_

Telephone number: (|\_|\_|\_|)-|\_|\_|\_|-|\_|\_|\_|\_| Today's date: \_\_\_\_\_

**Please place the following items in the prepaid envelope and mail it to Mathematica to receive your \$25 payment:**

- 1) The pages with your signature and the checkboxes (pages 3 and 4 of this form)
- 2) Your completed survey

**Questions? Call 1-888-771-9188 from 9 a.m. to 9 p.m. eastern standard time.**

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### 3. REMINDER POSTCARD

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The **U.S. Social Security Administration (SSA)** is sponsoring an important study. Mathematica Policy Research, an independent research company, is conducting the study for SSA.

We recently mailed you a packet of information about the study. If you have completed and returned the materials, thank you! If you haven't, please consider doing so today.

**Please call 1-888-771-9188 if you have questions or would like assistance in completing the materials.**

*Mathematica is conducting this study for SSA under OMB Control No. 0960-0809.*