Work Incentives and Benefits Planning

October 15, 2019

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Fears about benefits and work?

What have you experienced or heard from your clients about why they are fearful of working while receiving benefits?
Roles in Overcoming Employment Barriers & Supporting Recovery

85% of people with mental illness want to work but are afraid to lose their disability status and healthcare!!

• Address employment barriers by educating beneficiaries and their advocates/professionals and supporting the various federal and state work incentives
• Help beneficiaries understand their benefits and connect them to professionals that can provide “individual information” on their situation
  • SSA benefits
  • Healthcare
  • Housing
  • Work incentives
  • Other federal and state benefits and incentives
### Work & Recovery-How

**Work Incentives**

**Planning**

**Supports the Process & Outcomes**

<table>
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<th>What is the recovery outcome?</th>
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<td>Ability to have friends and relationships</td>
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<td>Live in housing of one’s choice</td>
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<td>Work in a job that fulfills skills, interests and abilities</td>
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<td>Participate as a contributing member of the community</td>
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<td>Develop self-determination</td>
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<td>Manage benefits, work incentives and finances</td>
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<td>Developing economic security and the ability to support oneself and/or family</td>
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<td>Develop assets and achieve financial goals</td>
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<td>Achieve a higher socioeconomic status</td>
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Common Terminology

- **Certified Work Incentives Counselor (CWIC)** - Credentialed practitioner thru Virginia Commonwealth to provide benefits counseling.

- **Work Incentives Practitioner (WIP)** - Credentialed practitioner thru Cornell University to provide benefits counseling.

- **Work Incentives, Planning & Assistance (WIPA)** - SSA grant that provides free benefits counseling to beneficiaries looking to return to work.

- **Beneficiary** - A recipient of social security benefits (i.e., SSI, SSDI)

- **Individual Placement & Support (IPS)** - Evidence-based employment model for those individuals with severe and persistent mental health diagnosis that wish to return to work.
WIPA projects are community based organizations that receive grants from SSA to provide beneficiaries FREE work incentives planning and assistance.

- Each WIPA projects has counselors called Community Work Incentives Coordinators (CWICS’)
- Available in every state. 3 in Ohio and provide services based on priority and county location (Disability Rights Ohio, COVA, Cincinnati Legal Aid)
- Provide FREE benefits planning to any beneficiary. (Priority-working, client with job offer, transition aged youth)
- Call the Ticket to Work helpline at 1(866) 968-7842 or 1 (866) 833-2967 or go to www.chooseworkttw.net/findhelp
Ohio WIPA Map

- **Legal Aid Society of Greater Cincinnati**
  - 215 E. 9th St., Suite 200
  - Cincinnati, OH 45202
  - 513-241-9400 or 800-582-2682
  - lascinti.org

- **Center of Vocational Alternatives**
  - 3770 N. High St.
  - Columbus, Ohio 43214
  - 614-294-7117
  - www.cova.org

- **Disability Rights Ohio**
  - 50 W. Broad St., Suite 1400
  - Columbus, Ohio 43215-5923
  - 614-728-2553 or 800-858-3542
  - disabilityrightsohio.org

mha.ohio.gov • Connect with us:
Benefits Analysis Report

A benefits Summary & analysis is a comprehensive report that contains specific and detailed information about an individual’s benefits and how these benefits are affected by employment.

The Benefits Summary & Analysis should analyze the beneficiary’s specific earning goal or range of earnings, and contain all the following components:

1) Confirmation of all the benefits received
2) Confirmation of individual’s earning goal
3) Discussion of how the specific earning goal(s) will impact all the individual’s benefits
4) Identification of the specific work incentives that can be used
5) Recommendations for employment services that could help the beneficiary achieve the specific earning goal(s) and options for resolving any benefit issues
Ticket to Work (TTW)

- Program for anyone with a disability who wants to work and participate in planning their employment. Linked to either vocational rehabilitation (VR) services or employment network provider (EN) in help getting or keeping a job.
- Voluntary, free if person is on SSI or SSDI
- Not subject to a continuing disability review while the ticket is assigned to VR or EN.
- [www.chooseworkttw.net/findhelp](http://www.chooseworkttw.net/findhelp) or 1-866-YOURTICKET.
Social Security Benefits

Title 16 Benefits: Supplemental Security Income (SSI)
- Needs based program
- Resource limit $2000
- Typically individual also eligible for Medicaid
- Work income will reduce check amount
- Full benefit amount is $771 (for an individual in 2019 or $1,157 mo. for eligible couple)

Title 2 Benefits: Social Security Disability Insurance (SSDI & CDB & DWB)
- Insurance program
- NO Resource limit
- Medicare begins 24 months after check starts
- Work income may cause check to cease
- Benefit amount varies depending on how much was paid in and how many people are drawing off of it
How employment affects Social Security Disability Benefits

**Supplemental Security Income (SSI)**
- SSI check is reduced by $1 for every $2 earned over $85 gross per month
- When employed, monthly check amount will vary month to month based on income

**SSDI, CDB & other Title 2 Benefits**
- Full benefit continues with earnings under level defined as Substantial Gainful Activity (SGA) by the Social Security Administration ($1,220 in 2019; $2,040 if blind)
SSI and Work

$1200

INCOME FROM JOB

and another $175 from SSI,

$1375
Work Incentives: What are they?

Special rules that allow a person to:

- Receive training for new skills
- Improve the skills someone already has
- Pursue an education
- Try different jobs
- Start a career
- Gain confidence
Work Incentives

Supplemental Security Income (SSI)
- Impairment Related Work Expense (IRWE)
- Student Earned Income Exclusion (SEIE)
- Blind Work Expense (BWE)
- PASS Plan
- Expedited Reinstatement - EXR
- Section 301

Social Security Disability Insurance (SSDI)
- Impairment Related Work Expense (IRWE)
- Subsidies & Special Conditions
- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Expedited Reinstatement - EXR
Subsidy example

- Juan is working at a grocery store and is a cart attendant. Sometimes cart attendants also assist with stocking shelves and running the cash register. Juan is not able to handle money, and as a result is unable to do 20% of his job.

- Juan makes $1300/mo. He also is eligible for $859/mo in SSDI. He is earning over the SGA limit of $1,220, therefore he could lose his check. Social Security has deducted $260 (20%) each month of his wages because he is not running the cash register. This means Juan only makes $1040 in the eyes of SSA, and keeps his full SSDI check too!

- $1300 no subsidy vs. $2159 using subsidy.
Medicaid Buy-In for Worker’s with Disabilities (MBIWD)

- This program allows a working individual with a disability to maintain Medicaid coverage with less out of pocket costs, even with higher wages

- Qualifications:
  - Age 16 to 64
  - Must have a disability
  - Must be working (part-time or full time) in paid, taxed employment
  - Resources under $12,175
  - Countable gross income less than or equal to 250% of the Federal Poverty Level ($31,225/yr or $2,603/mo.)
  - Additional $20K in disregards for eligibility purposes if applicable

- Advantages:
  - Low cost premiums if countable income over $1,562.
  - Significantly higher resource level than regular Medicaid allows an individual to save more money ($12,175 vs $2000)
ABLE ACCOUNT

Achieving a Better life experience (ABLE) Accounts

*An Achieving a Better Life Experience (ABLE) account is a type of tax-advantaged account that can be used to save funds for the disability-related expenses of the account’s designated beneficiary, who must be blind or disabled by a condition that began prior to the individual’s 26th birthday (receiving Social Security Disability benefits or has filed a disability certification with the IRS)

Ohio has named this Stable account!
ABLE ACCOUNT
Q&As

What are the advantages of having an STABLE account?

* Allows a disabled individual to save money without losing certain public benefits

* Income from the account is not federally taxed

* Up to $15,000 per year can be contributed with a maximum account value of $468,000. Can add an additional $12,140 in contributions if employed.

* Money invested in STABLE Accounts is not counted as a resource for Medicaid or SSI (up to $100,000 for SSI)
ABLE ACCOUNT Q&As

What types of expenses are determined to be “qualified expenses”? Examples:

* Education (tuition, books, supplies)
* Housing (rent, mortgage payments, property taxes)
* Transportation expenses
* Employment support (job training, assistive tech)
* Health prevention & wellness (medical, vision and dental expenses, health insurance premiums, durable medical equipment, therapy, respite care, assistive technology)
ABLE ACCOUNT Q&As

- How and where can I set up an STABLE account?
  - The Ohio Treasurer’s office 1-800-439-1653 or go to www.stableaccount.com
SSI
- In person at local SSA office
- Fax paystubs
- Mobile reporting app for smartphones
- My social security account (web-based)
- Telephone reporting line
- Mail
- Social Security drop box

SSDI
- In person at local SSA office
- Fax paystubs
- My social security account (web-based)
- Mail
- Social Security drop box
• Keep a folder for all paystubs and correspondence from sources of their benefits.
• Keep detailed records of conversations they have about their benefits (date, time, who they spoke to, summary of convo.)
• Always provide COPIES-Never originals!
• Report income to ALL benefit sources!!
• Be aware of time frames for reporting depending on benefit type.
• Incorporate benefit information and reporting responsibilities to other support members (payees, case managers, family)
Social Security Administration's Red Book
- http://www.socialsecurity.gov/redbook/

Centers for Medicare & Medicaid
- http://www.medicare.gov/

Ohio Medicaid
- http://medicaid.ohio.gov/HOME.aspx

Disability Benefits 101
- https://oh.db101.org/
Working With a Disability

Disability Benefits 101 gives you tools and information on health coverage, benefits, and employment. You can plan ahead and learn how work and benefits go together.

Supplemental Security Income (SSI)
SSI gives cash benefits to people with disabilities and seniors who have low income and low resources.

Social Security Disability Insurance (SSDI)
SSDI gives cash benefits to people who worked and paid Social Security taxes before their disabilities limited their ability to work.

How Health Benefits Work
Learn about the different ways you may be able to get health coverage.

Building Your Assets and Wealth

Welcome to DB101 (short video)

Estimators

Benefits and Work Estimator
What will happen to your income, benefits, and health coverage if you go to work? You can use the Benefits and Work Estimator to find out how a job may affect your total income and your health coverage.

School and Work Estimator
Young people with disabilities can use the School and...