



DISABILITY RIGHTS

PENNSYLVANIA

Work Incentives Planning and Assistance Program

Helping You Today,
So You Succeed Tomorrow

Outline

- Why you should work and common concerns
- DRP's Benefits Counseling Program
- Disability Benefit Programs
- Work Incentives for SSI, SSDI, and both
- Ticket to Work Program
- Protection and Advocacy for Beneficiaries of Social Security (PABSS), SSA, and Other Resources

Why should you work?



- Earn more income
- Gain independence
- Learn new skills
- Meet new people

Common Concerns



- Will I lose my benefits?
- What if I have to stop working?
- How do I get the skills and experience I need?

Work Incentives Planning and Assistance Program (WIPA)

- WIPA promotes Self-Sufficiency
- WIPA assist beneficiaries in making informed choices about work AND our services are FREE!
- WIPA staff:
 - Are trained to provide information about SSA Work Incentives and some Other Federal Benefits
 - Can answer questions about how work will affect your benefits
 - Can help you find the resources or services to achieve your work goals
 - Host Benefits Literacy seminars

Disability Benefit Programs

- Supplemental Security Income (SSI)
Program based on needs
- Social Security Disability Insurance (SSDI)
Insurance program through prior work
- Both SSI and SSDI = Concurrent benefits

Snapshot of SSI vs. SSDI

Supplemental Security Income (SSI)

- Based on need
- Predictable amount

Individual Benefit Rate:	\$ 794.00
Added State Supplement	+\$ <u>22.10</u>
Total Benefit	\$816.10

Couple Benefit Rate:	\$ 1,191
Added State Supplement	+\$ <u>33.70</u>
Total Benefit	\$ 1,224.70

- Health Insurance: Medicaid

Social Security Disability Insurance (SSDI)

- Based on work history
 - ✓ Your own work history; or
 - ✓ A parent's work history; or
 - ✓ A spouse's work history
- Amount varies from person to person
- Health Insurance: Medicare (24-month waiting period from date of eligibility)

Work Incentives & Work Supports Side by Side

SSI

- Earned Income Exclusion (EIE)
- Student Earned Income Exclusion (SEIE)
- Plan to Achieve Self Support (PASS)

- *Impairment Related Work Expense (IRWE)*
- *Ticket to Work Program*

SSDI

- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Continuation of Medicare

- *Subsidy or Special Condition*
- *Impairment Related Work Expense (IRWE)*
- *Ticket to Work Program*

SSDI - Work Support

A subsidy or special condition may exist if:

- Extra supervision
- Allowances for extra time to perform duties
- Special accommodations, or
- Adjusted work schedule or duties. Social Security has a questionnaire to help employers determine how much they subsidize your work activity.
- Often, the support of a job coach is a special condition that is subsidized.

Reporting Income

YOU are responsible for reporting your earnings to the Social Security Administration and any other agency from whom you receive benefits such as the Housing and Urban Development (HUD) and the County Assistance Office.

Earnings

ALL EARNINGS NEED TO BE REPORTED!!

Social Security has lots of options for reporting wages:

- online
- Smartphone apps
- phone
- visiting, or writing your local
Social Security Office



Work Incentives...

Have many advantages and provide you with a safety net so you can:

- Try different jobs
- Start a career
- Gain confidence
- Receive training for new skills
- Build upon your existing skills
- Pursue your education

Work Incentives for Supplemental Security Income (SSI) Beneficiaries

SSI Example: Mandy Goes to Work

Mandy's only income is her **monthly SSI payment of \$794.**

She's considering a job that will pay her **gross wages of \$1,000/month**, but she's worried about what effect her wages will have upon her SSI.

What can we tell Mandy?

- Show her how **SSA figures her monthly SSI payment**
- Tell her about Work Incentives for SSI beneficiaries
- Tell her about the **Ticket to Work** Program

What's Going to Happen to Mandy's SSI If She Goes to Work?

Step 1: Figuring the Total Countable Income

Gross Earned Income minus the General Income Exclusion (\$20) and minus the Earned Income Exclusion (\$65), then divided by 2

$$\$1,000 - \$85 = \$915 \quad \$915/2 = \$457.50$$

Step 2: Figuring the Adjusted SSI Payment

Base SSI Rate minus the Total Countable Income

$$\$794.00 - \$457.50 = \$336.50$$

Step 3: Figuring the Total Financial Outcome

Gross Earned Income plus Adjusted SSI Payment

$$\$1,000.00 + \$336.50 = \$1,336.50$$

What Happens If My Earnings Are So High That My SSI Stops?

If your earnings are so high that your SSI payments stop:

- 1619(b) allows Medicaid coverage even after earnings become too high for an SSI payment
- Medicaid [1619(b)] continues until you earn above a state threshold amount \$38,719 (per year)
- If your Medicaid expenditures are greater than average, you can ask for an individual threshold amount

Benefits can start again if you stop working or your earnings decrease.

Medical Assistance for Workers with Disabilities (MAWD)

Eligibility

Be of working age (16-64), Be employed and receiving compensation, Have an SSA-defined disability, Have countable income below 250% of the federal poverty level, and Have \$10,000 or less in countable resources.

Cost

- Premiums are 5% of your countable monthly income.

Where to apply

- Online at www.compass.state.pa.us
- Call your local County Assistance Office (CAO)

Plan for Achieving Self-Support (PASS)

- A PASS plan allows an SSI recipient to save money for expenses to achieve a vocational goal.
- Money set aside does not count as income and also does not count towards the \$2,000 limit on resources.
- PASS plans can cover education/training, job coaching, transportation, initial cost for a car or van, clothes for a job, items to start a business and equipment to do a job.

NOTE: SSI only. PASS plans must be approved by Social Security by application. **Benefits Counseling can help!**

Student Earned Income Exclusion (SEIE)

Allows a student to keep all or some of their earnings without losing money from their SSI. The exclusion amounts are \$1,930 a month up to maximum of \$7,770 a year.

To Qualify for SEIE, the student must be:

- Under age 22
- In college for at least eight hours a week or, in grades 7-12 for at least 12 hours a week,
- In a training course to prepare for employment

NOTE: SSI only. SEIE requires a formal request, along with submission of documentation. **Benefits Counseling can help!**

SEIE Example

ANOTHER EXAMPLE:

- Michael is a 19-year-old college student at the local community college. He receives 794.00 in SSI/month. Michael works 10 hours/week in the college bookstore and earns \$9.00/hour. His monthly income from work is \$ 389.70.
- SSA excludes up to \$1,900 a month for students so Michael's \$389.70 won't be counted.

Michael's new monthly income

- SSI \$794.00
- Earnings from work +\$389.70

\$1,183.70 Michael is better off financially!

**Work Incentives for
Social Security Disability
Insurance (SSDI) Beneficiaries**

Trial Work Period (TWP)

The TWP amount for 2021 is \$940.

The Trial Work Period allows you to test your ability to work for at least nine not necessarily consecutive months AND continue to receive benefits.

Once the Beneficiary completes ALL of his/her 9 TWP Months the beneficiary enters into 2 status:

- ✓ Cessation/EPE (*using the SGA Level threshold*)



Cessation and Grace Months

- The Cessation and Grace period starts the **first month** that your work is above SGA (\$1,310 in 2021) and continues for a total of three months.
- This may occur during or after the EPE.
- You will still be entitled to your benefit check during this 3-month period.

Extended Period of Eligibility

- Begins the month after your TWP ends (even if you are not working that month) and runs for 36 consecutive months.
- The value of your work effort is compared to **Substantial Gainful Activity (SGA)**.
- **SGA for 2021** is **\$1,310** for non-blind persons and \$2,190 for statutorily blind persons.

Any month that your countable earnings or work activities are below the SGA level, you will get benefits.

Any month that your countable earnings or work activities are above the SGA level, your benefits will be suspended.

Other work incentives can be applied to reduce countable earnings during the EPE.

IRWE Example

Impairment Related Work Expense)

- **Eric** receives SSDI benefits and has taken a job earning \$1,400/month. Because his wages are above SGA, he will lose his monthly check after his Trial Work Period without an IRWE.
- Eric uses a job coach which is partly paid for through OVR and \$200 is paid out of pocket. By deducting the IRWE from his gross wages, Eric's income would be below SGA.

- Work Earnings: $\$1,400.00$
- IRWE: $-\underline{\quad 200.00}$
- Remaining earnings = $\$1,200$ (below SGA)

- Eric will now continue to receive his SSDI benefit – **and be better off financially!**
- **2021 SGA Level:** \$1,310.00 (non-blind)

Expedited Reinstatement

After the benefits end, you have an additional 60 months to be reinstated if work stops and there is no medical improvement.



Continuation of Medicare Coverage (SSDI eligible)

Most persons with disabilities who work will have the assurance of Medicare coverage for at least 93 consecutive months after the 9-month Trial Work Period.

- 93 months = 7 years and 9 months
- Hospital Insurance (Part A); Supplemental Medical Insurance (Part B), if enrolled; and Prescription Drug coverage (Part D), if enrolled.

If you get both SSI & SSDI

- All of the work incentives apply to you
- Talk to a Benefits Counselor from DRP's WIPA Program!

What is a Ticket to Work?

A ticket you can use to get free employment services.


Social Security Administration

Ticket to Work and Self-Sufficiency

Ticket Number
123-45-6789TW

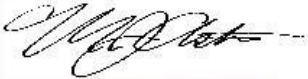
Claim Account Number 987-65-4321 W

Issue Date:



This ticket is issued to you by the Social Security Administration under the Ticket to Work and Self-Sufficiency Program. If you want help in returning to work or going to work for the first time, you may offer this ticket to an Employment Network of your choosing or take it to your State vocational rehabilitation agency for services. If you choose an Employment Network and it agrees to take your ticket, or if you choose your State agency and you qualify for services, these providers can offer you services to help you go to work.

An Employment Network provides the services at no cost to you. The Social Security Administration will pay the Employment Network if you assign your ticket to it, and the Employment Network helps you go to work and complies with other requirements of the Program. An Employment Network serving under the Program has agreed to abide by the rules and regulations of the Program under the terms of its agreement with the Social Security Administration for providing services under the Program. Your State agency can tell you about its rules for getting services.


Commissioner of Social Security

Contact the Ticket Call Center at 866-968-7842 regarding any questions about your Ticket.

The Ticket to Work program

- Participation is FREE and VOLUNTARY—there are no penalties if you choose not to participate
- The goal is for beneficiaries to show timely progress toward coming off benefits
- Employment Network agencies are available to assist you.
- You and the agency develop a work plan with steps to follow.

Examples of Services

- Skills testing
- Interest testing
- Resume preparation
- Interviewing skills training
- Job search & placement services
- Work Incentives counseling
- Job Coaching or other ongoing services

Ticket-to-Work

Access to Employment Support Services for Social Security Disability Beneficiaries Who Want to Work

Any SSI/SSDI Beneficiary may access the website at

<https://choosework.ssa.gov>

The screenshot shows a web browser window with the URL <https://www.ssa.gov/work/>. The page features the Social Security Administration logo and navigation links for SEARCH, MENU, LANGUAGES, and SIGN IN / UP. A banner reads "Welcome To The Work Site". Below this, a green heading says "Welcome to Ticket to Work Program!". The text explains that Ticket to Work is a free and voluntary program helping beneficiaries find jobs, keep Medicare or Medicaid, and become financially independent. It notes that individuals aged 18-64 likely already qualify. Two columns of options are shown: "Are you a.. Disability Beneficiary, Family Member, or Caretaker?" and "Service Provider or Interested in Becoming One?". Each column has a corresponding photograph: a smiling woman with glasses for the first group, and a man in a suit and a woman in a blazer for the second group. Social media icons for Twitter and Facebook are on the right, and a scroll-up arrow is at the bottom right.

Protection and Advocacy for Beneficiaries of Social Security

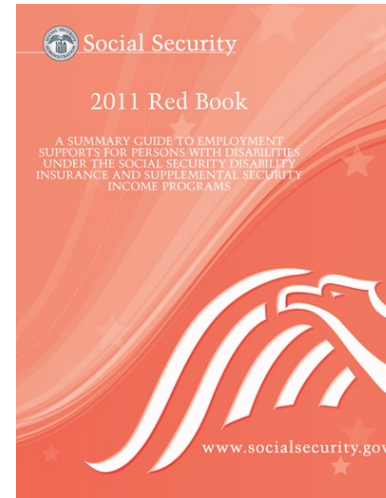
PABSS assists beneficiaries by:

- Advocating for workplace accommodations
- Advocating for vocational services from Employment Networks or state Vocational Rehabilitation
- Assisting beneficiaries to remove barriers to work

**For more information contact: 1-800-692-7443
X: 400**

Social Security's Red Book

A Summary Guide To Employment Supports For Persons With Disabilities Under The Social Security Disability Insurance and Supplemental Security Income Programs



- Phone: 410-965-2039
- Fax at (410) 965-2037
- Email: OPLM.OSWM.RQCT.Orders@ssa.gov
- Online: www.ssa.gov/redbook/eng/main.htm

Where to Get More Information

For general questions about working
and your benefits call

[Ticket to Work helpline](#)

at

866-968-7842 (voice)

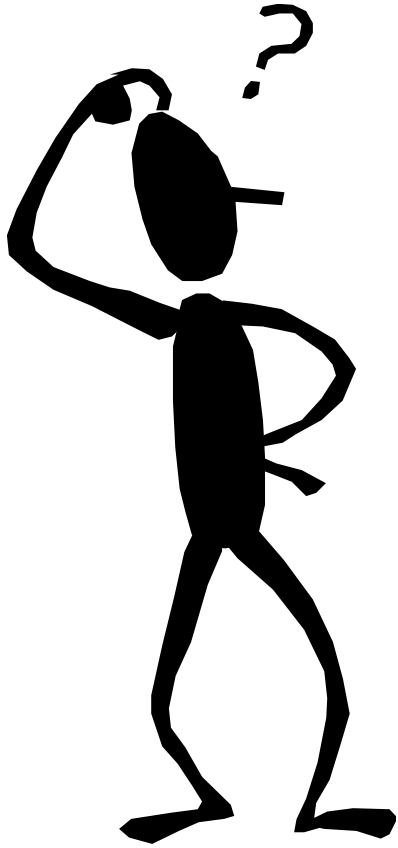
or

866-833-2967 (TDD)

How to speak to WIPA TEAM

- Please call TTW first
- TTW sends the WIPA referral to DRP
- DRP WIPA mails the WIPA Welcome Packet
- DRP website: disabilityrightspa.org
 - **1-800-692-7443 X 309**
 - **1-877-375-7139 [TDD]**

**What are your
questions?**



Suggestions for Us

Thank you for attending this presentation.

Our program highly values your support.

Please take time to answer our questions and let us know how our services could be more effective.