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>> Hi, everyone. Hi, this is Nancy Bhutto with National Disability Institute. Sorry for that little delay. Before I do partner introductions, I would just like to take a moment and remember the 17th anniversary of 9/11 and remember those that we lost in the terror attacks of September 11th, 2001. Thank you. So we are very happy to have wonderful partners with us today. Wanda Lopez from the New York City Office of Financial Empowerment, Martha Jackson with the mayor's office for people with disabilities, and Francis Lu who is with city community development. A little bit about Empowered NYC. It's a groundbreaking new partnership dedicated to improving the financial stability of New Yorkers with disabilities and their families. The collaboration is an initiative that will create, test and promote new strategies to enable New Yorkers with disabilities to improve their financial stability. This initiative will advance financial capability through broad engagement in education, tailored one-on-one financial counselling to enhance with new expertise, outreach and tools, and specialized benefit support services. As I mentioned, we have some people today. We have numerous strategic partners working on this project, including the New York City Office of Financial Empowerment, the mayor's office for people with disabilities, city community development, National Disability Institute, the mayor's fund to advance New York City, Joseph Family Foundation, as well as the advisory board of the Municipal Offices Disabilities Service Provides and Financial Empowerment Service Providers. And we want to thank them all very much. And I would now like to turn it over to Wanda Lopez to talk a little bit about New York City's Office of Financial Empowerment. And Wanda, I think you may be on mute.

>> Apologies. Am I on there now? Hello?

>> Perfect.

>> Yes, we can hear you.

>> Oh, great. I'm so sorry. The New York City Department of Consumer Affairs protects and enhances the daily economic lives of New Yorkers to create thriving communities. Here at the Department of Consumer Affairs, we license more than 81,000 businesses in over 50 industries and enforce consumer protection, licensing and workplace laws, ensuring truth in advertising and that New Yorkers are able to take paid leave for sick time to care for themselves or their loved ones. Within the Department of Consumer Affairs, we do have the Office of Financial Empowerment that has been providing one-on-one financial counselling since 2008 in over 20 financial empowerment centers citywide. Also providing free tax prep services at over 200 sites. We've helped 500,000 New Yorkers file taxes which translates to \$700 million in tax refunds and saved fees. So we're really excited to be a part of the Empowered NYC initiative and with that I'm going to turn it over to my colleague Martha Jackson at the mayor's office.

>> Hi, good afternoon everybody, and thank you for joining. For those of you not familiar with the New York City Mayor's Office for People with Disabilities, we have been in existence since the 1970's. Our focus is to make sure that New Yorkers with disabilities can lead happy, healthy and productive lives. We work to improve services and programs for over 900,000 New Yorkers who self-identify as being a person with a disability. We are very focused on a number of pillars, including NYC At Work which connects people with disabilities to meaningful living wage jobs across the five boroughs. The focus of our office is transportation, education, access to all things, health, especially accessible health for women, housing, affordable and accessible housing. The center of it all is of course employment. And because of that we joined with our partners at City Community Development and the Office of Financial Empowerment to create financial security which is through Empowered NYC. NYC At Work, as I mentioned before, is the first public/private partnership for New Yorkers with disabilities. This has been designed as a business-led, business-driven initiative. We have close to 100 businesses who are taking the lead in this. It is in fact a supply and demand driven model. A collaboration among providers, businesses in the [inaudible] sectors and vocation rehabilitation, schools and colleges and New York City government. And I'll turn this over to Francis.

>> Great, thank you so much, Martha. It's great to be with all of you on this Empowered NYC webinar. My name is Francis Lu and I'm here with City Community Development. We lead City's commitment to advancing financial inclusion. And we do this by partnering with leading nonprofits with municipalities and with community leaders. And together we work to develop new programs and services and initiatives that ultimately strengthen economic opportunity for all. We are really thrilled to be a partner and supporter of Empowered NYC. This initiative builds on years of work we've done with the Department of Consumer Affairs' Office of Financial Empowerment to strengthen and support financial counselling services and financial empowerment services for all New Yorkers. And this initiative is truly collaboratively co-developed. We are all committed to strengthening financial inclusion of people with disabilities and these Empowered NYC webinars are a core component of this initiative. So very glad to be working with our excellent partners at the Office of Financial Empowerment, the Mayor's Office for People with Disabilities, National Disability Institute, the mayor's fund and others to bring

Empowered NYC to life and to bring you today's webinar. So with that, I'll turn it back over to Nancy.

>> Thanks so much, Francis. And thank you very much, Wanda and Martha as well. So I am so happy to introduce today's presenter to you all, or possibly reintroduce if you were on last month's webinar. Marlene Yewliski, she is a manager of financial empowerment at National Disability Institute. I have been lucky enough to know her for I'm going to say close to 20 years now. And she worked for the Social Security Administration for over 35 years. So thank you, Marlene for being here. And with that, Marlene, I will turn it over to you.

>> Okay, thanks, Nancy. And I'm so happy to be here again this month to present some valuable information. Today we'll be talking a little about Social Security and SSI and some of the work incentives that folks with disabilities can use to become financially empowered. So before we do that, I wanted to talk just a minute about the National Disability Institute. The National Disability Institute is a national nonprofit organization dedicated to building a better economic future for people with disabilities. We are the first national organization committed exclusively to championing economic empowerment, financial education, access development and financial stability for all persons with disabilities. NDI affects change through public education, policy development, training, technical assistance and innovative initiatives. So today's objectives, there's five objectives. What I plan to do is provide you with a greater understanding of the supplemental security income benefits program. We'll talk about I guess about five work incentives, how to apply them while reducing the earnings that Social Security counts. We'll learn how to keep Medicaid while working under a special work incentive called 1619B. And if you were on last month's webinar, you'll probably recall we discussed how to keep Medicare for folks receiving SSDI benefits. So these are really powerful work incentives. What we would like to do is change the focus of benefit limits to financial stability for employment. At the end of the webinar, Nancy will review some of the resources you can go to for some of the help that you need. Now last month when we had our SSDI webinar, we talked about benefits and how working and using those work incentives could increase the financial stability of persons with disabilities. And that webinar was real helpful to many participants, but we learned a little bit from it. And a couple of the things we learned were there were about 95% of the participants who said that they agreed or strongly agreed that our webinar gave them the information they needed. And they actually found some of the information so helpful that they learned how to apply some of the information. And we were really, really thrilled that that occurred, but we would like that to be 100%. And about 90% of the participants said that either a little or most of the information was new. And we were really thrilled about that. We were happy to see that we provided information that folks out there needed but did not have. But then there was something we learned -- a little bit of feedback we received, and we made a couple of changes. And some of that feedback was for the returning participants, they wanted more examples and more questions and answers. So what you'll see with this webinar is we tried to incorporate what it was that you all wanted. You wanted more examples. You wanted a little more time for questions and answers. So hopefully we're going to deliver what it was that you told us you needed. So let's start with SSI. So what is SSI? And we know that SSI is supplemental security income benefit. It's a needs-based benefit. You may hear it referred to as being means-tested,

and it's meant to provide food and shelter for persons with limited means. Now it's paid not only to individuals with a disability, but it's also paid to individuals -- oh, let me back up on that. Sorry about that. It's paid also to individuals who are aged. And by aged, I mean those who are over the age of 65. And it's a benefit. It's paid to disabled adults or children, and you'll remember from the last webinar SSDI benefits were paid to adults, but SSI can be paid to adults or children. And children are defined as those under the age of 18, but they must have limited income and limited resources. It's funded by general tax revenue so that means that everyone's tax dollars fund the SSI program. And in New York State and in most states SSI recipients are also eligible for Medicaid. So what is the maximum amount paid? The maximum amount paid under SSI for a single individual is \$750 or it's \$1,125 for a couple who are both disabled. And the amount received can depend upon several factors. It could be affected by other income which is received. It could be affected by deeming. You'll hear that term. Deeming means that Social Security considers some of the income or the resources either of a parent as being available to a child, or the income or the resource of a spouse being available to the other spouse. That's what deeming is. So the payment could be affected by that. And it also could be affected by living arrangements. Some states supplement, supplemental security income, and in New York State the state pays a supplement which can be as high as \$87. And all states do not pay that supplement. Here where I'm at in Florida, we don't pay a state supplement. Once again, that state supplement is affected by many factors. Again, it could be affected by income, it could be affected by living arrangements. It could even be affected by the county of residence. So to be eligible for supplemental security income, an individual must meet technical factors or rules which aren't related to disability or blindness before the disability or blindness is even considered by Social Security. And again, you see that an individual has to have limited income to qualify. That's under \$750 a month, and limited resources, that's \$2,000 for an individual or it's \$3,000 for a couple. If it's a child under age 18, mom and dad's income along with their resources, even if they're not receiving supplemental security income, may be deemed to the child. That means it's assumed to be available to be used for the welfare of that child. And as a result, the child may or may not qualify for a benefit until they turn age 18 when that child becomes an adult and the parents income and their resources are no longer considered. That's why sometimes you'll see that sometimes a child under age 18 does not qualify for SSI despite their disability. But suddenly when they do turn 18, they reapply or apply and they become eligible as an adult. Now if the individual does meet the income and the resource rules, then they have to meet the definition of disability. And you'll see there's a different definition of disability for a child; there's a different definition for an adult. And each are based upon a different listing of impairment in the codes of federal regulations. And I might add too that there's a different definition of disability for an individual who's blind under the SSI rules because they don't have to meet a duration requirement. That's not a factor. There are some other additional technical requirements like US citizenship or certain categories of aliens along with some other rules. But with this presentation we're going to focus more on individuals who are already on the disability rolls. We're going to focus on adults and on working, and this presentation actually is not meant to provide training on the rules for becoming eligible for a benefit. It's actually more or less to provide you with information on how someone can become financially empowered by working and by using the Social Security work incentive. Now let's briefly look at some examples and some income which is not counted

in the supplemental security income benefits program. And you'll see on your screen a variety of items, value of food stamps, housing subsidy, home energy assistance. And with many folks who do receive a supplemental security income benefit, they also receive a variety of other public benefits. So it can actually affect a variety of benefits. So with this presentation we're focusing on how working and using specific work incentives affects the Social Security benefits that I would encourage folks who are thinking about working or encourage providers who are working with individuals who are thinking about working -- I would encourage them to make referrals to the Office of Financial Empowerment's pilot site. So that the individuals can get a full picture of how working affects all benefits and how they can become financially empowered through employment. And again, on this screen you'll see some other types of income which is food and shelter based on need provided by a nonprofit agency, income tax refunds including the earned income tax credit or deposit into an ABLÉ account. And I think in the following months you're going to be having another webinar and it will be involving ABLÉ. So we're coming to a poll question now. And our first poll question is, if you're a single individual who receives supplemental security income, can you have a balance of \$95,000 in an ABLÉ account and continue to receive a monthly SSI payment? Could you please answer yes or no? And then we'll go over our results. And we'll wait just a minute or so. I see the results are coming in. And Shahita, I see there are a lot of responses so far.

>> We have about half of the participants on today's webinar who have answered. If you don't know where they're located, it is currently on the right side of your screen. Please just tap either yes or no for this particular question. About 47 of us are left to answer.

>> Okay. Okay, in the interest of time, can we talk about some of the results?

>> Sure. So the results are 51 of you indicated yes and 24 indicated no.

>> Okay. And with that question, the 54% who answered yes are correct. You actually can have a balance of \$95,000 in an ABLÉ account and can continue to receive your monthly SSI payments. And actually, assuming that you meet all of the other factors of eligibility, you can actually have up to \$100,000 in that account and it actually is not counted as a resource for supplemental security income benefits. So that's really, really a good tool that many folks who are working can use to save money for some of their disability related expenses of the future. So that leads then to some of the resources actually which are not counted. And you'll see on your screen some of the resources are primary residence. It's one vehicle used for transportation. It could be an SSA-approved special needs trust or a pooled trust. It could be ABLÉ accounts up to \$100,000. It could be resources protected under a pass, medical devices and adaptive equipment or income tax refunds including the earned income tax credit for up to 12 months after receipt. And in particular with the earned income tax credit, it used to be exempt for only up to nine months. And I'm just throwing that out there just so you know even sometimes when you think that you know the rules or you've heard the rules, they're subject to change. So it's always important to check with the Office of Financial Empowerment, with the financial counsellors there to see what the current rules are. And earned income tax credit, that is not counted as income in the months received, but when it's saved, it's excluded up to 12

months. Now when we look at the special needs trust or [inaudible] trust, that can be counted as income, unearned income, when money is taken out of that account. But when it's in the special needs trust or the pool trust and it's SSA approved, it's not counted. But remember, there's a big difference between income and resources. I'll give you a little tip here. If you do have a special needs trust or a pool trust, then you actually can fund or contribute to an ABLÉ account. So I encourage you to participate in the webinar on ABLÉ because I think you'll be learning a lot of great tips on becoming financially empowered, or tips that you can pass on to some of your clients with regards to some of the income and resource-related rules. Now let's talk about Medicaid for a moment. Now what determines whether you're eligible for supplemental security income benefits in New York, you receive state administered Medicaid and that starts immediately. And it's like that in most states, but not in all states. And Medicaid as we know is the federal and state medical insurance program. Now let's go on to some of the supplemental security income work incentives. And work incentives like we said last month, there are special rules that Social Security has in place, and it makes it possible for individuals who receive SSI to work and still receive their monthly payments and their Medicaid. Now the work incentives are there to support a beneficiary's effort to become self-sufficient through working or to even supplement their benefits through working. And it's probably the best way I can think of to begin a journey to financial empowerment. When you're continuing to participate in the trainings and the webinars, you'll see that there are so many other steps you can take to improve your financial wellbeing and become financially empowered. And to begin becoming financially empowered, it's always recommended that a beneficiary contact the Financial Empowerment Center, one of the pilot sites, before they begin to work. I'm saying this for a lot of reasons. It's always crucial that a trained professional look at benefits and the type of benefits received and see if there's anything that the beneficiary needs to consider before taking that first big step. Things like what type of a medical [inaudible] does that person have? Will it cause a medical review to be generated if they work? Is that person in a five-month waiting period if they're receiving SSDI benefits? Have they completed an EPE, or are they in an initial reinstatement period? There's a lot of questions that need to be answered. So it's really, really important that as an individual with a disability, check with the Financial Empowerment Center or talk to a financial counsellor to get the correct information and the accurate information that they do need. So how can work incentives help? Now the work incentives that can help an individual with a disability to transition to work and keep more of their income or to maintain their Medicaid -- with more income an individual can pay for better medical care or work-related expenses. They can save money, build assets, live in a better or a safer neighborhood. They can meet new people or become more independent. It's all about living the type of life that they choose to work and not limiting their choices in life. It's all about learning about work incentives and I think the choices there. And it's about planning for the future. Now an individual can actually work at whatever level they think is best. They can work part-time, they can work full-time. But with that being said, I just wanted to mention something that I often hear individuals say, "I can only work at the part-time level or Social Security will cut off my benefits." And I think it's so important to clarify that Social Security does not look at whether a person is working part-time or whether they're working full-time. They really don't care if they're working part-time or they're working full-time when they're employed. But they do look at their earnings, the amount of their earnings. Sometimes I hear providers say, "Yeah,

it's okay to work part-time but full-time isn't an option." And that's so misleading and it's really holding individuals back, because many are capable of working more hours. And I think it would benefit their financial situation. When there are questions related to the level of work or to earnings, particularly when a beneficiary receives a variety of public benefits, like many SSI recipients receive, it's always crucial again to talk to a trained professional. I'll give you one quick example. A provider may tell an SSDI beneficiary that they can work at whatever level they choose for nine months and it won't affect their benefits. But they may not consider the other public benefits that they receive. And if this particular individual -- let's say they're on a home and community-based services labor, there are different income limits under that program. They're different than the SSDI limits under that program. And it actually can affect the waiver. And we all know that folks who receive waiver services, many of those services are very critical for that person. There are some examples shown on your screen of some of the work incentives we'll talk about. They're all very powerful work incentives and you'll see the five listed that we'll talk about today. The student earned income exclusion, the earned income exclusion, the plan to achieve self-support, section 1619B or continuous Medicaid while working and expedited reinstatement. So let's start out. We're going to talk first about these student earned income exclusions. And the student earned income exclusion, it could only be used by an SSI recipient. If someone's receiving SSDI or DAC benefits or disabled widow's benefits, they can't use it. The SSI recipient has to be under the age of 22 and regularly attending school. And Social Security does have some rules on what is or what constitutes regularly attending school. But all you need to know now is that it does not mean that that individual has to be in school full-time and it doesn't mean that individual even has to be in a formal classroom setting. So for individuals under the age of 22 who are regularly attending school and they're working, Social Security will not count up all of their earnings when they determine what the SSI payment amount will be. You'll see on your screen up to \$1,820 of earnings each month can be excluded under this work incentive, or up to \$7,350 of earnings per year. That's a lot. So we're going to see in the next slide an example of it. So we have Juan and Juan is 19. He's an individual with a disability. He receives SSI. He graduated from high school and he began attending community. And while he's attending school, he accepted a job working five days a week, four hours a day at \$15 an hour. We use the formula Social Security uses when they get those pay stubs. And we see that he's earning \$1,299 a month. So we look and we see his greatest earnings are \$1,299. The student earned income exclusion allows him to exclude up to \$1,820 a month. So he has zero income for earnings. The SSI payment is \$750 a month. His earnings are \$1,299 and his total income is \$2,049. His SSI payment is not reduced because he's choosing the student earned income exclusion. It's a really, really powerful work incentive. So what happens to the SSI payment if we have a working SSI recipient and they no longer qualify for the student earned income exclusion? Maybe they're over the age of 22 or maybe we have someone who's not attending school. You see on this slide that Social Security applies a general \$20 general exclusion and a \$65 earned income exclusion. What that means is they don't count the first \$20 of earnings, they don't count the next \$65 of earnings when they determine what the payment amount will be. After they subtract that total of \$85, they divide the earnings by half and that is the amount which reduces the SSI payment. And we'll see an example on this next slide. On the next slide we see Juan again. He's 22, still attending school. He's doing well. He's doing so well that his employer gave him a raise. He works five days a

week, four hours a day, \$16 an hour. He makes \$1,385.60 a month. Social Security, from those earnings, they subtract a \$20 general exclusion. They subtract a \$65 earned income exclusion. They divide it in half and that ends up being \$650.30 in countable earnings. That's the amount which reduces his \$750 SSI check. And what remains is \$99.70. That's his new SSI payment amount. When you add that to his earnings, he is still in a better position by working. He has \$1,485.30 in total income. Now the way it works is when one is reporting his income, Social Security puts his earnings into the computer and the computer automatically applies these exclusions. So Juan doesn't even have to ask them to apply this. It's just automatic. And now you're ready for the second poll. And with the second poll, it's stating that an SSI recipient must receive at least \$1 in SSI each month to keep their Medicaid coverage. Is that true or is that false? They have to have at least \$1 in SSI to keep their Medicaid, true or false? Okay, and we'll just wait a moment. Okay, Shahita, did we have a lot of responses?

>> Yes. We have about 50% who have participated. And I'm just going to let everyone put their votes in and then end the poll, and then afterwards the actual figures will show.

>> Okay. Okay.

>> It's done. I'm going to close the poll now.

>> Okay. Okay, and can you tell us the results, Shahita?

>> So we have 24 people who indicated true, and 39 who indicated false. Poll results will be showing shortly.

>> Okay. And the answer to that is no. And you may hear that this is a fact and it actually is a myth that you must have at least \$1 in SSI for Medicaid to continue. But it truly is absolutely false. I think this may have stemmed from the fact that when an individual applies for supplemental security income benefits, they have to be eligible for a cash payment, at least \$1 cash payment for at least one month before qualifying for 1619B. So after an SSI recipient goes to work, their Medicaid can continue if earnings either alone or in combination with other income is too high for an SSI payment. Now to qualify though, an SSI recipient has to meet all of the other rules of eligibility. If SSI benefits stop because someone has excess resources or if they stop for any reason other than earnings or benefits, your Medicaid can actually stop. So to qualify for 1619B, an individual, an SSI recipient has to meet the five rules shown on this slide. And those rules are they have to have been eligible for an SSI cash benefit for at least one month before becoming eligible for 1619B. And we talked about that. They must still have disability. And what that means is they did not have a medical continuing disability review that's done in the disability space. They must meet the SSI eligibility requirements, except for their earnings. They must meet continued Medicaid to work, and they must earn under the state threshold level for that gross earned income that's insufficient to replace SSI Medicaid and any other publicly funded Medicaid benefit. In New York State, the state threshold level is \$45,812, and that amount varies from state to state. If someone though were however has earnings above that amount, that they can actually apply for an individualize threshold with

Social Security if again their earnings cannot replace their SSI, their Medicaid or any publicly funded attendant care benefits. Now on this slide, we have an example of the calculations with earnings in 1619B. And on it we see Juan is now 23, he's graduated. His employer was pleased with this progress and his productivity. He increased his hours. He's now working 30 hours a week and he's earning \$16 per hour. Now he really wants to pay down his student debt by working more hours and earning more money, but he's afraid. He's afraid to lose his SSI cash payment and he's afraid to lose his Medicaid completely. So with the amount of hours he's working and his hourly rate, his earnings are \$2,078.40 a month. Social Security subtracts a general exclusion of \$20 and \$65 earned income exclusion. They divide in half and his countable earned income is \$996.70. That's far more than the \$750 SSI payment so that means his SSI payment is zero. But his Medicaid continues so long as he meets the rules on the prior slide. And it continues automatically. When Social Security does enter the information into their computer, their computer system transmits a code to the state saying Medicaid continues and the Medicaid does continue. Now the next work incentive we'll talk about, the plan to achieve self-support or PASS, and it's a work incentive for individuals either who are receiving SSI or they can become eligible for it by setting aside some of their earnings, some of their unearned income, or by setting resources for a set period of time to use for items or services needed to achieve a work goal. And their work goal must specify an individual job when complete which either decreases -- and for folks receiving SSI it decreases the amount of SSI they receive, or if it's someone who receives SSDI also, it must totally eliminate that benefit if they achieve that work goal. Now work goals could be something like maybe someone has a work goal that they want to become a registered nurse. So their expenses may include paying for a portion of their education not covered by grants or not covered by other programs. Maybe they have to purchase books or pay for transportation to and from school. So that may be someone who may benefit from the PASS. It can be something like continue to work even in a current job. And you don't hear of that very often, so it is possible to have a pass for something like that. Perhaps you have an individual -- there's someone with an intellectual/developmental disability. And maybe they're working as an assembler or doing data entry work and they have a job coach and they want to work more hours with less support, but they need someone to pay for that job coach. They are paid for it for a limited period of time, and let's assume they're not on a waiver which can pay for it. But they need somehow to fund that job coach, and a PASS may be the answer for someone like that. A work goal cannot be something like, I want to get a degree; I want to purchase a vehicle; I want to buy a computer. It has to be a specific goal, a registered nurse; an accountant; a plumber; a maintenance worker or something like that. Again, for SSI recipients, if they achieve their work goal, the amount of money they receive by achieving the work goal must decrease the amount of SSI benefits they received. And for those receiving SSDI benefits, the goal must be at the SGA level or higher so that it would totally eliminate that SSDI benefit. When Social Security actually figures that SSI payment, they won't be counting the income or the resources that the beneficiary is saving and setting aside for those items or expenses that they have under their PASS. So that means either an SSI payment or a higher SSI payment. On this slide you'll see some examples of PASS expenses, education training, job coaching. It could be attendant care services. It could be childcare or transportation or perhaps it may be equipment, tools or uniforms for a job. And on this slide, you'll see an example of how PASS works. And in our example, we have Tim and Tim needs to

buy tools for a plumbing apprenticeship program. He works part-time 10 hours a week. His employer pays for his apprenticeship schooling, but Tim is setting aside \$357.50 a month in this PASS for tools and transportation to get to and from his job. So in the first column you'll see how working affects Tim's benefits without a PASS. He's earning \$800 a month. After Social Security does their calculations, countable income is \$357.50. And that reduces his SSI payments to \$392.50. And that second column, you'll see how using the PASS to save for his expenses for his tools and transportation affects his PASS. Notice that he's still earning the same amount. He's still earning \$800 a month and he's still saving that same amount, \$357.50. So when Social Security deducts his PASS savings from the income account, his countable earnings or his countable income is zero which means that his work doesn't receive his SSI benefits due to the PASS. On the bottom line you'll see the comparison of the total income when he uses the PASS and when he's not using the PASS. So I think that you can see that it's very beneficial for those folks actually who can use a PASS to achieve the work goal when they have expenses for items or services needed to achieve that goal. So last work incentive we'll talk about today is expedited reinstatement. And expedited reinstatement actually is a safety net for individuals who work their way off benefits and they're terminated, but for one reason or another they have to return to the disability roll. It allows that beneficiary, and that can be an SSDI beneficiary or an SSI beneficiary to again begin receiving benefits that they cannot continue to work, or if they have to reduce their earnings to under a substantial gainful activity level. We talked about SGA last month and we said that it is \$1,180 in countable earnings. To qualify for expedited reinstatement, an individual has to apply for that within five years of the date they were terminated, and they have to have either the same or related disability. And their Medicare or Medicaid can start up immediately, and provisional payments start up immediately for up to six months while Social Security is processing their case. And I just want to mention one thing on this slide, that there's a big difference between termination and suspension of benefits. Payments have to be terminated. When someone is in 16B status, their actual payment is suspended. It's not terminated. When someone is in an extended period of eligibility and they're working above the substantial gainful activity level, their benefits are actually suspended, not terminated. And they can actually be reinstated without using expedited reinstatement. This is just the work incentive for folks who were terminated because they were working at such a high level that they worked their way off benefits. Now how and when to report earnings, it's important that SSI beneficiaries report monthly during the first six days of the month. The SSI payments have to be adjusted and they could go up or down based upon the earnings Social Security counts. So there's a variety of ways that SSI recipients can report to Social Security. And a couple of them are shown on your screen. An SSI recipient can set up a My Social Security account and use the online wage reporting application. But to do that, they must either not be starting a new job, or they must have reported their earnings at least once to Social Security so that the employer identification number is entered in the Social Security system. They also can use a mobile wage reporting application from a smartphone or they could use an SSI telephone wage reporting system. Or the last way is they could either call, fax or write to the local Social Security Office and provide their pay stubs. What to report -- in the first webinar on SSDI, again we discussed about communicating and keeping in constant communication with Social Security. And when someone does begin working, they need to report the name of their employer, the number of hours per week they're working and their

hourly wage and any changes to that if they get a raise, if they get a promotion. That they've started their job, that they've stopped working, their Social Security number, and they need to provide their pay stubs on which they've noted their Social Security number and their name. Oftentimes pay stubs do not include the Social Security number and Social Security sometimes finds it difficult to find a particular person in the computer system, particularly if your name is very common. Some reporting tips. Regardless of whatever method is chosen, one tip is to sign up online to receive monthly reminders, text message reminders or email reminders to report. If both SSI and SSDI benefits are received, it's always helpful to make two copies and provide one copy. If you are reporting via fax, in person to the SSI unit and to the SSDI unit, to always keep a copy of anything you give or you receive from Social Security for your records. And always maintain a receipt. Under the law Social Security is required to provide a receipt, no matter how work gets reported. And that's under the Social Security Protection Act and that may be used later, should an overpayment actually occur. Social SSI work incentives and financial stability, you can use more than one work incentive at the same time. Work incentives allow an SSI recipient to keep more of their earnings and to become financially empowered. We learned that 1619B allows ongoing access to Medicaid while working. And we also learned that it's possible to immediately get benefits back if they're lost due to employment through the work incentive expedited reinstatement. So with that, I think Nancy I'm going to turn it back over to you.

>> Thank you so much, Marlene. Absolutely wonderful information. And I have had the pleasure not only of listening to you, but also kind of looking at some of the questions and answers that have been coming in and out. And I do have some questions for you, but I will give your throat a break and I will go through a few slides first. And that first is action items. So we're very happy that we had close to 150 folks participating today. Please keep joining us each month to build your knowledge base and your level of comfort regarding financial empowerment. And please use the tools that you learned about how to verify benefits, because as I think Marlene showed pretty critically between last month and this month, the differences between benefits SSI and SSDI are huge. And it's important to know what benefits somebody is receiving. And another action item is to remember that we are going to be offering free confidential financial counselling services. So please get ready to refer your customers to this new project that will be coming this fall. And also please let us know if you would like to join our referral network. And you can join that network by contacting Wanda Lopez, [walopez@gca.nyc.gov](mailto:walopez@gca.nyc.gov). That's also on your screen. And we also have some resources for you and then some contact, and then we'll do a few more questions. So some great resources. One is the Social Security Administration. They have a wealth of information on their website, and then beneficiaries can also call the toll free number and get information to help them out as well. Also New York Protection and Advocacy for beneficiaries of Social Security which is also the PASS program. So anybody who is having difficulty with the Social Security Administration, they're a great advocacy organization. Also work incentives, planning and assistance. Hostos at CUNY Community College, they offer work incentives planning and assistance. We will also be providing that through the pilot project. So we're happy to be able to give you information about people who are interested in going back to work and all the great benefits that Social Security has to offer. And one of those is the Ticket To Work program. And you can go to

chooseworks.org for that. And then lastly, Marlene mentioned PASS plans. And Cornell University actually has a great tool, and it's PASSonline.org, very easy. But it gives you sample PASSes and it gives you an opportunity to actually write out your PASS on that website as well. So really some great information there. Moving on to contact. So we've got myself, Nancy Bhutto. And I know we saw a couple questions in the chat box that were pretty in-depth and pretty complicated. Feel free to send your questions to me and I will make sure that they get answered. We already told you the contact information for Wanda Lopez, also Christa Rivera with the Office for Financial Empowerment. And of course, the mayor fund with the mayor's office. So we are all here to answer any questions that you may have about our specific programs or about the pilot project. So questions, Marlene, there is a question that I think would be good for you to answer that somebody had. And that was, is there an application process for 1619B? How does one get 1619B?

>> That's really a great question. And no, there is no application to apply for 1619B. What's real important to trigger 1619B is for an SSI recipient to regularly report their earnings to the SSI program. SSI will in turn input that data into their computer system. And that is, unless the person is self-reporting using My Social Security or one of the other ways. Once everything is posted to their record in the Social Security computer system, there's a data exchange, and Social Security sends that information to the state agency which administers the Medicaid program. So it shares that data. The code is transmitted and 1619B and Medicaid continues. So there actually is no application.

>> Great, thank you so much, Marlene. We also have another question which I'll be able to answer and that is, where can we access the resources we just mentioned? So I will let everybody know to go to our website and you will be able to click on all of our previous webinars and get all of the information including the resources that we mentioned today. Today's webinar should be up on the website in roughly a week and a half to two weeks. And moving on to our final slide, this addresses somebody else's question. Join us for our next training. Somebody had a question about ABLE accounts. And we were able to answer that in chat, but I also wanted to let everyone know that next month, Tuesday, October 9th at 1:00 PM we will be having our next webinar on New York ABLE, financial empowerment and ABLE accounts. So you will be able to learn much more about that. The registration link is there for you to join us. And once this survey ends -- or I'm sorry, once this PowerPoint ends, a survey is going to pop up. We really hope that you enjoyed the examples that we gave today. That was from your feedback from our last webinar. So we are definitely using your feedback to help us develop this training series to meet your needs. So please take a moment to answer our survey. Thank you all very much for your time today. And we look forward to talking with you next month. Bye-bye.