

SUPPLEMENTAL SECURITY INCOME THE IMPACT OF WORK ON BENEFITS

Presenters:

Elizabeth Jennings, National Disability Institute

Nakia Matthews, National Disability Institute

Special Guest Speaker

November 7, 2012 3:00pm – 4:30pm EST

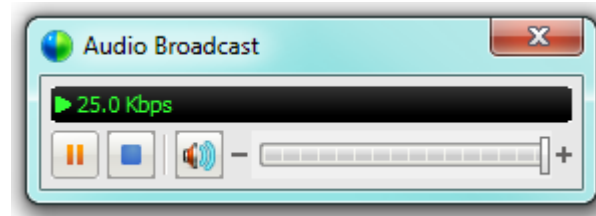
Today's Agenda

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- Welcome - Elizabeth Jennings, NDI
- Housekeeping - Nakia Matthews, NDI
- Overview of Financial Wellness Survey Results and Importance of Economic Empowerment - Elizabeth Jennings, NDI
- Impact of Work on SSI Disability Benefits - Elizabeth Jennings, NDI
- Peer Perspective - Special Guest, Maureen
- Suggested Next Steps - Elizabeth Jennings, NDI

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SSI – Impact of Work on Benefits

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We will discuss:

- Overview of Financial Wellness and relative strategies
- Supplemental Security Income benefit basics
- Doorways to employment supports
- Peer Experience
- Suggested Next Steps
- Q&A

What is Financial Wellness?

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- We define financial wellness as the state of a person's finances with the intent of working towards financial behaviors that limit stress and the impact of stress on one's daily life.

Financial Wellness



National Poverty Estimates

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Individuals ages 18-64

- For individuals without disabilities, 12.8% had income below the poverty level over the past 12 months
- For individuals with disabilities, more than 2x that rate - **27.3%** had income below the poverty level.

Source: U.S. Census Bureau, 2010 American Community

Survey

- No group in America is more in need and more deserving of economic recovery

- For millions of working age adults with disabilities a dependence on public benefits for income, health care, food, and housing becomes a trap that requires limiting income to remain eligible.

Why is Financial Wellness Important?

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- Impacts mental and physical health.
- Impact positively self-concept.
- Changes status with other community stakeholders.
- Directly impacts quality of life.

Financial Wellness and MS

- A recent survey conducted by MSAA and NDI involving individuals with MS indicated:
 - 55.1% of households earn less than \$35k annually, 16.4% earn less than \$50k but more than \$35k annually.
 - When asked about the ability to pay all of their bills in a typical month, 32% have a “very difficult” time paying their bills in a typical month, 46.9% reported a “somewhat difficult time”.
 - 43% of respondents reported that their financial status has affected their ability to access medical care at some point.

Financial Wellness and MS

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- A recent survey conducted by MSAA and NDI involving individuals with MS indicated:
 - 71.7% of respondents do not have enough savings to cover 3 months expenses.
 - 67.1% of respondents reported that their finances were worse since their MS diagnosis.
 - 73.7% of Respondents reported that they were not aware of/have not used financial stability programs (EITC, IDA, FSS, PASS – you will learn about these in subsequent webinars)

Financial Wellness Strategies Exist

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Financial Literacy

Budgeting
Credit Repair
Getting Banked

Use of work incentives

Use of tax incentives
Volunteer Income Tax Assistance
Earned Income Tax Credit

State Medicaid

Buy-In
Programs

Family Self-Sufficiency Programs

Individual Development Accounts
Assistive Technology Loan Funds
Student Loans
Retirement Accounts

Post-secondary Education

Employment
Self-employment
Micro-Enterprise
Home Ownership

Protection and Advocacy, Taxpayer Advocates, Credit Counseling

Volunteer Income Tax Assistance, Benefits Planning

SSA Disability Benefits

- The Social Security Administration has two programs to support individuals with disabilities with an inability to work at a substantial level.
 - ▣ Social Security Disability Insurance (SSDI)
 - ▣ Supplemental Security Income (SSI)

- Many people with disabilities who receive SSDI and/or SSI, want to work or return to work but are unsure what will happen to their benefits when they do.

- SSA policy includes work incentives that make it possible for individuals to test their ability to work and continue to receive some or all of their cash and health benefits.

SSA Eligibility

Individuals must prove the following to be eligible for SSDI:

1. Prove that they have a documented medical disability that will last 12 months or longer or result in death.
2. Meet SSA's definition of disability:
The inability to engage in Substantial Gainful Activity (SGA, which is paid work) by reason of any documented medical impairment (physical or mental) that will last 12 months or longer and/or result in death.

Individuals who are blind do not have to prove that they are unable to work. They only have to prove that they meet SSA's level of blindness.

Substantial Gainful Activity (SGA)

SGA is a basic test used by SSA to establish disability status

- SGA is the performance of significant mental and/or physical duties for profit.
- It is usually determined to be gross earnings (before taxes) of an amount of money that is set January 1 of each calendar year based on the National Average Wage Index.
- To meet this test a person must not be working, or if working, earning less than the SGA level amount.

2012 SGA for non-blind individuals = \$1010/month

2012 SGA for blind individuals = \$1690/month

Eligibility of Benefits - Supplemental Security Income-SSI

- ✓ Individual with a disability or over age 65
AND
- ✓ Income less than \$698/month (\$1048/month/couple) in income.
 - ❑ Unearned Income (Not Wages, i.e. SSDI, VA, Annuities, etc.)
 - ❑ Deemed income
 - Spouse to spouse
 - Sponsor to alien
 - Parent to child (if under age 18)
 - ❑ In-kind Support (1/3 deduction of SSI check)
 - ❑ Earned Income (Wages)
 - ❑ SGA factor during initial eligibility but once eligible SGA is a non-issue
- AND
- ✓ Resources less than \$2,000/Individual, \$3,000/Couple
 - ❑ The home you live in and the land its on is excluded
 - ❑ One car (used for work, medical appointments, or necessary based on geography) is excluded regardless of value.
- ✓ Medical Insurance - MEDICAID
 - ❑ SSI connected, State Administered

Continuing Disability Review Process

- ❑ The Social Security Administration (SSA) is required by law to periodically determine whether beneficiaries continue to be disabled and therefore continue being eligible to receive either SSI and/or SSDI
- ❑ Under SSA's medical improvement standard, generally, once individuals are receiving benefits, evidence must show that medical improvement related to the ability to work and perform SGA can occur. This must occur before SSA can determine that individuals are no longer eligible to receive benefits.
 1. CDR's involve an interview at the local SSA office
 2. Filling out a form about current medical information (similar to initial eligibility process)
 3. SSA will forward form to DDS for review and medical determination.

Points of Interest

Supplemental Security Income - SSI

- ✓ Attached to Medicaid (eligibility rules vary from by State)
- ✓ Requires updates on ALL your income
- ✓ Once you are on the rolls,
you can work and earn above SGA and maintain SSI....
“The more you work, the less you need from SSI”

Work Incentives Comparison Chart

Social Security Disability Insurance

- ✓ Trial Work Period
- ✓ Extended Period of Eligibility
- ✓ Impairment Related Work Expense
- ✓ Subsidies
- ✓ Unsuccessful work attempt
- ✓ Unincurred Business Expenses (self-employed only)
- ✓ Continuation of Medicare
- ✓ Section 301
- ✓ Expedited Reinstatement
- ✓ Ticket to Work
- ✓ Medicaid Buy-In

Supplemental Security Income

- ✓ Student Earned Income Exclusion
- ✓ Impairment Related Work Expense
- ✓ Blind Work Expense
- ✓ 1619 (a)
- ✓ 1619 (b)
- ✓ Property Essential For Self Support
- ✓ Plan for Achieving Self-Support
- ✓ Subsidies (only at time of application)
- ✓ Section 301
- ✓ Reinstatement without new application
- ✓ Expedited Reinstatement
- ✓ Ticket to Work
- ✓ Medicaid Buy-In

Impairment Related Work Expenses-IRWE

- Purpose: IRWE is used to enable SSI beneficiaries to reduce countable earnings due to out of pocket expenses that support a disability to allow a person to earn income, even if those items or services are needed for non-work activities.

- Examples of Allowable Expenses:
 - The expenses must be directly related to supporting the disability
 - Cost must be paid out of person's pocket and not covered by other funding sources
 - Expense must be paid in a month wages are earned or had earned
 - Expense must be reasonable.

IRWE's, continued

□ Features:

- No time limits in using IRWE's
- IRWE's do not have to be a monthly expense
- IRWE's may be a one-time expense deducted all in one month or spread over several months while earning wages

□ Reporting IRWE's:

1. The first month you use an IRWE, make an appointment to submit your receipts and the reason for the costs, with your paystubs to your local SSA field office
2. The SSI claims representative will review the IRWE's and, if approved, adjust your benefit accordingly.
3. Discuss with the claims representative the frequency in which they would like you to continue to report these expenses.
4. Continue to keep receipts, in the event SSA requests proof of expenses.

Blind Work Expenses - BWE

- Purpose: BWE is used to enable blind SSI beneficiaries to reduce countable earnings due to any cost incurred to work.

- Examples of Allowable Expenses:
 - ▣ Taxes
 - ▣ Guide Dog costs
 - ▣ Transportation to and from work
 - ▣ Equipment and Services
 - ▣ Non Medical Equipment and Services
 - ▣ Physical Therapy
 - ▣ Mandatory Pension Contributions
 - ▣ Meals during work hours
 - ▣ Attendant Services
 - ▣ Child Care

BWE's, continued

□ **Features:**

- The expense does not have to relate directly to blindness.
- The expense does need to be a work related expense a person pays out of pocket.
- The expense does need to be one a person pays out of pocket.

□ **Reporting BWE' s:**

1. The first month you use a BWE, make an appointment to submit your receipts and the reason for the costs, with your paystubs to your local SSA field office
2. The SSI claims representative will review the BWE's and, if approved, adjust your benefit accordingly.
3. Discuss with the claims representative the frequency in which they would like you to continue to report theses expenses.
4. Continue to keep receipts, in the event SSA requests proof of expenses.

Plan For Achieving Self-Support (PASS)

Allows an individual to set aside income (any income other than SSI) or resources which would otherwise affect the individual's eligibility for a benefit or the individual's payment amount to achieve a **work goal**.

Allows you to think outside of the box and assess what you want to do and how you might get there, with the support of SSA.

If you receive SSI benefits (or you might qualify for SSI) and you have a work goal, we encourage you to learn more about PASS.

Plan For Achieving Self-Support (PASS)

The PASS plan must:

- ❑ Have a specific work goal
- ❑ Have a specific time frame for reaching the goal
- ❑ Show what money and any other contributions will be used to reach the work goal
- ❑ Show how any money set aside in savings will be kept separate from other funds
- ❑ Show how the money and resources will be saved and, later, spent
- ❑ Be submitted in writing and approved by Social Security's PASS Cadre
- ❑ Include a Business Plan if the PASS is for self-employment
- ❑ Be reviewed periodically to assure compliance
- ❑ Increase an individual's ability to be self-supporting by decreasing the amount they receive in cash benefits from Social Security

PASS Resources

SSA - <http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm>

Cornell University - www.passonline.org

Continued Medicaid Under 1619 (b)

For those who receive SSI only:

- ❑ Loss of SSI check due to earned income
- ❑ Remain disabled
- ❑ Assets under \$2000 (\$3000/couple)
- ❑ Need Medicaid to work
- ❑ Have been eligible for SSI for at least one month
- ❑ **Annual earnings below the State Threshold Amount**
<http://www.ssa.gov/disabilityresearch/wi/1619b.htm>
 - ❑ An individualized threshold amount may be available.

SECTION 301

- ❑ Section 301 allows individuals who improve medically and are no longer considered medically eligible through a CDR (Continuing Disability Review) to continue receiving a cash benefit if:
 - ❑ Participating in an approved vocational rehabilitation program (public or private) at the time the eligibility ceases; or
 - ❑ Continued benefit payments to students age 18 to 21 who medically recover, or whose disability is determined to have ended as a result of age 18 re-determination, while participating in an individual education program. (Effective July 2005)
 - ❑ It is determined by SSA, with the aid of information from the vocational program that the vocational program will likely increase the permanent independence and self-sufficiency of the individual.

Note: Medicare and Medicaid and any State supplements also would continue under Section 301

EXPEDITED REINSTATEMENT

Individual who become ineligible for SSI benefits due to work, may request to reinstate benefits without filing a new application.

- ❑ The beneficiary must be unable to work and earn SGA because of the same or similar medical condition
- ❑ The beneficiary must file the request for reinstatement with Social Security within 60 months from the month their benefits are terminated.
- ❑ SSA will provide up to six months of provisional benefits (including Medicaid) while a case is being reviewed.
- ❑ Beneficiaries found not disabled, do not repay the provisional benefits

Note: Individuals always have the option of re-applying for benefits.

Medicaid Buy-In Programs

Purpose of the Program: To provide an opportunity to purchase Medicaid coverage for persons with disabilities who are working.

Sample Eligibility Criteria:

1. Between the ages of 16 and 65
2. Have a permanent disability
3. Be employed (full or part time)
4. Meet the income and asset guidelines

To locate a Medicaid Buy-in program:

http://cwd.aphsa.org/links/medicaid_buyin_resources.asp

Supports to Assist You - Benefits Planners

Benefits Planners *typically*:

- Provide benefit and work incentives planning and assistance;
- Refer beneficiaries with disabilities to appropriate Employment Networks or State VR agencies based on individual needs and impairment types; and
- Provide general information about health benefits coverage available to beneficiaries once they enter the workforce
- May work for an array of entities, SSA used to fund a cohort of providers, those former organizations are a good starting point for locating a Benefits Planner

■ List of Providers - <https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

Please note, funding for these projects has come to an end but this remains the most comprehensive list of programs that may still offer services.

Supports to Assist You - Protection and Advocacy

Protection & Advocacy agencies have the authority to provide legal representation and other advocacy services, under all federal and state laws, to all people with disabilities (based on a system of priorities for services).

Related to employment, Protection and Advocacy agencies can assist when:

- ❑ You want to know what help is available to get or keep a job.
- ❑ You want to know what will happen to your benefits if you go to work. Benefits may include: Social Security, Medicaid, TANF, Medicare, Housing, Food Stamps, Transportation
- ❑ You have transportation problems getting to and from work.
- ❑ You believe you were not hired or given a different job because of your disability.
- ❑ You were not given the help you needed to do your job.
- ❑ You think people at your job are bothering you or not treating you fairly because of your disability.

❑ List of Providers - <http://www.napas.org/en/ndrn-member-agencies.html>

Peer Perspective

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- ❑ How has MS impacted your financial life?
- ❑ Have your financial goals changed?
- ❑ Have you made a return to work?
- ❑ Please share your return to work experience?
- ❑ Do you feel that returning to work has a positive impact on your finances?

Doorways to Employment Supports

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- State Vocational Rehabilitation Agency
- Department of Labor – One Stop Centers
- Independent Living Resource Centers
- SSA Ticket to Work Program
- Federal Hiring of People with Disabilities

State Vocational Rehabilitation (VR)

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- The VR program is a state-federal partnership that promotes the employment of people with disabilities.
- VR counselors have extensive specialized training, to work with you to:
 - ▣ Identify your employment goals
 - ▣ Provide assessments to measure your skills and aptitude
 - ▣ Provide access to assistive technology and other employment supports
- State Agencies and contacts - <http://rsa.ed.gov/people.cfm>

Department of Labor – American job Centers

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- The Workforce Investment Act of 1998 (WIA), which became effective July 1, 2000, established the One-Stop Career Center system.
- One-Stops (now called American Job Centers) are community centers that provide employment, education and training services all in one place.
- To learn more and/or locate a Center near you use:
<http://www.servicelocator.org/>

Disability Employment Initiative

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- DEI is funded through a contract with the Department of Labor, to twenty-three states, to improve education, training, and employment opportunities and outcomes of youth and adults who are unemployed, underemployed, and/or receiving Social Security disability benefits.
- DEI Projects hire staff with expertise in disability and workforce development to serve as Disability Resource Coordinators (DRCs).
- To locate a DEI site near you: <http://www.dei-ideas.org/>

Independent Living Resource Centers

- Centers for Independent Living (CILs) are grassroots, advocacy-driven organizations run by and for people with disabilities.

- Independent Living Centers have four core services,
 1. Individual and Systems Advocacy
 2. Information and Referral
 3. Peer Support
 4. Independent Living Skills Training

- To locate an Independent Living Center near you:
<http://www.ilru.org/html/publications/directory/index.html>

SSA TICKET TO WORK

- ❑ A voluntary program for people on SSI (or SSDI) who want to work.
- ❑ Participating in the Ticket program provides:
 - ❑ Greater Choice through an increased network of Vocational Service Providers (Employment Networks)
 - ❑ Suspension of the Continuing Disability Review when actively using your Ticket
- ❑ Employment Networks are:
 - ❑ Contractors with SSA to provide vocational services
 - ❑ State Vocational Rehabilitation offices are also a required Employment Network

SSA Ticket to Work Program

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- SSA's Ticket to Work program provides you an opportunity to shop around for the return to work service you may need.
- When you use a participating organization Employment Network (EN), you receive services, support and CDR protections from SSA. The EN you choose will receive payments as you work and earn at certain levels.
- To better understand or to locate an EN:
<http://chooseworkttw.net/>

Federal Hiring of People with Disabilities

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- The Federal government provides employment opportunities for individuals with disabilities through Schedule A hiring.
- Schedule A is a hiring authority available to federal agencies to hire individuals with disabilities without competing for the job.

To learn more:

- <http://www.opm.gov/disability/PeopleWithDisabilities.asp>
- http://www.dol.gov/odep/pubs/scheduleA/abc_Job_Applicants_ODEP_508%20compliant.pdf

Working Resources

- State Vocational Rehabilitation Agency
 - <http://rsa.ed.gov/people.cfm> - Click on State Agencies
- Department of Labor – One Stop Centers
 - <http://www.servicelocator.org/>
- Independent Living Resource Centers
 - <http://www.ilru.org/html/publications/directory/index.html>
- SSA Ticket to Work Program
 - <http://chooseworkttw.net/>
- Federal Hiring of People with Disabilities
 - <http://www.opm.gov/disability/PeopleWithDisabilities.asp>
 - http://www.dol.gov/odep/pubs/scheduleA/abc_Job_Applicants_ODEP_508%20compliant.pdf

Assistance with Accommodations

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- JAN – Job Accommodation Network
 - <http://askjan.org/>

- ADA National Network
 - <http://adata.org/Static/Home.aspx>

Suggested Next Steps

1. Register with one of the employment support programs noted.
 - Vocational Rehabilitation - <http://rsa.ed.gov/people.cfm>
 - Department of Labor – One Stop Centers - <http://www.servicelocator.org/>
 - SSA Ticket to Work Program - <http://chooseworkttw.net/>
2. Meet with a Benefits Planner to make an informed choice about the impact of work on your benefits.
<https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

Suggested Next Steps

3. Set a goal to complete items 1 and 2 over the next three months.

4. Share with us your experience.
 - We will send out emails over the next few months to offer you a chance to share your experience.

Contact Information

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NDI - www.realeconomicimpact.org

Elizabeth Jennings

202-296-2044 or ejennings@ndi-inc.org