Promoting Employment Among Social Security Beneficiaries

2020
Facilitator Disclaimer

- Disclaimer
  - Information in this presentation is the sole responsibility of AHEDD and does not represent official views of any federal or state agency including SSA and PA DHS.

- Facilitators
  - Joy Smith CWIC joy.smith@ahedd.org (866) 902-4333 ext. 62001
• Mission to serve the community as a catalyst in the employment and development of persons with disabilities. PA based statewide network with exclusive focus on employment since inception in 1977

• Work Incentive Counseling Cooperative Agreement with the Social Security Administration since 2001, expanded through other sponsors.

• Coordinate PA Business Leadership Network
Challenge the Assumptions - Change the Goal

“I don’t want to work (or only want to work part time) because I don’t want to lose my benefits”

TO

“I want to work and be better off...... financially”
Social Security Disability Benefits as Barrier to Employment

- Fear
- Eligibility criteria - difficulty qualifying and extensive resources to support this
- Prevalence of wrong, partial information
- Complexity within administration of other benefit programs
- Overpayments
Social Security Disability Insurance (Title II)

- SSDI - the publicly funded Long Term Disability (LTD)
  - Similar to OASI: Work history, individual monthly payments based on personal work history – credits
  - 6 month wait for cash, 2 year wait for Medicare
Work & SSDI

- Extensive Time Horizon
  - Trial Work Period – Full Cash
  - Extended Period of Eligibility – Full Cash or Suspension depending upon earnings

- Termination or Continuation of Cash benefits depending upon earnings and/or use of specific work incentives
Supplemental Security Income

- Supplemental Security Income (SSI): low income, low resources program for elderly (no disability status), adults and children with disabilities (<18).
SSI Features

- Limited Assets (@ application, continuous)
- Earnings below SGA for eligibility, irrelevant post eligibility
- Federal benefit rate: $783.00 (CY 2020)
- Most states provide an SSI supplement. In PA, DHS provides a basic $22.10
- Monthly SSI cash payment adjustment based on countable unearned and earned income
SSI Cash Payment Reduction from Earned Income

<table>
<thead>
<tr>
<th></th>
<th>Work</th>
<th>SSI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$-</td>
<td>$783</td>
</tr>
<tr>
<td>2</td>
<td>$800</td>
<td>$426</td>
</tr>
<tr>
<td>3</td>
<td>$950</td>
<td>$351</td>
</tr>
<tr>
<td>4</td>
<td>$1,100</td>
<td>$276</td>
</tr>
<tr>
<td>5</td>
<td>$1,300</td>
<td>$176</td>
</tr>
<tr>
<td>6</td>
<td>$3,160</td>
<td>$-</td>
</tr>
</tbody>
</table>
SSI Work Incentives:  
Plan for Achieving Self Support (PASS)  
A Fixed Savings Program  

- A vocational goal that requires the beneficiary to save money over a specific time period  
- SSI or potentially eligible for SSI & another source of income: earned, unearned, in-kind (e.g. deemed income)  
- PASS Application submitted to local SSA Office, approved by Regional PASS Cadre  
- Form: [http://www.ssa.gov/online/ssa-545.pdf](http://www.ssa.gov/online/ssa-545.pdf)
Impairment Related Work Expenses (IRWEs)

- Deductions related to the cost of certain impairment-related items
- An expense may qualify as an IRWE when:
  - The item(s) or service(s) enables you to work;
  - You need the item(s) or service(s) because of a physical or mental impairment;
  - You paid the cost;
  - The cost is "reasonable", that is, it represents the standard charge for the item or service in your community; and
  - You paid for the expense in a month you are or were working.
- Must submit proof monthly
Medical Assistance for Workers with Disabilities (PA)

- MAWD Medical Assistance while a person works even though earnings increase above limits for other programs.
- Premium is the amount a policy holder pays to purchase health insurance: 5% of an individual’s monthly countable income. Spousal income not included in premium determination.
Reporting Earnings

- Mail or drop off at SSA local office - SSDI and SSI
- Telephone Reporting – SSI only
- Reporting app on Smart Phones - SSI only
- Online through *my* Social Security portal - SSDI only
Work Incentive Counseling

- Confirm current status with SSA via Benefits Planning Query (BPQY)
- Work history and/or current strategy, education, relevant personal facts (e.g. marriage, dependent children, age);
- Scenario Analysis of Income;
- Applicable Work Incentives;
- Recommended form letters & benefit management tools;
- Delivered via individualized report!
- Follow up
WIPA

- Work Incentives Planning Assistance Program
- Cooperative Agreements between Social Security and local WIPA contractors: in PA – AHEDD, Disability Rights of PA, Goodwill Keystone: Community Work Incentive Coordinators – national certification
- Work Incentive Counseling for Social Security beneficiaries, ages 14 and up who are working, actively pursuing, or planning for employment.
How to Refer

CALL THE TICKET TO WORK HELPLINE!

1-866-968-7842
1-866-833-2967 (TTY)
Monday through Friday
8 a.m. - 8 p.m. EST

*Preferred method to allow for appropriate tracking and prioritization*