



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
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About the Agency

- 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

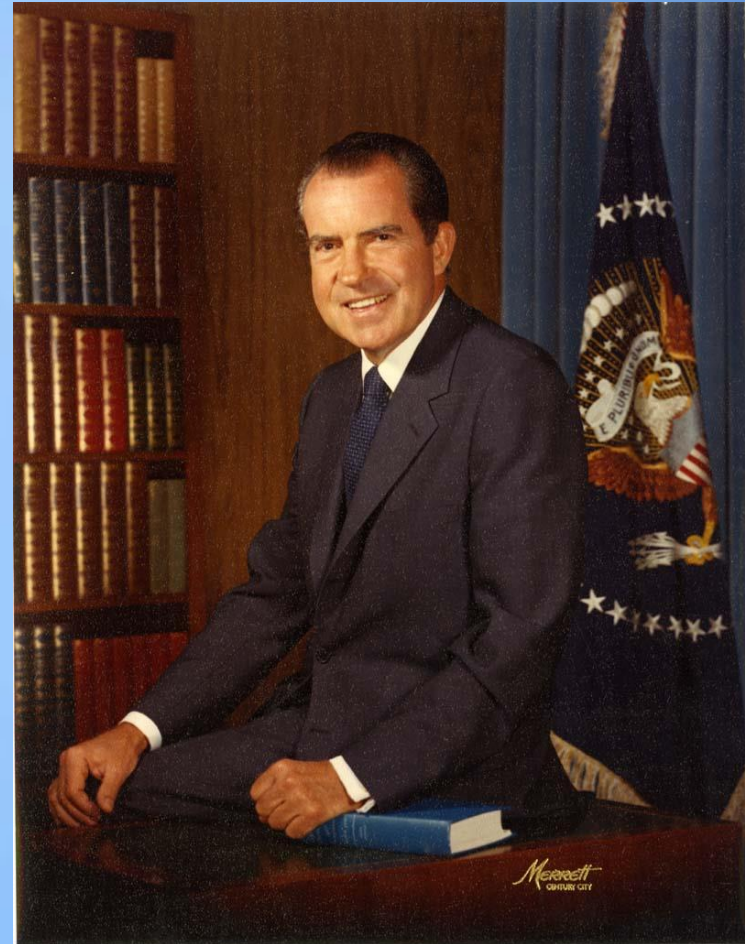


Work & SSDI

- 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

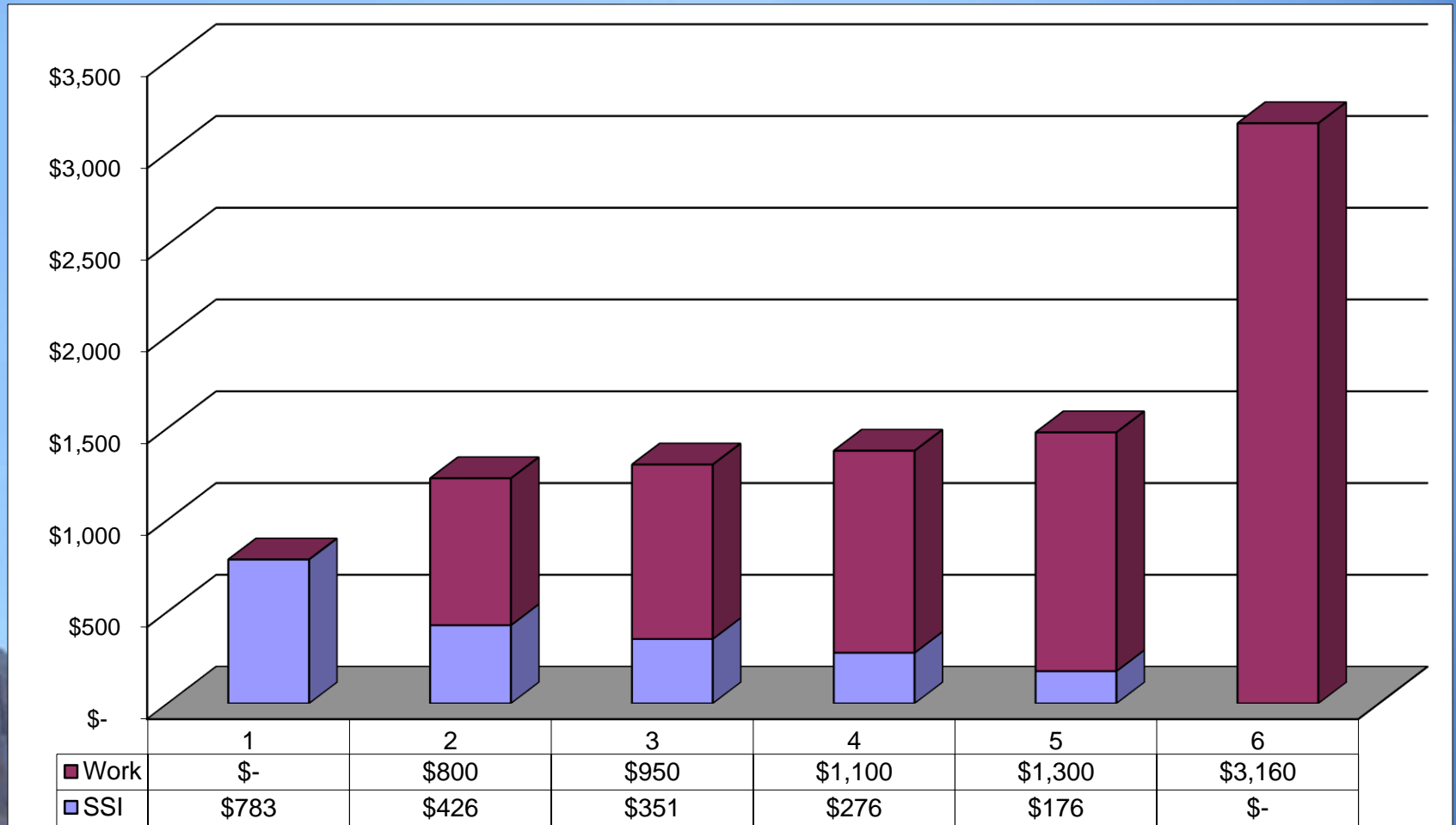
- **Supplemental Security Income (SSI):** low income, low resources program for elderly (no disability status), adults and children with disabilities (<18).



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



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>

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**