Social Security
WISE
Work Incentives Seminar Event
Webinar Accessibility
Agenda

1. Welcome and Introduction – Lavonzell Paige, WIPA Program Director, Chicago Mayor’s Office for People with Disabilities

2. WISE Presentation – Erick R. Lopez (CWIC), Karl Gillespie (PASS), Jocelyn Romasanta (CWIC) and John Marshall (AWIC)


4. Vocational Rehabilitation Presentation – Virginia Reynolds, Rehabilitation Services Supervisor, Illinois DHS/DRS

5. Protection and Advocacy for Beneficiaries of Social Security (PABSS) Presentation – Cheryl Martin, PABSS Advocate

6. Other Resources

7. Questions and Answers
What Can you Expect from this Seminar?

We will help youth and their families understand the importance of planning and assistance so that the young person with a disability can work and grow up to be as independent as possible:

From an Infant...

To a Young Adult...

To a Working Adult

Reasons to Work

- More income
- Independence
- Learn New Skills
- Meet New People
Your Questions

• Will I lose my benefits?
  • Cash payments
  • Health care

• How do I get the skills and experience I need?

• What if I have to stop working?

Disability Benefit Programs

• Social Security Disability Insurance (SSDI)
• Supplemental Security Income (SSI)
• Both SSDI and SSI = Concurrent benefits
Three Ways a Child Can Get Benefits from Social Security

- Under age 18 – child benefits on parent’s record when parent receives retirement or disability benefits or is deceased
- Age 18 & over and disabled before age 22 – disabled adult child (DAC) benefits on parent’s record when the parent receives retirement or disability benefits, or is deceased
- Under age 18 and disabled and has limited income and resources, or comes from a home with limited income and resources – can receive SSI payments
Age 18 Issues for SSI

- If you were not eligible as a child due to parent’s income and resources, you may reapply as an adult (age 18).
- An SSI disabled child will have a re-determination at age 18. This process involves an Initial Adult Eligibility Review.

Possible Outcome
- Recipient found eligible for Adult SSI, or
- Recipient found *not* eligible for Adult SSI
Age 18 Issues cont’d

Process

• Written Notification by local SSA office.
• Initial Eligibility Interview at SSA office.
  • Student, Parent/Guardian expected to attend.
  • SSA may ask permission to contact Physicians, Service Providers & Teachers.
• Case reviewed by Disability Determination Services (DDS).
How Social Security can help

• Work Incentives
• Ticket to Work
Work Incentive Advantages

• Provide the safety net so you can:
  • Be trained / get an education
  • Build skills
  • Gain confidence
  • Try different jobs
  • Start a career
So what scares people about Social Security Disability programs and work?

Change Scares people, such as starting a new vocational program!

Allowing SSI checks to be reduced, or jeopardizing SSDI entitlement, by getting a paying job!

Creating an overpayment that has to be paid back!

Sure these things are scary, but a lot less scary when you know some basic program rules!
SSI Work Incentives
Mandy’s only income is her monthly SSI payment of $674.

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?

1. Tell her about the Ticket
2. Tell her about Work Incentives
3. Show her how SSA figures it out.
SSI EARNED INCOME FORMULA

• Take total gross wages received in a month
• Subtract $85 ($65 earned income exclusion plus $20 general income exclusion per month)
• Divide remainder in half
• Subtract result from SSI payment

WAGES - $85/$65 ÷ 2 = COUNTABLE INCOME
SSI Work Incentives for Students

- Student Earned Income Exclusion (SEIE)
- Impairment-Related Work Expenses/Blind Work Expenses (IRWE/BWE)
- Plan for Achieving Self-Support (PASS)
- Ticket To Work (age 18 & older)
- Section “301”
The SSI Student Earned Income exclusion can create your most powerful wage exclusion, by not counting your first $6,600.00 Yearly earnings; up to $1,640.00 per month & your Medicaid will continue.

If you are under age 22 and plan to work while attending college or high school, you may be able to get a paycheck and keep your SSI benefits!

Let's say YOU attend school regularly.

Good Job!
The Single Most Powerful Work Incentive For Students!!!
Who Qualifies for SEIE?

STUDENTS WHO...

• Are recipients of SSI Benefits and
• Are under age 22, unmarried and
• Are currently working or plan to begin work shortly and
• Are in grades 7-12 or a vocational course at least 12 hrs/week (15 hrs/week if course involves shop practice) or
• Are attending college or university at least 8 hrs/week

How Does SEIE Work?

• SSA will exclude up to $1,640/mo of Earned Income when calculating student’s SSI benefit.

• Maximum SEIE for a year is $6,600

• Student must provide proof of school enrollment and proof of income to SSA to meet SEIE criteria

• SEIE may continue to apply if student notifies SSA that he/she intends to resume regular attendance when school re-opens after a vacation or break. This often allows SSA to apply SEIE to student summer employment and employment during school breaks
You may be eligible to do a a Plan to Achieve Self-Support (PASS)

A PASS can help you reach your work goal

- Sets aside funds received from sources other than SSI *Including SSDI benefits and earned income from work* to purchase items or services that will allow the individual to achieve a work goal and become self-sufficient.
- **Individual must be working or have other income besides SSI.**
- **Must be SSA-approved**
What happens if my earnings are so high that my SSI stops

- Benefits can start again if you stop working or your earnings decrease
- If your earnings are so high that your SSI payments stop:
  - Medicaid continues until you earn above a threshold
    - 1619 – Allows Medicaid coverage even after earnings become too high for an SSI payment.
  - People with high medical costs can earn even more

SSDI Work Incentives
What happens if I go to work?

A 9-month Trial Work Period allows you to work and receive benefits.

What happens if I stop work after I complete my Trial Work Period?

• Automatic reinstatement for the first 3 years
• Additional 5 years of reinstatement if work stops and there is no medical improvement.
What happens to Medicare if SSDI benefits stop?

- Continues for at least 93 months after the 9 month Trial Work Period
- After that you may be able to purchase Medicare coverage
If you get both SSI & SSDI

• All of the work incentives apply to you
• Talk to a work incentives specialist!
Social Security

How do I get the skills and experience I need?
Your Social Security employment & support team

- Employment Network (EN)
- Work Incentive Planning & Assistance (WIPA)
- Operations Support Manager (Maximus)
- State Protection and Advocacy
- Social Security employees

What is a Ticket to Work?

A ticket you can use to get free employment services
Who will take my Ticket?

• Employment Networks:
  • Private companies
  • Public organizations
  • State Vocational Rehabilitation agency
  • Employment agencies, schools, etc.

• Under contract with Social Security
Why use your Ticket?

- No medical review while ticket is in use
- The program is voluntary
- You are in charge!
- You select the Employment Network
- Employment Network works for you
- Change your Employment Network if necessary

Free!
Social Security
Selecting and Negotiating with an Employment Network (EN)
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
When you contact an Employment Network

• Discuss work goals & disability as it relates to reaching your work goal
• Ask about their success rate
• What will they do for you and what is expected of you?
Selecting an Employment Network to work for you

- Did you feel welcome and comfortable?
- How do they assign a counselor?
- Did you develop the plan together?
- Can you and your EN both follow through on the plan?
Employment Network Presentations
If you are interested in the Ticket to Work program, Maximus can provide you with a list of Employment Networks or you can find a list online in the EN Directory at www.yourtickettowork.com

Call a few Employment Networks in your area to determine which one is a good fit for you.
When choosing an Employment Network:

- Ask them how successful they have been at assisting their clients in obtaining employment.
- If they are a new EN with Ticket to Work, ask them about their prior experience in job services.
- Research their website
When you call the EN office:

- The EN should explain how the Ticket program works and the services it provides
- The EN should discuss your work goals and intentions about work
- Ideally, the EN should talk with you about any fears you may have
When you call the EN office:

- If you are committed to working and earning up to your potential and perhaps be willing to eventually terminate from cash benefits, an EN will probably meet with you in person.

- If you are not sure how much you can work, the Ticket to Work is designed so that you can take small steps, including starting at part time work. EN agencies understand it may take time to adjust to working and build up your stamina and balance your daily life routine.
Face to Face Appointment

• Your signature on the Individual Work Plan assigns your ticket to the EN agency.
• The EN may have some other routine forms for you to sign allowing it to work with you on your case with Social Security and possibly other service providers on your behalf.
• You can unassign your ticket at any time if you change your mind or decide the EN is not a good match.
Job Readiness

• Develop a resume and provide advice on how to fill out a good application
• Interview skills and tips on how to explain long absences from work without disclosing your disability
Job Placement Assistance

• Job leads and information on employers who are hiring, job fairs, recruiting events, etc.
• Access to resource centers -- computers, internet, email, phones, and fax.
• Some ENs may conduct job development on your behalf.
After you start work:

• You will be expected to provide paystubs to the EN every month until you go off of cash benefits.

• The EN should report these earnings to SSA for you as well as your progress to the Ticket to Work program.

• Maintain a proactive follow up schedule with the EN.
About our Employment Network

• Illinois CareerPath Institute (ICPI) is post-secondary school of higher education. Admission is open to students, with or without a disability.

• ICPC certification trainings include the following:
  • Microsoft Office Specialist
  • Computer Office Technology
  • Lodging Hospitality Management
  • Medical Office Administration
Protection and Advocacy for Beneficiaries of Social Security (PABSS)
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• PABSS services are
  • Located throughout the states and all U. S. territories
  • Designed to help Social Security and SSI beneficiaries with disabilities go to work
  • Free to everyone that receives a Social Security benefit or Medicare based on his or her own disability
  • Free to anyone that receives SSI or SSI Medicaid based on his or her own disability
PABSS Services

Assist Beneficiaries to

• Advocate for workplace accommodation
• Advocate for vocational services from Employment Networks or state Vocational Rehabilitation
• Provide information, referral and advocacy around benefits
• Otherwise assist beneficiaries to remove barriers to work.
Do I need to be using my Ticket to Work?

• Do I need to be using my Ticket to Work?
• PABSS services are designed to help eliminate barriers to work. You are eligible, however, even if you do not have a Ticket to Work, or your Ticket to Work is not assigned.
• To find your local PABSS provider, check the provider list on the socialsecurity.gov/work website
Where to start?

#1 Learn more about work incentives – talk to a CWIC

#2 Connect with your employment team – State VR or EN

#3 Stay positive; look for opportunities
Other Resources

Work Incentive Information and Referral Center

• (866) 968-7842 (voice)
• (866) 833-2967 (TDD)

www.yourtickettowork.com
Questions and Answers

Application Manager will confirm the submission of the application by sending you these details.