Helping You Today So You Succeed Tomorrow

YOUTH IN TRANSITION
Work Incentive Seminar Event (WISE) National Webinar

March 23, 2011
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Audio and Questions Panels

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Talking: Suzie Smith

Questions Log

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Webinar Now
Webinar ID: 731-938-951

Helping You Today
So You Succeed Tomorrow
Webinar Accessibility
Agenda

Welcome and Introduction
Ray Cebula, Employment & Disability Institute, Cornell University

WISE Presentation
Disability Rights Network of Pennsylvania Work Incentives Planning and Assistance (WIPA) Program

Ticket to Work Presentation
Alexandria Byers, Area Work Incentives Coordinator

Employment Network (EN) Presentation
Lori M. Tyndall, Program Specialist, AHEDD

Vocational Rehabilitation Presentation
Patricia Lewis-Romans MA, CRC, OVR

Protection and Advocacy for Beneficiaries of Social Security (PABSS) Presentation
Jennifer L. Garman, Esq., PABSS Project Director, Disability Rights Network of Pennsylvania

Other Resources
Disability Rights Network of Pennsylvania Work Incentives Planning and Assistance (WIPA) Program

Questions and Answers
What can you expect from this seminar?

• Success Stories
• Information on the Ticket to Work Program and Work Incentives
• Answers to Frequently Asked Questions
• Where to Find More Information
“I love being around people who know me and greet me. It connects me to my community. I have value and I belong. My life without my business would be very different. I would not have choices.”

--Joe S., Ticket Holder
Why should you work?

- Earn more income
- Gain independence
- Learn new skills
- Meet new people
Common Concerns

Will I lose my benefits?

How do I get the skills and experience I need?

What if I have to stop working?
Work Incentives Planning & Assistance (WIPA) Projects
Work Incentives Planning & Assistance Projects (WIPA)

- WIPAs are SSA-approved organizations that assist beneficiaries in making informed choices about work AND their services are FREE!
- WIPA staff:
  - Are trained to provide information about work and Work Incentives
  - Can answer questions about how work will affect your benefits
  - Can help you find the resources or services to achieve your work goals
  - Host Work Incentives Seminar Events (WISE)
You’re ready! Where do you go from here?

**Learn more** about all the Work Incentives that apply to you

**Connect** with your employment team

**Stay positive** and look for opportunities!

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*So You Succeed Tomorrow*
Social Security Disability Benefit Programs

Social Security Disability Insurance (SSDI)

Supplemental Security Income (SSI)

Both SSDI and SSI = Concurrent Benefits

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Common Concerns

- 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 is scary!
- Creating an overpayment that has to be paid back is really scary!

Sure these things are scary, but a lot less scary when you know some basic program rules!
The Ticket to Work Program
What is Ticket to Work?

✓ A FREE and VOLUNTARY program run by the Social Security Administration (SSA) to assist SSA beneficiaries with disabilities who want to work

✓ Most people with disabilities ages 18 through 64 who are receiving Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) benefits can participate in the program
## What does the Ticket to Work program do?

<table>
<thead>
<tr>
<th>I am...</th>
<th>Ticket to Work and Work Incentives can ...</th>
</tr>
</thead>
<tbody>
<tr>
<td>...ready to make money!</td>
<td>...help you improve your earning potential.</td>
</tr>
<tr>
<td>...in need of personal fulfillment, and working will really boost my self-esteem.</td>
<td>...provide the assurance and stability you need to feel confident while you pursue employment.</td>
</tr>
<tr>
<td>...discouraged. What if no one wants to hire me?</td>
<td>...help you build confidence and a sense of control while you research your work options.</td>
</tr>
<tr>
<td>...afraid that I will lose my benefits and I won't be able to get them back.</td>
<td>...give you peace of mind while you prepare for work. As long as you are making progress in the program, you won’t lose your benefits until you are able to earn at the SGA amount.</td>
</tr>
<tr>
<td>...afraid I won’t be able to get back on benefits if my job doesn’t work out.</td>
<td>...put you on the fast track back to receiving benefits if your job does not work out because of your disability.</td>
</tr>
<tr>
<td>...overwhelmed. Who can help me get started and stay with me through the entire process?</td>
<td>...connect you with the people, resources and services you need to develop a work plan.</td>
</tr>
</tbody>
</table>
How does the Ticket to Work program work?

✓ A paper Ticket is mailed to you when you are determined to be eligible for SSI or SSDI benefits

✓ You decide!

✓ Remember! Participation is **FREE** and **VOLUNTARY**—there are no penalties if you choose not to participate
Work Incentives

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What are Work Incentives?
Work Incentives have many advantages

✓ Work Incentives provide you with a safety net so you can:
  ✓ Receive training for new skills
  ✓ Build upon your existing skills
  ✓ Pursue your education
  ✓ Try different jobs
  ✓ Start a career
  ✓ Gain confidence
Reminder: please type your questions in the questions box.
Work Incentives for Supplemental Security Income (SSI) Recipients
Work Incentives for Supplemental Security Income (SSI) Beneficiaries

- Earned Income Exclusion (EIE)
- Student Earned Income Exclusion (SEIE)
- Plan to Achieve Self Support (PASS)
- Section 301

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ssi_example:
mandy goes to work

mandy’s only income is her monthly ssi payment of $674.

she’s considering a job that will pay her gross wages of $985/month, but she’s worried about what effect her wages will have upon her ssi.

what can we tell mandy?

✓ tell her about the ticket to work program
✓ tell her about work incentives for ssi beneficiaries
✓ show her how ssa figures her monthly ssi payment
**Example:** Mandy does not work and receives $674 in an SSI cash payment each month. She’s considering a job that will pay her $985 a month. Let’s do the math:

<table>
<thead>
<tr>
<th>Step 1: Figuring the total countable income</th>
<th>Gross Earned Income</th>
<th>$985</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>General Income Exclusion and Earned Income Exclusion (-$85)</td>
<td>-$85</td>
</tr>
<tr>
<td></td>
<td>Divide by 2</td>
<td>$900</td>
</tr>
<tr>
<td></td>
<td>Total Countable Income</td>
<td>$450</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 2: Figuring the adjusted SSI payment</th>
<th>Base SSI Rate</th>
<th>$674</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total Countable Income</td>
<td>$450</td>
</tr>
<tr>
<td></td>
<td>Adjusted SSI Payment</td>
<td>$224</td>
</tr>
</tbody>
</table>

| Step 3: Gross Earned Income plus Adjusted SSI Payment | Total Financial Outcome | $1209 |
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.
Who qualifies for Student Earned Income Exclusion (SEIE)?

You qualify for SEIE if you:

- Receive SSI benefits
- Under age 22 AND regularly attending school

“Regularly Attending School” means:

- In a college or university for at least 8 hours a week; or
- In grades 7-12 for at least 12 hours a week; or
- In a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice); or
- For less time than indicated above for reasons beyond the student’s control, such as illness

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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!

The SSI Student Earned Income Exclusion (SEIE) is the most powerful Work Incentive for SSI-beneficiary students!

The SSI Student Earned Income exclusion creates a wage exclusion by not counting your first $6,600.00 YEARLY earnings; up to $1,640.00 per month & your Medicaid will continue.
How does **SEIE** work for SSI beneficiaries?

- SSA will exclude up to $1,640/month of earned income when calculating a 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 the student notifies SSA that she intends to resume regular attendance when school re-opens after a vacation or break. This often allows SSA to apply SEIE to a student’s summer employment and employment during school break.
You may be eligible to do a Plan to Achieve Self-Support (PASS)

- Another Work Incentive for SSI-beneficiary students is the PASS
- A PASS must be SSA-approved
- A PASS 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 you to achieve a work goal and become self-sufficient
- You must be working or have other income besides SSI
You may be eligible for continued benefit payments under Vocational Rehabilitation or Similar Program (Section 301)

✓ If the Social Security Administration (SSA) finds that you no longer have a disabling impairment due to medical improvement, your benefits usually stop.

✓ However, if you are participating in an appropriate program of vocational rehabilitation or similar services, your benefits may continue until your participation in the program ends.

✓ An appropriate program must be SSA-approved (e.g. Vocational Rehabilitation agencies and Employment Networks).

✓ SSA must decide that your continued participation in the program will increase the likelihood of your permanent removal from the disability benefit rolls.
Work Incentives for Social Security Disability Insurance (SSDI) Beneficiaries
Work Incentives for Social Security Disability Insurance (SSDI) Beneficiaries

- Trial Work Period
- Extended Period of Eligibility
- Expedited Reinstatement

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The Trial Work Period (TWP) allows you to test your ability to work for at least nine months **AND** continue to receive benefits.
Extended Period of Eligibility

For 36 months after the TWP, SSA may restart your SSDI benefits without:

- A new application
- A disability determination
- A waiting period
After the benefits end, you have an additional **five years to be reinstated** if work stops and there is no medical improvement.
What happens to Medicare if SSDI benefits stop?

- Medicare continues for at least 93 months after the nine month Trial Work Period
- After that you may be able to purchase Medicare coverage
Work Incentives for Concurrent Beneficiaries

(Beneficiaries receiving BOTH Supplemental Security Income (SSI) AND Social Security Disability Insurance (SSDI))
Concurrent beneficiaries:
✓ Receive all of the Work Incentives because they all apply to you!
✓ Talk to a Work Incentives specialist to get all the details!
When you’re ready to use your Ticket to Work…

Your Social Security employment & support team can help you get the skills and experience you need:

- Employment Network (EN)
- Vocational Rehabilitation (VR) Agency
- Work Incentive Planning & Assistance (WIPA)
- State Protection and Advocacy for Beneficiaries of Social Security (PABSS)
- Area Work Incentives Coordinator (AWIC)
- Work Incentives Liaison (WIL)
| Transition Is…. | ✓ The process through which students leave high school and become members of their community |
|                | ✓ A multifaceted look at the student and a variety of services |
|                | ✓ An ongoing process which allows individuals an opportunity to collaborate with community agencies and help them to make meaningful career choices for their future |
Process

✓ If you are interested in the Ticket to Work program, BASS 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
Selecting an Employment Network to work for you… Ask questions!

- How many placements did your agency make last year?
- What kind of companies do you work with and what types of jobs?
- Will we work together on a plan?
- How often will we communicate and meet?
When you call the EN office:

- If you are committed to working up to your potential and perhaps 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.
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**.
- You and the EN will develop an **Individual Work Plan** that includes your employment goals and the services the EN will provide to help you get there.
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 **un-assign your ticket** at any time if you change your mind or decide the EN is not a good match.

**Your Continuing Disability Reviews (CDRs)** are exempted as long as you are making timely progress towards employment.
Example of EN Services

- 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 accommodation information and resources
- Tax incentive information
- Automatic referral to your local WIPA
More EN service examples

✓ **Job leads and information** on employers who are hiring, job fairs, recruiting events, etc.

✓ **Access to resource centers** -- computers, internet, email, phones, and fax.

✓ **Job development** on your behalf.

✓ **Referral to agency partners** and continuity of your Ticket assignment with state VR office.
After you start work:

- You will be expected to provide paystubs to the EN every month until you go off of cash benefits.
- As always, you will need to report earnings to SSA. Some EN’s offer to 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.

*To find a list of ENs that serve your area:

http://www.yourtickettowork.com/endir
Ticket To Work and Vocational Rehabilitation (VR) Services
Ticket to Work and Vocational Rehabilitation Services (VR)

When you use your Ticket for VR services

- There is Presumptive Eligibility for you as a Social Security beneficiary
- You and your VR counselor develop an employment plan
- Your Ticket is considered "in-use" with VR when you and your counselor sign your employment plan
- Your Continuing Disability Reviews (CDRs) are exempted as long as you are making timely progress towards employment
- VR will make a referral to a Community Work Incentives Coordinator (CWIC) on your behalf
Ticket to Work and Vocational Rehabilitation Services (VR)

When you begin to work using your Ticket with VR…

- You and your counselor discuss the opportunity to have an EN provide employment supports when your VR services end
- When VR “closes” your Ticket, you can assign your Ticket to an EN for follow-along employment supports and services
Protection and Advocacy for Beneficiaries of Social Security (PABSS)
Protection and Advocacy for Beneficiaries of Social Security (PABSS)

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
- Available even if you do not have a Ticket or your Ticket is not assigned
Protection and Advocacy for Beneficiaries of Social Security (PABSS)

PABSS assists beneficiaries by:

- Advocating for workplace accommodations
- Advocating for vocational services from Employment Networks or state Vocational Rehabilitation
- Providing information, referral and advocacy around benefits
- Assisting beneficiaries to remove barriers to work
Other Resources
The Red Book - A Guide to Work Incentives

You can also get the publication via:

• Phone at (410) 965-2039
• Fax at (410) 965-2037 or
• Email at:
  OPLM.OSWM.RQCT.Orders@ssa.gov
Where to Get More Information:

✓ Visit:
  ✓ www.yourtickettowork.com/endir to find Employment Networks in your area
  ✓ www.yourtickettowork.com/wipa to find a WIPA in your area

✓ Call:
  Work Incentive Information and Referral Center
  ✓ 866-968-7842 (voice)
  ✓ 866-833-2967 (TDD)
What are your questions?

Like us on Facebook: http://www.facebook.com/choosework

Follow us on Twitter: http://www.twitter.com/chooseworkssa

Work Incentive Information and Referral Center: 866-968-7842 / 866-833-2967 (TDD)