Foundations of Community Integrated Employment

Social Security and Benefits Counseling
“I can only work 20 hours per week”

Increased income
Benefits counseling
Ticket to Work
Work Incentives
- Trial work period
- PASS Plan
- Medicaid/Medicare extended eligibility
- Student Earned Income Exclusion
- ABLE Accounts
- Special Needs Trusts
- Subsidy and Special Conditions
- Impairment Related Work Expenses
- Expedited Reinstatement

Self-sufficiency!
“It always pays to work!”
Learning Objectives

• It ALWAYS pays to work! There are many common myths surrounding benefits and work – they often deter people from achieving self-sufficiency

• Benefits counseling – what is it and why?

• Types of public benefits

• SSA work incentives

• How to access benefits counseling for your participants
Warning!!!

Only a Certified Benefits Counselor should provide information on how SSA cash and medical benefits are specifically impacted by work!

• This session is designed to give you basic knowledge about a Benefits Counselor’s work

• This is **NOT** a Benefits Counseling Certification course
**What are Benefits?**

Benefits are government funded programs that are provided to people based on a characteristic such as disability or financial need. Examples of benefits include:

- Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)
- Local/Public assistance benefits (e.g. Energy Assistance, Temporary Assistance for Needy Families (TANF), Aid to Needy Disabled (AND), Supplemental Nutrition Assistance Program (SNAP/food stamps)
- Housing assistance
- Health insurance (e.g. Medicaid/Medicare)
- Other assistance
What is Benefits Counseling?

Benefits counseling is a service that helps individuals with disabilities and their families understand how Employment and other life decisions will impact their benefits.

Benefits counseling provides a clear, personalized plan to educate individuals with disabilities and their families that, in general, you will not immediately lose your cash benefits and health insurance if you work.

Benefits counseling addresses the fears and concerns many individuals and their families have about a reduction in benefits if they start work.

Benefits counseling helps each individual understand:

• What benefits the individual receives and why
• The work incentives available when they go to work
• How earned income impacts cash benefits, public assistance, and health insurance
• Reporting requirements for each benefit and public assistance program
• How to save money and build assets for self-sufficiency (e.g. Achieving a Better Life Experience (ABLE) accounts)
When to Seek a Benefit Counselor’s Assistance?

- Prior to seeking employment/education
- While conducting a job search
- When working with a Division of Vocational Rehabilitation (DVR) Counselor
- Upon obtaining employment
- Currently working and changes occur
- Transition-age students (ages 14-24)
- ANYTIME employment is being considered!
What happens if I work?

- Will I lose my SSDI or SSI?
- Will I lose my medical insurance?
- Will I lose my waiver and services?
- Will my rent be increased?
- Will I have less money to live?
- What if the job doesn’t work out, then what?
Who else may have concerns?

- Families and caregivers
- Case Managers
- Residential Supports
- Rep Payee
- Anyone else concerned about the financial well being of the participant
Have you heard these?

- I can only work part time or I’ll lose my benefits.
- If I work less than 20 hours, my benefits will not be affected.
- If I work, I will lose my medical benefits.
- I don’t have to report income to SSA, my job does.
- I can only earn $1,000 per month.
- If I work, I’ll have less money.
- If I lose my benefits, it takes forever to get them back.
SSA Benefits

Non-Disability Related
- Retirement Benefits
- Survivors Benefits

Disability Related
- Social Security Disability Insurance
- Supplemental Security Income (adult’s and children)
Disability on SSA’s Terms

- Individuals applying for SSA disability benefits must prove their disability is severe enough and it impacts the ability to work.
- SSA Blue Book (book of disabilities) lists all qualifying disabilities
- Strict definitions - there is no partially disabled status
- Different guidelines for adults and children
- SSA determines which benefit(s) a person will receive
SSA Definition of Disability

Must meet all 3 Criteria:

1. Must be “Unable to engage in any **substantial gainful activity (SGA)**; $1,310 per month in 2021

2. Have a medically determined physical or mental impairment

3. Impairment is expected to last for more than 12 months or result in death

   • If an individual has Statutory Blindness - doesn’t have to meet SGA test.

   • SSA recipients are subjected to Medical Reviews.
SSI and SSDI Benefits

• Two different programs with VERY different rules
• To receive either benefit, individual must be disabled per SSA’s definition
• Type of disability doesn’t determine which benefit is received - determined by entitlement/eligibility criteria
Social Security Disability Insurance

**Title II Benefits**

- **SSDI**
  - ★ Individual has paid enough into system on their own work record
  - ★ Disabled per SSA

- **Childhood Disability Benefit**
  - ★ Individual is disabled before age 22, &
  - ★ Unmarried, &
  - ★ Parent(s) are retired, disabled, or deceased and had enough work credits &
  - ★ 18+ years old
  - ★ Disabled per SSA

- **Disabled Widower’s Benefit**
  - ★ Individual is over 50
  - ★ Spouse is deceased and had enough work credits
  - ★ Disabled per SSA

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*It always pays to work!*
SSDI: Social Security Disability Insurance

• SSDI is an entitlement program
• Benefit amounts vary based on what the ‘wage earner’ has paid into FICA taxes
• Can vary between $100 and $2600 per month
• No resource limit
• SSA counts work earnings in the month it was ‘earned’ – the pay period shown on paystubs
• Paid on the 3rd of the month, OR the 2nd, 3rd, or 4th Wednesday of month, based on birthdate.
SSDI and Medicare

After 24 month waiting period - individual will be automatically enrolled in Medicare

- Part A - free & mandatory
- Part B - Some participants will have to pay for it
  - $148.50 per month in 2020
- Part C - Optional, helps cover what Part B does not
- Part D - Optional, for prescription coverage

Individuals can receive financial assistance for Parts B and D if their income below specific limits
SSI: Supplemental Security Income

- A ‘needs based’ program administered by SSA
- SSA looks at living situation and other income
- Not enough work history to qualify for SSDI
- Resource limit of $2,000 for individuals
  - Married couples both on SSI $3,000
- SSA counts income when it’s ‘received’ – NOT always the pay period shown on paystubs
- Paid on the 1st of the month
SSI: Supplemental Security Income

- Federal benefit rate of $794 per month in 2021
- Can be reduced due to living situation/not paying rent or their share of living costs
- SSI can be as low as $522 due to living situation
- Some states – but not all - give a state supplement
- SSI is specifically intended for food and shelter costs
SSI and Medicaid

• Individuals receiving SSI are automatically eligible for Medicaid

• *Health First Colorado* is our state’s Medicaid system

• Administered through Health Care Policy and Financing (HCPF)

• There is NO waiting period

• There is NO monthly premium cost to the individual
Concurrent Beneficiaries

• Receive both SSDI AND SSI
• Receive SSI on the 1\textsuperscript{st} of month & SSDI on the 3\textsuperscript{rd}
• Receive SSDI that is below $803 and have other limited income and resources to qualify for SSI
• Maximum cash benefit is $803- from a combination of SSDI & SSI
  • Ex: SSDI is $500, then SSI will be $303
• Receive both Medicare and Medical Assistance
• \textit{Must follow the SSA rules for both programs}
‘I can only work 20 hours’ is a myth based on:

Substantial
Gainful
Activity
SSDI: Substantial Gainful Activity (SGA)

- In 2021 SGA is $1,310 per month of *countable earnings* for non-blind individuals
- In 2021 SGA is $2,190 per month of *countable earnings* for individuals with statutory blindness
- Continued earnings over SGA will *over time* lead to benefit termination
- A decision - not just a number!
- Every year, SSA releases a new SGA figure based on the Cost of Living Increase - 2019 was $1,220
Earning above SGA does NOT mean that benefits will automatically terminate!

Let’s look at why
SSDI: Trial Work Period

- 9 months when recipients will keep full benefits regardless of earnings
- SSA only counts months when earnings are above a threshold - 2021 is $940, 2005 was $590
- Months do NOT need to be consecutive, but need to be within the same 60 month timeframe.
- Once Trial Work Period is over, it’s over – a new Trial Work Period can be accessed if benefits terminate and start again
Scenario Description:
TWP = $910 (2020)  TWP = $940 (2021)  EPE = 3 YRS  EXR = 5 YRS  SGA = $1,260 (2020)  SGA = $1,310 (2021)

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SSDI: Extended Period of Eligibility

• 36 consecutive months after the Trial Work Period

• SSA checks to see if countable earnings are over/under SGA each month

• If over SGA, no SSDI payment; If under SGA - continue to receive full SSDI payment

• Cannot be terminated from benefits during this time!
Cessation and Grace Period

• 3 consecutive month Cessation Month and Grace Period happens when an individual reaches SGA after their Trial Work Period.

• Can be inside the Extended Period of Eligibility OR after

• Individual will receive their cash benefits during these 3 months regardless of earnings!
Termination of SSDI

Individuals must

◦ Use the Trial Work Period
◦ Use the Extended Period of Eligibility
◦ Have a Cessation and Grace Period
◦ Have 1 more month of countable earnings over SGA

If benefits do terminate, there is another protection in place! More on this later…
RESOURCES

Colorado APSE - https://apse.org/chapter/colorado/

Colorado Office of Employment First (COEF) - https://employmentfirstcolorado.org/

CPWIC certification through VCU - https://vcu-ntdc.org/training/initial/initial.cfm

CPWIC certification through Cornell - https://ytionline.org/courses
COMMUNITY PARTNER WORK INCENTIVE COORDINATOR (CPWIC)
SERVICE PROVIDERS

Bayaud Enterprises Denver Metro Region MariSol Little 303-830-6885 ext. 207 Marisol.little@bayaudenterprises.org

Center for People with Disabilities (CPWD) North Denver Metro / Boulder County / Fort Collins Region / Statewide Video / Teleconference American Sign Language (non-certified) available Janelle Barto Jan Dabroski 303-790-1390 ext. 206 303-790-1390 ext. 204 720-459-5341 video jand@cpwd.org orjanelle@cpwd.org

Center for Independence Grand Junction / Western Slope Tracy Morton 970-241-0315 ext. 14 tmorton@cfgij.org

Easterseals Colorado Denver Metro / Statewide Video / Teleconference Weld / Larimer / North Boulder Counties Pablo Sandoval Luke Bainer 720-749-8399 720-989-7540 1-510-338-9438 video lbainer@eastersealscolorado.org psandoval@eastersealscolorado.org

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Southwest Center for Independence Archuleta / Dolores / La Plata / Montezuma / San Juan Counties Dan Rieber Phone: 970-903-1832 dan@swilc.org

The Independence Center El Paso / Park / Teller / Lincoln / Cheyenne / Kit Carson Counties Suzi Arnold 719-471-8181 sarnold@theindependencecenter.org

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Qualified Resources for Benefits Counseling:

Ability Connection Colorado (ACCO)

Work Incentives Planning and Assistance Program for Colorado (WIPA)

Credentials: Virginia Commonwealth University (VCU) Community Work Incentive Coordinators (CWIC)

Individuals Served/Criteria for Service:

- Social Security Administration (SSA) disability beneficiaries (SSI/SSDI) ages 14-64

  • Priority assigned to individuals served:
  
  ○ Employed, self-employed
  
  ○ Individuals preparing to achieve a work goal
  
  ○ Transition age students (ages 14-24)

Service/Product Provided (Individualized and Based on Above Priorities):
Services available statewide

- Triage by phone (based on priorities listed above)
- General phone consultation
- Benefit Summary and Analysis (BS&A)
- Long term supports as needed
- Information gathering meeting
- Verification of all benefits
- Assistance to individuals with more complicated benefit scenarios (e.g. multiple benefits such as SSI, SSDI, housing, Medicaid, Supplemental Nutrition Assistance Program (SNAP/food stamps)
- Wage reporting instruction

Cost: No charge; Division of Vocational Rehabilitation (Only for eligible DVR clients)
General Inquiries: 1-866-968-7842/1-866-833-2967(TTY)
Ticket To Work Helpline

Western Slope
David Nelson -970-256-2457
dnelson@abilityconnectioncolorado.org

Southeastern/South Central Region
Julie Taylor, 719-597-0068
Jtaylor@abilityconnectioncolorado.org

Denver Metro Region
Harold Lasso, 855-228-5393 (toll free)
Bi-lingual, Spanish translation available
hlasso@abilityconnectioncolorado.org

Denver Metro/Northeast Region
Terry McGary, 303-226-5537
tmcgarry@abilityconnectioncolorado.org