



Mike DeWine, Governor
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Work Incentives & Benefits Planning

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Ohio Department of Mental Health & Addiction Services

Objectives:

- Discuss and understand the importance of benefits/work incentives planning as part of the employment continuum.
- Review basic benefit programs and illustrate work incentives associated with each program.
- Develop resources to connect residents to trained benefit planners that can provide individualized, comprehensive information in order for residents to make informed choices.
- Differentiate various reporting methods based on the benefit type.
- Evaluate effective report elements that provide information on benefits to residents in a variety of real world examples.
- Examine resident specific cases and identify work incentive information that will optimize success.

POLL:

WHAT DO YOU THINK IS THE BIGGEST FEAR FOR PEOPLE WITH DISABILITIES IN GOING TO WORK?

- A. Afraid of losing their social security benefits.
- B. Stigma.
- C. Afraid of losing their healthcare.
- D. Afraid they will lose their housing.

The Population of SSA Beneficiaries with Psychiatric Disabilities

- Individuals with psychiatric disabilities are the fastest growing SSA beneficiary group (estimated 3.3 million SSDI and SSI recipients).
- An estimated 27% of SSDI working-age beneficiaries and 34% of SSI beneficiaries have a mental illness.

Employment rates:

- 61% of the population with mental illness are not working
- 38% of working-age individuals with mental illness are underemployed
- 43% of individuals with mental illness who have a college degree are not working



WHAT RESIDENTS WANT AND FEEL

Resident is.....

- ready to make money!
- in need of personal fulfillment, and working will really boost their self-esteem.
- discouraged. What if no one wants to hire them?
- afraid they will lose their benefits and won't be able to get them back.
- afraid they won't be able to get back on benefits if their job doesn't work out.
- overwhelmed. Who can help them get started and stay with them through the entire process?

Staff can.....

- teach them how to improve their earning potential.
- provide the assurance and stability they need to feel confident while they pursue employment.
- help them build confidence and a sense of control while they research their work options.
- give them peace of mind while they prepare for work. As long as they are making progress in the program, they won't lose their benefits until they are able to earn at the SGA amount.
- help put them on the fast track back to receiving benefits if their job does not work out because of their disability.
- connect them with the people, resources, and services they need to develop a work plan.



WHAT IS BENEFITS/WORK INCENTIVES PLANNING?

- Allows residents to make informed decisions about work
- 1:1 individualized service
- Delivered by trained professionals
- Helps residents understand how working will affect their benefits
- Provides work scenarios and what happens to each benefit
- Explains special rules/programs that optimize a person's financial situation and ways to overcome poverty

Work Incentives Planning and Assistance (WIPA)

WIPA projects are community based organizations that receive grants from SSA to provide beneficiaries FREE work incentives planning and assistance.

- Each WIPA project has counselors called Community Work Incentives Coordinators (CWICS').
- Available in every state. 3 in Ohio and provide services based on priority and county location (Disability Rights Ohio, COVA, Cincinnati Legal Aid).
- Provide FREE benefits planning to any beneficiary. (Priority-working, client with job offer, transition aged youth).
- Call the Ticket to Work helpline at 1(866) 968-7842 or 1 (866) 833-2967 or go to www.chooseworkttw.net/findhelp.



Ohio WIPA Map

- **Legal Aid Society of Greater Cincinnati**

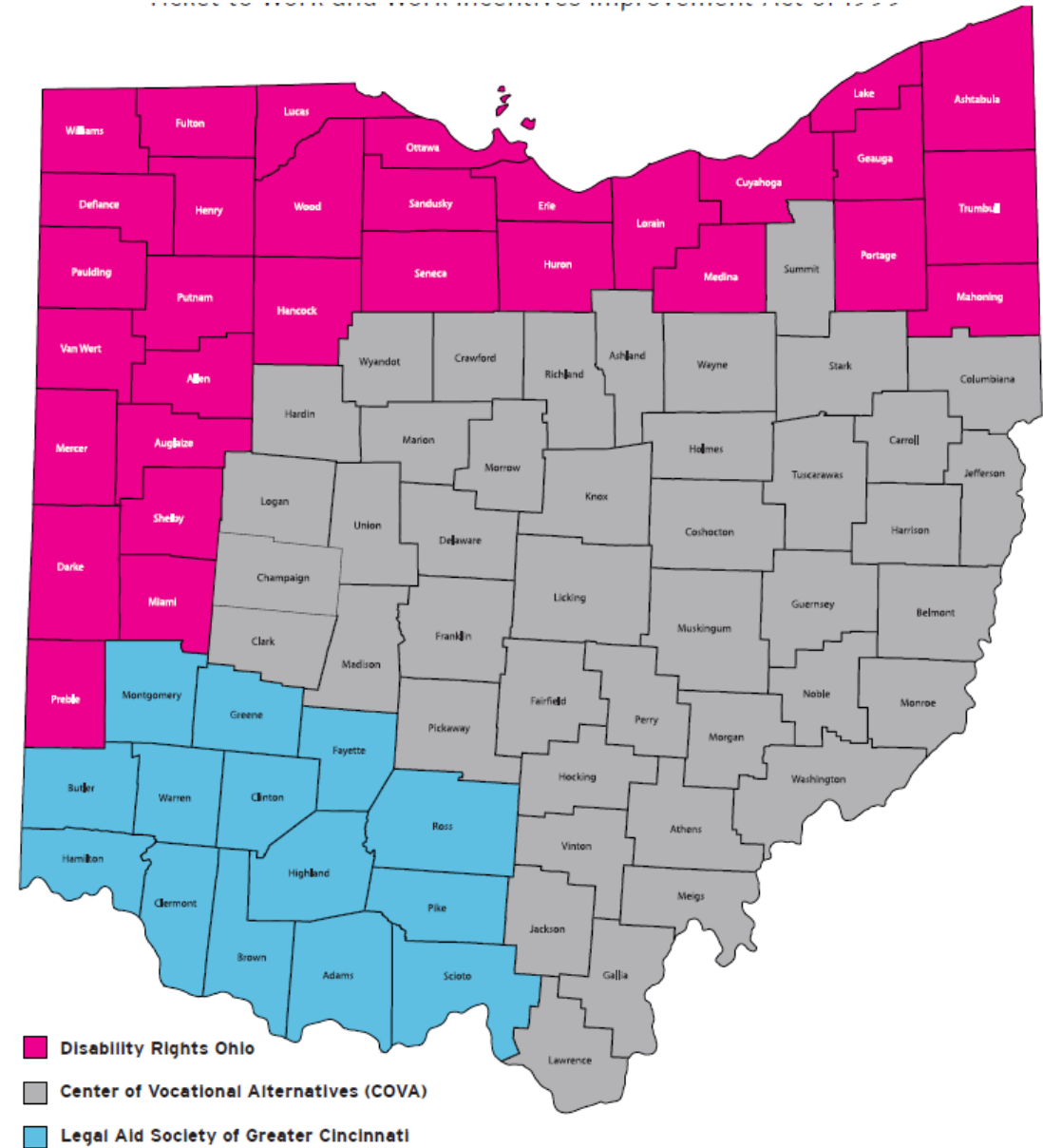
- 215 E. 9th St., Suite 200
- Cincinnati, OH 45202
- 513-241-9400 or 800-582-2682
- lascinti.org

- **Center of Vocational Alternatives**

- 3770 N. High St.
- Columbus, Ohio 43214
- 614-294-7117
- www.cova.org

- **Disability Rights Ohio**

- 50 W. Broad St., Suite 1400
- Columbus, Ohio 43215-5923
- 614-728-2553 or 800-858-3542
- disabilityrightsohio.org



IPS AGENCIES WITH Work Incentive Counselors/ Benefit Planners (WIPS)

AGENCIES WITH WIP PROGRAMS	COUNTIES COVERED
Catalyst	Richland
Coleman	Allen/Auglaize/Hardin/Stark/Trumbull
Community Counseling Center	Ashtabula
Compass	Mahoning/Trumbull
Counseling Center Columbiana	Columbiana
Community Support Services (CSS)	Summit
CSN (Southeast, Inc.)	Franklin
Eastway	Montgomery
Firelands	Erie/Huron/Ottawa
Greater Cincinnati Behavioral Health (GCBH)	Amelia/Hamilton
Harbor	Lucas/Wood
Hopewell Health Centers	Athens/Gallia/Hocking/Jackson/Meigs/Vinton
Ikron	Hamilton
New Horizons	Fairfield County
North Central (Southeast, Inc.)	Franklin
Shawnee	Scioto/Lawrence/Adams/Brown/Clermont/Highland
South Community Behavioral Healthcare	Montgomery
Southeast, Inc.	Franklin
The NORD Center	Lorain



Benefits Analysis Report

A benefits Summary & analysis is a comprehensive report that contains specific and detailed information about an individual's benefits and how these benefits are affected by employment.

The Benefits Summary & Analysis should analyze the beneficiary's specific earning goal or range of earnings, and contain all the following components:

- 1) Confirmation of all the benefits received.
- 2) Confirmation of individual's earning goal.
- 3) Discussion of how the specific earning goal(s) will impact all the individual's benefits.
- 4) Identification of the specific work incentives that can be used.
- 5) Recommendations for employment services that could help the beneficiary achieve the specific earning goal(s) and options for resolving any benefit issues.
- 6) Reporting instructions specific to the clients' benefits and situation.



Benefit Focus:

- There are many federal and public benefits, but we are going to focus on the following:
 - SSI/SSDI
 - Medicare
 - Medicaid
 - Housing
- We will also talk about work incentives with some of these benefits.



Social Security Benefits

Title 16 Benefits: Supplemental Security Income (SSI)

- Needs based program
- Resource limit \$2000
- Typically individual also eligible for Medicaid
- Work income will reduce check amount
- Full benefit amount is \$783 (for an individual in 2020 or \$1,175mo. for eligible couple)

Title 2 Benefits: Social Security Disability Insurance (SSDI & CDB & DWB)

- Insurance program
- NO Resource limit
- Medicare begins 24 months after check starts
- Work income may cause check to cease
- Benefit amount varies depending on how much was paid in and how many people are drawing off of it



How employment affects Social Security Disability Benefits

Supplemental Security Income (SSI)

- SSI check is reduced by \$1 for every \$2 earned over \$85 gross per month
- When employed, monthly check amount will vary month to month based on income

SSDI, CDB & other Title 2 Benefits

- Full benefit continues with earnings under level defined as Substantial Gainful Activity (SGA) by the Social Security Administration (\$1,260 in 2020; \$2,110 if blind)



How to calculate Gross earned income

Hourly wage
x hours per week
x 4.33 (average weeks in a month)
= Total gross earned income



POLL:

John got a job working 30 hours per week making \$10.00 per hour. What is the monthly gross earned income?

- A. \$1289
- B. \$1200
- C. \$1299



Work Incentive Counselor					
Scenario Description					
Steps	Calculations				
Unearned Income					
General Income Exclusion (GIE) \$20	\$ 20.00				
Countable Unearned Income	\$ -				
Gross Earned Income	\$ 1,400.00				
Student Earned Income Exclusion	\$ -				
Remainder	\$ 1,400.00				
GIE (If not used above)	\$ 20.00				
Remainder	\$ 1,380.00				
Earned Income Exclusion \$65	\$ 65.00				
Remainder	\$ 1,315.00				
Impairment Related Work Expense (IRWE)					
Remainder	\$ 1,315.00				
Divide by 2	\$ 657.50				
Blind Work Expenses	\$ -				
Total Countable Earned Income	\$ 657.50				
Total Countable Unearned Income	\$ -				
Total Countable Earned Income	\$ 657.50				
PASS Deduction	\$ -				
Total Countable Income	\$ 657.50				
				Base SSI Rate (Individual)	\$783
				Base SSI Rate (VTR)	\$514.00
Base SSI Rate (Individual)	\$ 783.00			Base SSI Rate (Couple)	\$1,175.00
Total Countable Income	\$ 657.50				
Adjusted SSI Payment	\$ 125.50				
Adjusted SSI Payment	\$ 125.50				
Gross Earned Income Received	\$ 1,400.00				
Gross Unearned Income Received	\$ -				
Total Income Received	\$ 1,525.50				
PASS, BWE, IRWE	\$ -				
Total Financial Outcome	\$ 1,525.50				

SSI Examples

	NOT WORKING	\$8.55/hr. @ 20 hours a week	\$ 10/hr. @ 25 hours a week	\$9/hr. @ 40 hours a week
Gross earned income	\$0	\$740	\$1,082	\$1,558
SSI	\$783	\$455.50	\$284.50	\$46.50
Medicaid	Medicaid continues	Medicaid continues	Medicaid continues	Medicaid continues
Total monthly income	\$783	\$1,195.50	\$1,366.50	\$1,604.50

Work Incentives

SSI

- Impairment Related Work Expense (IRWE)
- Student Earned Income Exclusion (SEIE)
- Blind Work Expense (BWE)
- PASS Plan
- Expedited Reinstatement – EXR
- Section 301

SSDI

- Impairment Related Work Expense (IRWE)
- Subsidies & Special Conditions
- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Expedited Reinstatement - EXR



Title 16 (SSI) Work Incentives

○ Impairment Related Work Expense (IRWE)

- * Certain expenses for things that the individual needs ***due to his/her disability in order to work.***
- * These items or services must be ***purchased by the worker.***
- * Examples are interpreter services, personal care services, or transportation costs.
- * These costs may be deducted in the month that they are incurred from a person's income in order to increase SSI check amount.



QUESTIONS UP UNTIL THIS POINT



How employment affects Title 2 Disability Benefits (SSDI)

- SIMPLE answer: Earnings under SGA (\$1,260 in 2020) allow an individual to keep full benefits indefinitely.
- Detailed answer: There are work incentives (Trial Work Period & Extended Period of Eligibility) that protect Title 2 benefits for a period of time even when working at SGA level.



Title 2 (SSDI & CDB) Work Incentives

○ Trial Work Period (TWP)

*9 months (do not have to be consecutive) in a 60 month rolling period in which the individual continues to receive a disability check regardless of how high work earnings are in those months.

*Social Security will count a month as a Trial Work month if gross earnings are over \$910 for that month.



Title 2 (SSDI & CDB) Work Incentives

○ Extended Period of Eligibility (EPE)

*36 month period that begins the month after the TWP ends.

*During these 36 months an individual receives his/her disability check for any months that gross earnings are under the SGA level (\$1,260 for 2020) and does not receive a check for any months with earnings above the SGA level.



Expedited Reinstatement (EXR)-SSI & SSDI:

- A quicker way to get benefits restarted for individuals whose [Supplemental Security Income](#) (SSI) and/or [Social Security Disability Insurance](#) (SSDI) ends due to employment. You get up to six months of benefits while SSA decides if you have medically improved or not. This provision is available for up to five years after your benefits ends.
- Happens after an individual TERMINATES from the SSA roles.
- If benefits are reinstated, individual has access to all new work incentives (TWP, EPE, etc).

Subsidies & Special Conditions

- Subsidies and special conditions are support you get on the job that result in you getting more pay than the actual value of the services you perform. A subsidy is support you get from your employer; special conditions are generally given by someone other than your employer, for example a vocational rehabilitation agency.
- Social Security considers subsidies and special conditions when they make an SGA decision. They only use earnings that represent the real value of the work you do to decide if your work is at the SGA level. This is good for you — if Social Security decides that you have a subsidy or special condition, you can earn more while still getting benefits.
- Subsidies or special conditions may exist if:
 - You get more supervision than other workers doing the same or a similar job for the same pay;
 - You have fewer or simpler tasks to complete than other workers doing the same job for the same pay; or
 - You have a job coach or mentor who helps you perform some of your work.
- If you think you get a subsidy, talk to Social Security about it. They may ask you to get a letter from your employer so they can document that you get a subsidy. If you think special conditions may apply to you, talk about it with Social Security or your mentor/job coach to see what they need to have in order to give you credit for having special conditions.



Subsidy example...

- Juan is working at a grocery store and is a cart attendant. Sometimes cart attendants also assist with stocking shelves and running the cash register. Juan is not able to handle money, and as a result is unable to do 20% of his job.
- Juan makes \$1300/mo. He also is eligible for \$859/mo in SSDI. He is earning over the SGA limit of \$1,260, therefore he could lose his check. Social Security has deducted \$260 (20%) each month of his wages because he is not running the cash register. This means Juan only makes \$1040 in the eyes of SSA, and keeps his full SSDI check too!
- \$1300 no subsidy vs. \$2159 using subsidy.



Special conditions example...

- Juan needs a job coach each month to help him stock shelves at the end of his shift. This equals to about 15 hours a month of job coaching. Juan can perform all other required tasks of his job. He is paid \$10/hr.
- Social Security would calculate 15 hrs/month x Juan's hourly wage of \$10= \$150. Social Security would only count \$1,150 of his earnings vs full \$1300 because of special conditions. ($\$1300 - \$150 = \$1,150$) This allows him to continue his SSDI check because it is under SGA!

MEDICAID

Medicaid for the disabled

- Community Medicaid
- Waiver Medicaid
 - May have a Patient Liability ($\$1504 + \$65 = \$1569$)
- Resource Limit \$2000
- If eligible for SSI-Medicaid is automatic!!

Medicaid Buy In for Worker's with Disabilities

- Must be working
- Ages 16-64
- May be added to Community Medicaid or Waiver Medicaid
- Resource limit \$12,382
 - May have a Premium



Residential State Supplement (RSS)

- What is the Residential State Supplement?

Administered by the Ohio Department of Aging, the Residential State Supplement (RSS) provides a monetary supplement to low-income adults with disabilities who do not require nursing home care. This assistance, along with the consumer's income, pays for an alternative living arrangement. RSS prevents premature or unnecessary institutionalization.

- Who is eligible for RSS?

RSS consumers must be 18 years of age or older; not need 24-hour supervision; require a residential placement and support services; meet financial eligibility; require a protective level of care; and require less than 120 days of skilled nursing care.

- What are the financial eligibility criteria to participate in RSS?

Countable income cannot exceed \$1,300 (SSI counts as income for RSS) Income standard: Rent \$1100 + personal needs allowance \$200.

Consumers may not have more than \$2,000 in assets.

- What types of services do RSS consumers receive?

RSS consumers receive Medicaid; residential case management from a registered nurse or licensed social worker; a monthly cash supplement to assist with the payment of rent; the services available at a licensed or certified home, which may include housekeeping, laundry, transportation, and security; and a monthly personal needs allowance of \$200.00.

- Where do RSS consumers live?

Consumers must live in a certified Adult Foster Home, a licensed Adult Group Home, Community Alternative Home for individuals with AIDS; or Mental Health Residential Facility.



Medicaid Work Incentives

○ 1619(b) Medicaid

*No cost Medicaid coverage continues even if earnings (alone or in combination with other income) are too high to receive a Supplemental Security Income (SSI) cash payment

○ To qualify an individual must:

- Have been eligible for an SSI cash payment for at least one month.
- Still meet the Social Security Disability requirement.
- Meet the Medicaid “Needs” or “Use” test.
- Have a gross annual earned income (minus any applicable work incentives) under the threshold amount for the year. In 2017 for Ohio the annual threshold is \$39,326.
- Have resources below \$2,000.



Medicare Work Incentive

○ Extended Period of Medicare Coverage (EPMC):

*As long as an individual's disabling condition still meets Social Security's rules, Medicare coverage can continue for at least 8 ½ years after returning to work at the SGA level (8 ½ years includes the 9 month trial work period).

*If an individual is still receiving a Title 2 disability check (SSDI, CDB), Medicare coverage continues anyway as long as premiums are paid (if due).



Benefits of STABLE Accounts

- Provides financial independence for people with disabilities
- Account is owned by the individual with the disability
- Dramatically increases ability to save
- Provides new investment opportunity
- Tax free earnings
- \$2,000 Ohio state tax deduction



How Can You Spend STABLE funds?

Withdrawals must be used on “Qualified Disability Expenses”

Anything that (1) relates to your disability and (2) helps to maintain or improve your health, independence, or quality of life

Examples:

Housing and Rent

Basic Living Expenses

Medical Bills

Education

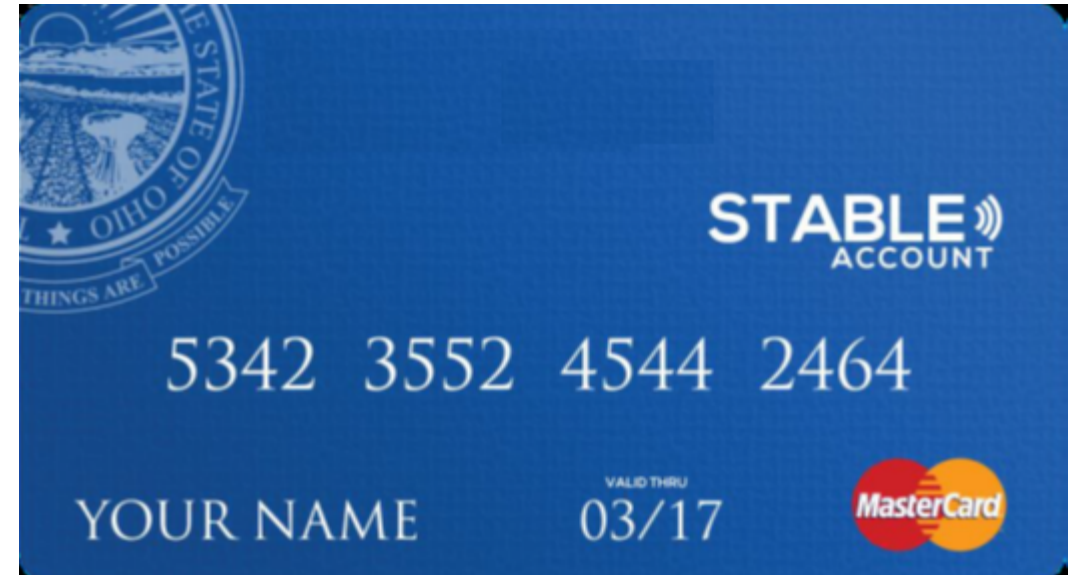
Transportation

Assistive Technology



STABLE Card

- Loadable debit card
- Does not pull from account
- Online spending records + notate expenses
- No commingling of funds with other accounts
- Protection – limiting of merchants, no cash access, no overdraft



STABLE ACCOUNT



Customer Service

- team@stableaccount.com
- 1-800-439-1653
- Mon-Fri 9a-6p EST
- stableaccount.com



SSI

- In person at local SSA office
- Fax paystubs
- Mobile reporting app for smart phones
- My social security account (web-based)
- Telephone reporting line
- Mail
- Social Security drop box

SSDI

- In person at local SSA office
- Fax paystubs
- My social security account (web-based)
- Mail
- Social Security drop box



- Encourage residents to keep a folder for all paystubs and correspondence from sources of their benefits.
- Help residents keep detailed records of conversations they have about their benefits (date, time, who they spoke to, summary of convo.)
- Always provide COPIES-Never originals!
- Help residents report income to ALL benefit sources!!
- Be aware of time frames for reporting depending on benefit type.
- Incorporate benefit information and reporting responsibilities to other support members (payees, case managers, family).

QUESTIONS:



RESOURCES

Social Security Administration's Red Book

- <http://www.socialsecurity.gov/redbook/>

Centers for Medicare & Medicaid

- <http://www.medicare.gov/>

Ohio Medicaid

- <http://medicaid.ohio.gov/HOME.aspx>

Disability Benefits 101

- <https://oh.db101.org/>

Virginia Commonwealth University (forms)

- <https://vcu-ntdc.org/resources/resources.cfm>

For more information, contact:
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<http://mha.ohio.gov/>

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