



Benefits Counseling Services

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Community Housing of Maine
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Cancer | Cardiology & Heart Surgery | Geriatrics | Gynecology
Nephrology | Orthopedics | Pulmonology | Urology



Benefits Counseling Services

- A free service to help people understand how working affects Social Security disability and other benefits such as MaineCare, Medicare, Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), and subsidized housing.
- **1 in 10** working-aged Mainers receive SSI/SSDI benefits
- Six Community Work Incentives Coordinators (CWIC) cover the entire state
- Currently funded by Maine DOL-BRS, DHHS-OBH, DHHS-OADS, DHHS-OFI, DHHS-OCFS and the Social Security Administration.

Benefits Counseling Services can help people who are:

- 14 years or older
- Receiving Social Security disability benefits or State SSI based on disability from Maine DHHS
- Working or want to work; **and**
- Have questions about how working impacts benefits.

Work and Disability Benefits

Myths vs. Facts

People receiving Social Security disability benefits...	People receiving Social Security disability benefits...
Don't want to work	Often want to work but are afraid of losing cash and medical benefits
Will lose their benefits if they work	Make decisions about work based on myths and misconceptions
Can't work more than 20 hours/week	Can work full-time while keeping some benefits, including MaineCare
Will have less total income if they work	In most cases, will have more total income when they work
Want to keep their benefits	May wish to work and stop receiving benefits in the future

The Most Common Question

“How many hours can I work without it affecting my benefits?”

Not the Right Question...

- Social Security counts dollars earned per month, not hours.
- How much a person can earn depends on many factors, such as the type(s) of benefit a person receives and if they've worked since being on benefits.
- People can often earn much more than they realize.
- In some cases, a person may be better off financially by earning enough to stop their Social Security cash benefit, but still get MaineCare and/or Medicare.

Can You Work and Get Disability Benefits?

Yes! How much you can earn depends on which disability benefit you get:

- **Supplemental Security Income (SSI):** For people with little or no work history
- **Title II:** Based on work history before becoming disabled
 - Social Security Disability Insurance (SSDI) – If you worked enough
 - Childhood Disability Benefit (CDB) – If your parent worked enough
 - Disabled Widow(er) Benefits (DWB) – If your deceased spouse worked enough
- **Both:** Some people get Title II and SSI. They need to know the work rules for both benefits.

Most Common Concern About Benefits: Can I Keep Health Insurance?

MaineCare continues for *most* because of these work incentives:

- **1619(b):** allows SSI recipients to earn up to \$44,630 a year in 2022 and keep MaineCare.
- **Working Disabled MaineCare:** SSDI beneficiaries can keep MaineCare if their *countable* monthly income is below \$2,832 in 2022 (\$3,815 if married). *DHHS only counts 1/2 of a person's gross job income.* Monthly unearned income (SSDI, etc.) must be less than \$1,208 in 2022 (\$1,626 if married). People might pay a small monthly premium (\$10-\$20) depending on income.

How Can A CWIC Help?

1. Before person starts working
 - Explain what will and will not happen to benefits
2. When job begins or job offer is made
 - Analyze new monthly income and if it will impact benefits
 - How to report income to benefit agencies
 - What to do if issues arise
3. After job begins
 - Raise, hours increase
 - Offered benefits
 - Change jobs or job ends

CWIC help is not a one-time event!

BCS Referral Process

1. Call 1-888-208-8700 or visit www.benefitsandworkinme.org to get the current BCS Referral Packet updated 12/2020. *Previous versions of the BCS referral packet are no longer accepted.*
2. Fax, mail, or email the completed referral packet to us:
 - **Fax:** (207) 662-6789
 - **Mail:** MMC Dept of Vocational Services, Attn: BCS, 22 Bramhall Street, Portland, ME 04102
 - **Email** bcs@mainehealth.org to receive a secure link to send your forms
3. We will call to schedule a Benefits Counseling meeting once we receive the referral packet and verify what benefits the person is getting. Due to COVID, benefits counseling is being provided by phone, mail, and/or videoconferencing.

Benefits Counseling Services

Work Incentives are special rules that apply when a Social Security Disability Insurance (SSDI, DWB, CDB) beneficiary or Supplemental Security Income (SSI) recipient returns to work. There are many different types of work incentives that may protect your eligibility for benefits including MaineCare or Medicare, and that may make you eligible for funding to advance your career. The rules are different depending on whether you receive SSI or Social Security for disability. If you receive both benefits, both sets of rules apply.

Benefits Counseling Services has Community Work Incentives Coordinators (CWICs) that help Maine people understand how working affects their Social Security disability and other public benefits. This service is free for any Maine resident 14 or older who is receiving Social Security disability benefits, is considering or currently working, and has questions about how working impacts benefits.

+ Our Team

+ Fact Sheets

BCS Referral Packet

Here is the current BCS Referral Packet to request services. Previous versions of the packet are no longer accepted.

[View Referral Packet](#)

Current CWIC Coverage Areas

BCS Staff Assignments	Staff	Phone & Email
Aroostook, Hancock, Knox, Lincoln, Sagadahoc (plus Brunswick), Waldo, Washington	Julianne Zaharis	(207) 662-4330 Julianne.Zaharis@mainehealth.org
Androscoggin, Franklin, Oxford (plus Bridgton)	Paul Connair	(207) 662-4387 Paul.Connair@mainehealth.org
Cumberland (excluding Bridgton & Brunswick)	Diane Luce	(207) 662-6746 Diane.Luce@mainehealth.org
Kennebec, Somerset	Marita Leach	(207) 662-5831 Marita.Leach@mainehealth.org
Penobscot, Piscataquis	Kate Hamlin	(207) 662-6067 Katherine.Hamlin@mainehealth.org
York, Ticket to Work Help Line	Noreen Hutcherson	(207) 661-7254 Noreen.Hutcherson@mainehealth.org
Data & Intake Specialist	Vanessa Lee	(207) 662-4757 bcs@mainehealth.org
BCS Program Manager	Stephanie Desrochers	(207) 662-6748 Stephanie.Desrochers@mainehealth.org

Note: CWIC coverages areas periodically change and can be found on our website

Expand Your Knowledge

- Work and Benefits Navigator Trainings
 - Learn how you can be an employment champion for your clients and your agency
 - **Fall/winter schedule will be announced in September**
 - Schedule & registration can be found at the “Work & Benefits Navigator Training” button at the bottom of our website www.benefitsandworkinme.org
- Free Webinars:
 - 9/21 at 2pm: Beyond Financial Gains. [Register here](#)
 - 9/27 at 2pm: "I only want to work # of hours/week:" identifying barriers to maximal employment outcomes. [Register here](#)
- Fact Sheets & Videos on SSI/SSDI Work Incentives
 - Available at www.benefitsandworkinme.org. Scroll to bottom of the home page to see Fact Sheets tab.

Benefits Counseling Services Contact Information

Phone: (207) 662-4757 or 1-888-208-8700 (toll free)

Fax: (207) 662-6789

Email: bcs@mainehealth.org

Website: www.benefitsandworkinme.org

Join Our Mailing List

Join our mailing list to receive email updates from Benefits Counseling Services at MMC Department of Vocational Services.

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