



Introduction to Disability and Work

Jay Collins and Alan Kurtz



**MOST PEOPLE CAN WORK
AND STILL MAINTAIN
BENEFITS**



Caution: Changing Landscape

- The information provided here is meant only to introduce you to the concept of work incentives. Laws and regulations change.
- When trying to determine how working might effect you or a family member's benefits it is important to:
 - Contact the **Social Security Administration**, and/or
 - Consult the ***Social Security Redbook***:
<http://www.ssa.gov/redbook/documents/TheRedBook2015.pdf>
and/or
 - Obtain free support from a **Maine Community Work Incentives Coordinator (CWIC)**: <http://www.mmc.org/benefits-counseling-services>
 - (More on these later)



Work Incentives (1)

- Administered (or monitored) by the Social Security Administration (SSA)
- For SSDI and/or SSI beneficiaries to return to or begin work
- Two basic types:
 - Support services to get and retain employment
 - Methods to earn more and keep benefits – by accounting for the cost to work while disabled



Work Incentives (2)

- Ticket to Work
 - Received from SSA
 - Used to access (i.e. pay for) employment support services - job development, coaching, etc.
- Impairment-Related Work Expenses (IRWE)
 - Out-of-pocket expenses due to disability
 - Required to be able to work
 - Excluded from countable income



Work Incentives (3)

- Student Earned Income Exclusion (SEIE)
 - Specifically for students (up to age 22) to keep more SSI while working
 - Requires enrollment in a course of study, taking classes at least 8 hours/week
 - Earn up to set maximum before any reduction in payment; up to set annual exclusion



Work Incentives (4)

- Subsidies or Special Conditions (re: SGA)
 - Support from an employer or employment support provider
 - On-the-job assistance or other supports
 - Employer-provided resources
 - Fewer/simpler tasks, longer breaks
 - Extra supervision, job coaching
 - Results in pay that is greater than the value of work provided when considering the cost to the employer/of services provided



Work Incentives (5)

- Plan to Achieve Self-Support (PASS)
 - For SSI recipients, including those who qualify after setting aside income to support/sustain work
 - Requires a specific work goal & time frame
 - Set aside income may be used for
 - Durable medical equipment
 - Personal Care Attendant (PCA)
 - Transportation
 - Assistive technology



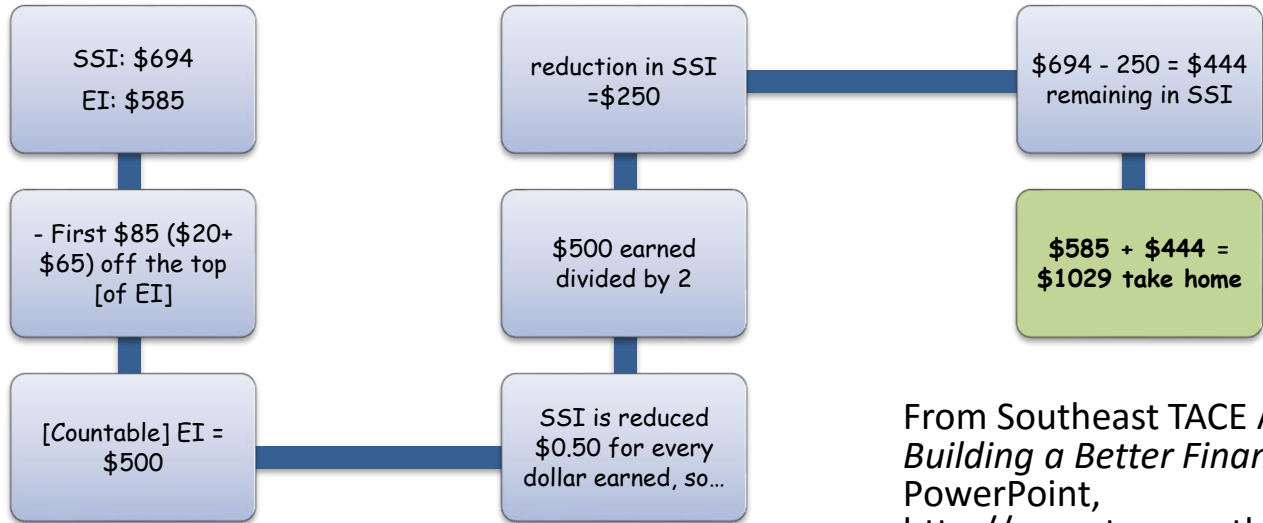
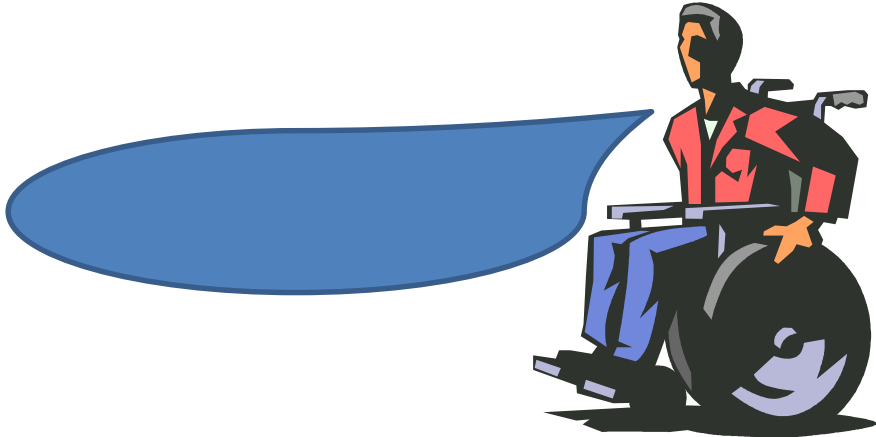
Work Incentives (6)

- Property Essential to Self-Support (PESS)
 - For SSI recipients regarding assets counted when determining continuing eligibility
 - Includes
 - Value of items used in a trade or business
 - Value (up to a maximum) of income generating property (e.g. rental unit)
 - Value (up to a maximum) of property for self-support (e.g. land for personal crops, livestock)



Center for Community Inclusion & Disability Studies

Frank's monthly income
 SSI: \$694
 Earned Income (EI): \$585



From Southeast TACE Archives,
Building a Better Financial Future
 PowerPoint,
<http://www.tacesoutheast.org/webinars/2012/040312/index.php#content>



Student Earned Income Exclusion (SEIE) - Example

Vicky is a 21-year-old college student who receives SSI. She receives \$550 per month at her job in the University's computer lab.

\$550	(Wages)
-550	(Student Earned Income Exclusion)
= \$0	(Countable Income for SSI)
\$674	(SSI Federal Benefit Rate (FBR) 2010)
- \$0	(Countable Income)
= \$674	(SSI Payment using the SEIE)

Total Monthly Income:
\$550
\$674

\$1,224



Work incentive can be complicated...

...BUT THERE IS HELP!



SSA Red Book (1)

- Subtitle: *A Summary Guide to Employment Supports for Persons with Disabilities Under the Social Security Disability Insurance and Supplemental Security Income Programs*
- Comprehensive guide for all SSDI and/or SSI recipients



SSA Red Book (2)

- Provides
 - the SSA definitions of disability
 - an overview of the programs
 - an explanation of the process of returning to work and available supports
 - an overview of all resources and incentives
- <http://www.ssa.gov/redbook/documents/TheRedBook2015.pdf>



Getting Help (1)

- Work Incentives Planning and Assistance (WIPA)
 - Program to assist SSI/DI recipients who are working or wish to work
 - Provides specially trained workers knowledgeable in SSA eligibility and work incentives
- Contact a SSA office to learn where the WIPA services are in your area



Getting Help (2)

- Community Work Incentive Coordinators (CWIC)
 - Also known as Benefit Specialists
 - Provide the WIPA services
- Work with beneficiaries (and providers) to educate about the impact of work on:
 - SSI/DI – including work incentives
 - Medicare and/or Medicaid
 - Housing subsidies, food stamps



Center for Community Inclusion & Disability Studies

Maine Medical Center

Department of Vocational Services

- Provides WIPA services (CWICs) for Maine residents
- The CWICs provide workshops/trainings in communities throughout Maine
- Individual planning is available via in-person meetings along with mail, phone, and videoconferencing
- FMI: <http://www.mmc.org/benefits-counseling-services>