

# Rising Above Benefits Barriers:

## Employment Incentives and Savings Programs for Working Beneficiaries



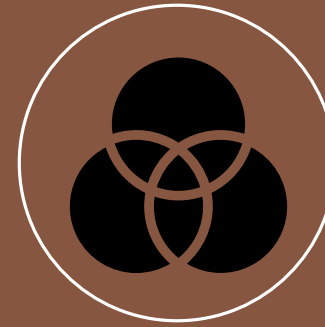
Educate



Empower



Inform



Connect

**TODAY**

**FUTURE!**

# Nice to meet you!

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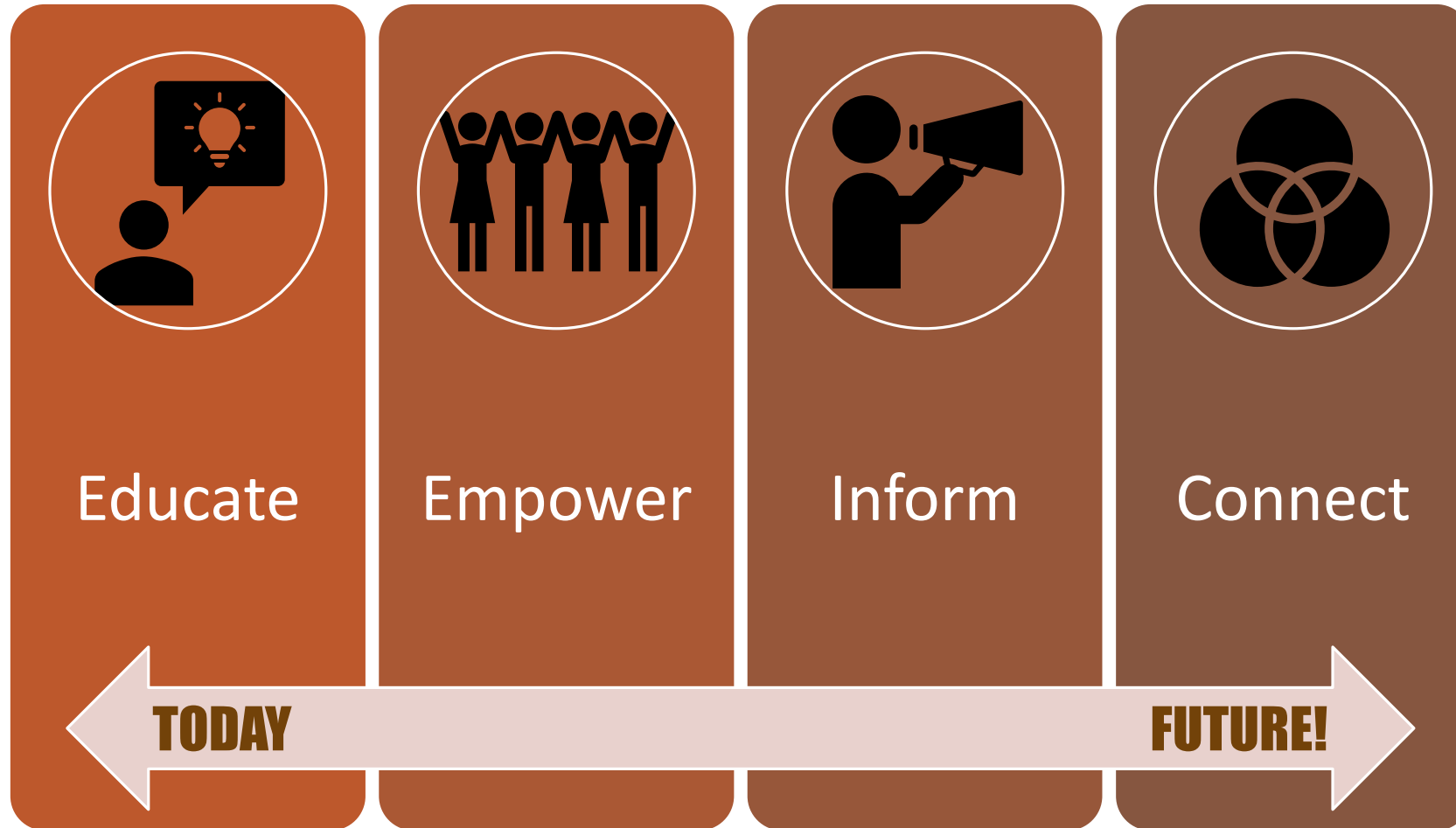
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# Benefits Analysis and Planning



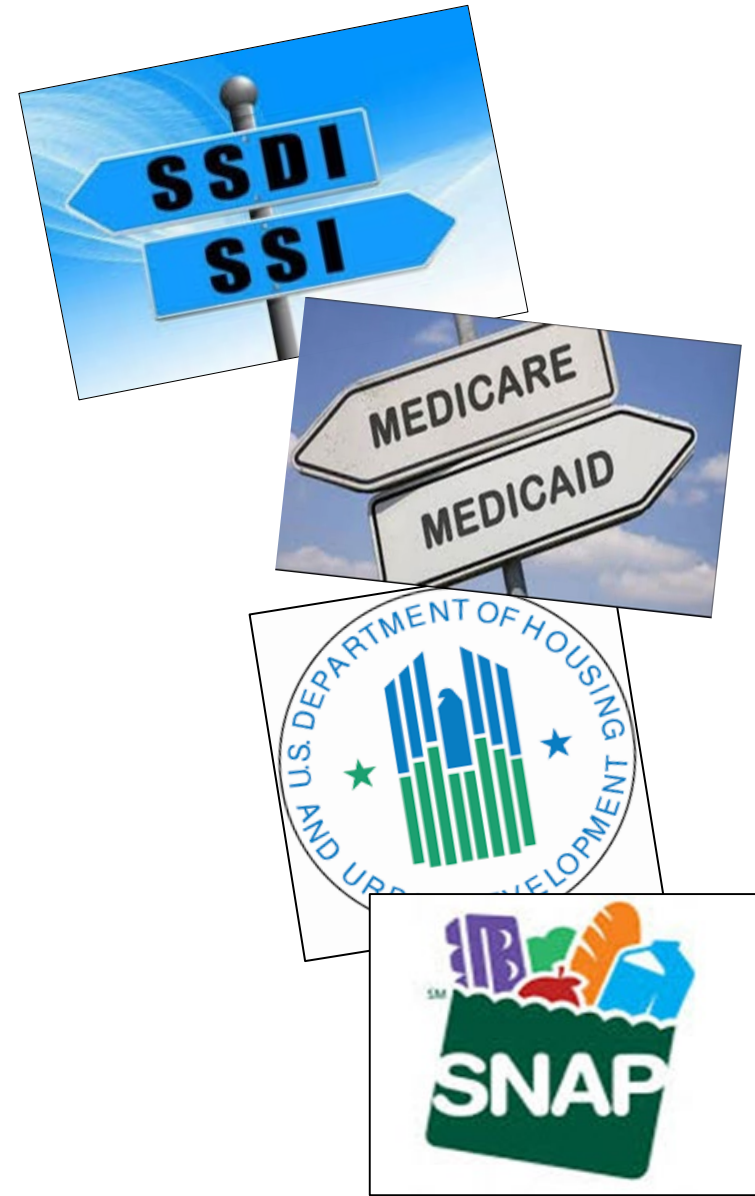
# Benefits Analysis

Do I get SSI or SSDI? Or both?

Medicaid? Medicare? Private health insurance? Do I have all three?

Do I have Waiver? Which One?

Do I have other Public Benefits?



# Free Benefits Analysis and Planning Services

**Vocational Rehabilitation helps eligible individuals with disabilities create and achieve employment goals using paid and natural supports.**

- You will be connected with an employment services agency and a **Certified Benefits Liaison**.
- This Program is administered by:
  - Vocational Rehabilitation through the State of Indiana Family Social Services Administration - Division of Disability and Rehabilitative Services
  - Indiana Institute on Disability and Community (IIDC).

**Indiana Works is ideal for beneficiaries not receiving Vocational Rehabilitation services who need a FREE benefits analysis and planning.**

- You will be connected to a **Community Work Incentives Coordinator (CWIC)**.
- Funded through Social Security's Ticket to Work/Work Incentives Planning and Assistance Program.

**Indiana Works CWICs does most of their planning and assistance on a remote basis.**



**Title XVI Supplemental Security Income (SSI) and Title II Social Security Disability (and retirement) are administered as **SEPARATE** programs or areas within Social Security.**

**Eligibility rules, work incentives and protections, and even options to report income are different for Supplemental Security Income (SSI) Recipients!**

## ★ Substantial Gainful Activity – SGA Decision (for SSDI)

### 2024 Substantial Gainful Activity Levels

#### Countable Monthly Earnings

Non-Blind: \$1,550

Blind: \$2,590

- Social Security uses an SGA level of earnings to **determine** whether a person is disabled under Social Security law, both during the disability determination process and **when Title II beneficiaries begin to work after entitlement.**
- “**Substantial**” work involves physical and/or mental work activity, either full-time or part-time, that is “**Gainful**,” or work that is generally for pay or profit.

# The Benefits Analysis and Planning Process

Intake

Analysis of Benefits

Personalized Plan Developed

Plan Shared with Beneficiary and Support Team

Connection to Free Long-Term Help with Indiana Works!

For some VR clients, this will first be a Benefits Review and Education (BRE) Snapshot



# Benefits Analysis and Planning in Action:

Meet Del  
Title II SSDI Beneficiary

# Del's Benefits Snapshot

Social Security  
Disability (SSDI) =  
\$2,600/month

Entitlement March 2013



He actually only nets  
\$2,405 because of  
monthly Medicare Part  
B and D Premiums.


Medicare  
Eligibility began  
March 2015

**NO SNAP  
NO HUD  
Or Other  
Assistance**

# Del's Phases of Protection for SSDI

## Phases (timeline) of Protections for Title II Disability Benefits

<b>Trial Work Period</b> 9 months recorded within a 60-month <b>rolling</b> calendar	<b>Extended Period of Eligibility</b> (36 <b>consecutive</b> months beginning immediately after final TWP Month)	<b>Eligibility for benefits continues if earnings remain below <b>SGA*</b></b> (after the Extended Period of Eligibility)
Receive full benefit check while working <b>TWP 2024 Threshold is \$1,110/month in Gross Earned Income.</b>	Entitled to benefit check if working under <b>SGA*</b> or <b>SSDI can restart without re-applying if earnings fall below SGA.</b>	Eligibility for benefit checks may end with consistent earnings over <b>SGA*</b> as determined by Social Security.



**60-Month Expedited Reinstatement of Benefits is a possible final Safety Net.**

# Income Comparison for Del's 9-Month Trial Work Period

<b>BEFORE WORKING</b>	
<b>SSDI</b>	<b>\$2,600.00</b>
<b>Medicare Premiums</b>	<b>- \$195.00</b>
<b>Total Monthly Income</b>	<b>\$2,405.00</b>

<b>AFTER WORKING</b>	
<b>SSDI</b>	<b>\$2,600.00</b>
<b>Earned Income from Work</b>	<b>+ \$2,000.00</b>
<b>M.E.D. Works Premium</b>	<b>- 187.00</b>
<b>Total Monthly Income</b>	<b>\$4,413.00</b>

When eligible, the State of Indiana Medicaid automatically pays monthly Medicare Part B and Part D Premiums to minimize medical and prescription drug costs!

## Social Security Work Incentives

**Subsidy**

**Special Condition(s)**

**Impairment Related Work Expenses**

## Let's help Del Break the SGA Barrier!

Del decides to continue working for \$2,000/month beyond his 9-month Trial Work Period.

## Health Insurance Protections

**Extended Period of Medicare**

**M.E.D. Works or Qualified Miller Income Trust**

**Behavioral & Primary Healthcare Coordination**

**SGA is a decision Social Security makes after determining work is done consistently and independently.**

<b>Gross Monthly Earned Income</b>	<b>\$2,000.00</b>	
<b>Subsidy</b>	<b>- \$400.00</b>	<b>Value of support provided by the employer</b>
<b>Special Conditions</b>	<b>- \$80.00</b>	<b>Support provided by a Third Party, e.g. job coach!</b>
<b>COUNTABLE MONTHLY EARNINGS PER SGA DECISION</b>	<b>\$1,520</b> <b>Under 2024 SGA!</b>	<b>Del's eligibility for SSDI continues!</b>

# Successful Voc Rehab Case Closure

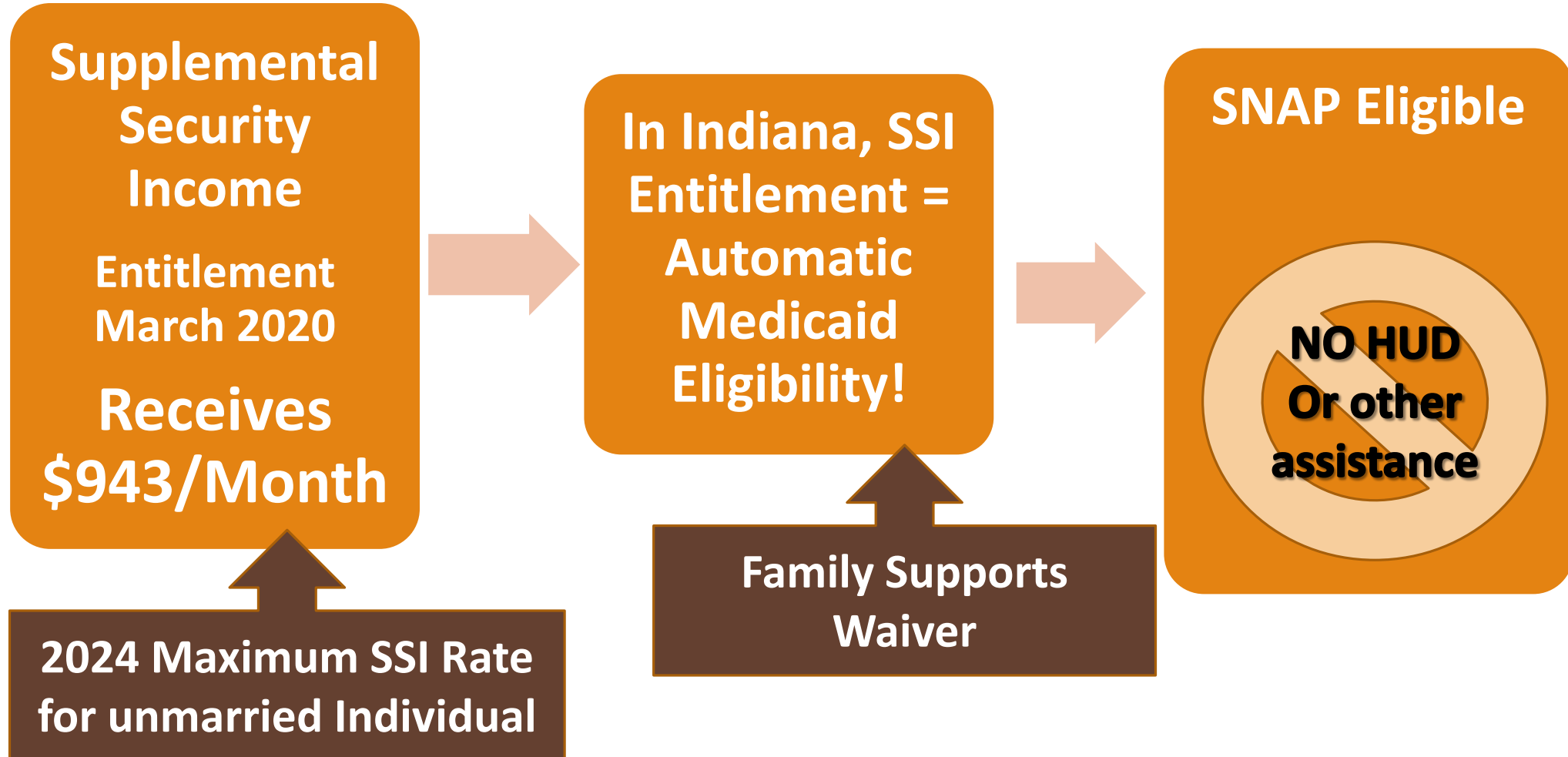
<b>Gross Monthly Earned Income</b>	<b>\$2,000.00</b>	<b>Value of support provided by the employer</b>
<b>Subsidy</b>	<b>- \$400.00</b>	
<b>Impairment Related Work Expenses</b>	<b>- \$150.00</b>	<b>Certain out-of-pocket costs beneficiary pays</b>
<b>COUNTABLE MONTHLY EARNINGS PER SGA DECISION</b>	<b>\$1,450 Under 2024 SGA!</b>	<b>Del's eligibility for SSDI continues!</b>

# Benefits Analysis and Planning in Action:

Meet Beth  
Title XVI SSI Beneficiary



# Beth's SSI Benefits Snapshot



# Beth's SSI will adjust when she begins to earn income

BASIC SSI COUNTABLE INCOME FORMULA	
<b>Step One</b>	
Total Earned Income (wages)	\$1,900.00
General and Earned Income Exclusions - <b>Subtract</b>	-85.00
<b>Remainder =</b>	<b>1815.00</b>
<b>Divide by 2:</b> Social Security only counts half!	\$907.50
<b>Equals Countable Earned Income =</b>	\$907.50
<b>Step Two</b>	
<b>BASE SSI RATE</b>	<b>943.00</b>
Total Countable Income - <b>Subtract</b>	907.50
<b>Equals Adjusted SSI Payment =</b>	<b>\$35.50</b>

## No Work or Wages

\$943 SSI (max amount payable to her)  
+ \$281 SNAP

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**\$1,224 Benefits Received**

## With Work Wages

\$35.50 Adjusted SSI  
+ \$ 0.00 SNAP  
+ \$1,900 Gross Earned Income/Wages

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**\$1,935.50 Total Monthly Income**  
**A difference of \$711.50**

# Let's help Beth break some barriers!

## SSI Work Incentives

Student Earned Income Exclusion for full-time students under age 22

If approved by Social Security, Work Incentives DECREASE the monthly income used to adjust SSI!

Plan to Achieve Self-Support

Impairment Related Work Expenses

If Beth had \$100 in approved IRWE, her SSI benefit will increase from \$35.50 to \$85.50!

## MEDICAID Protections

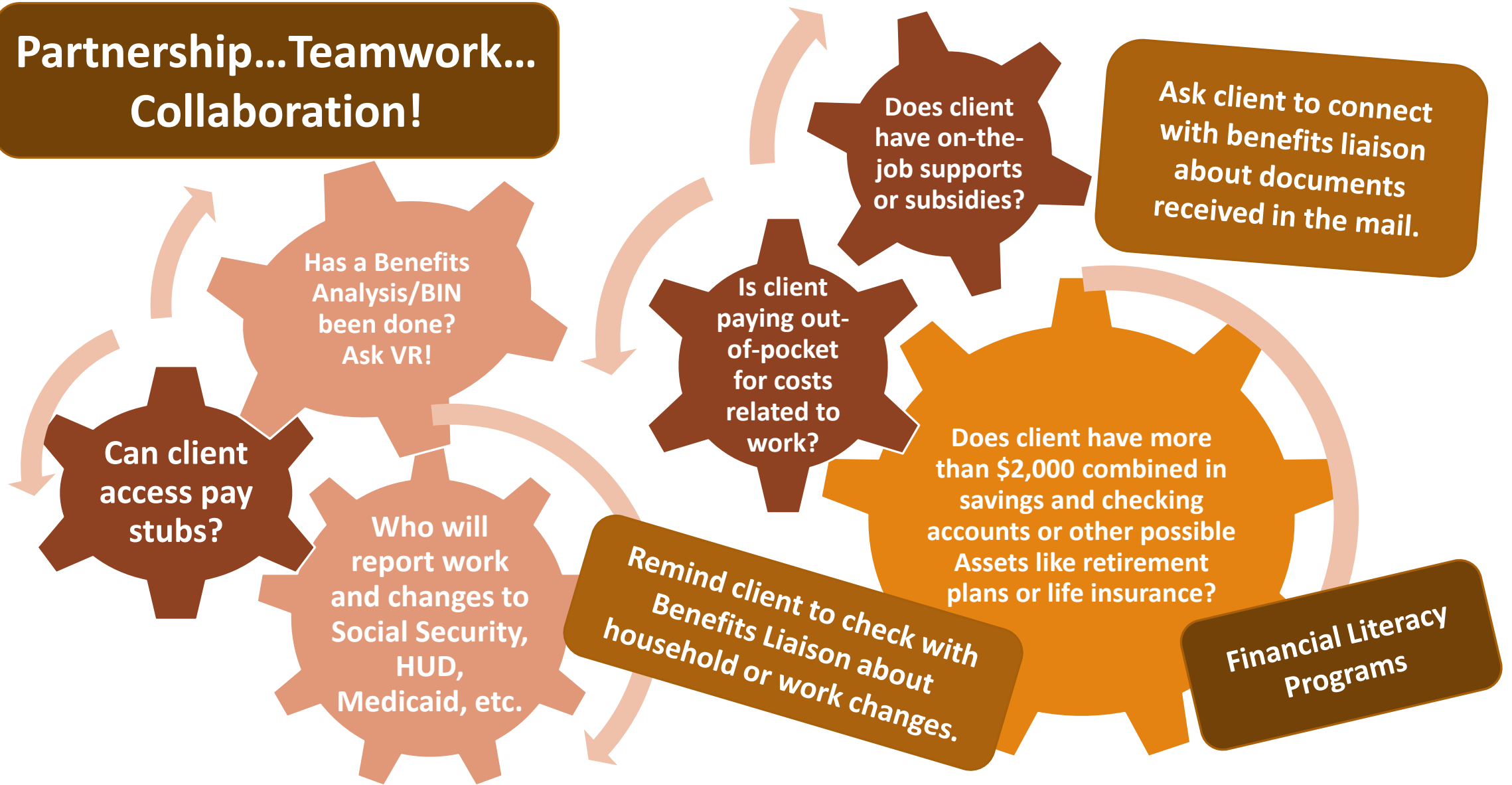
1619b or Waiver Special Income Limit

M.E.D. Works

Qualified Miller Income Trust

Waiver SIL in 2024 = \$2,829 total monthly income

# Partnership...Teamwork... Collaboration!





**Supplemental Security Income (SSI) and Medicaid are needs-based program. To remain eligible, MONTHLY Countable Resources (also known as Assets) must not be worth more than \$2,000 for an individual or \$3,000 for a couple.**

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**Certain Medicaid categories or Medicaid assistance programs can have different thresholds, so it's important to get connected to proper benefits planning and legal/financial services.**

**SNAP and HUD programs also have respective Resources/Asset Thresholds.**

## Resources/Assets versus Income

### **Common Resources/Asset Examples**

This is money you already HAVE or items that you own that can be turned into cash at the BEGINNING of a specific month. Examples of are property other than the home where you reside, stocks, bonds, some life insurance policies, and bank accounts (both checking and savings).

### **Common Income Examples**

Income is money you earn or receive in a given one-month period: wages, cash gifts or in-kind living support, lottery or gambling winnings, alimony, and child support. SSDI may be considered income for certain means-tested programs, but SSI is not.

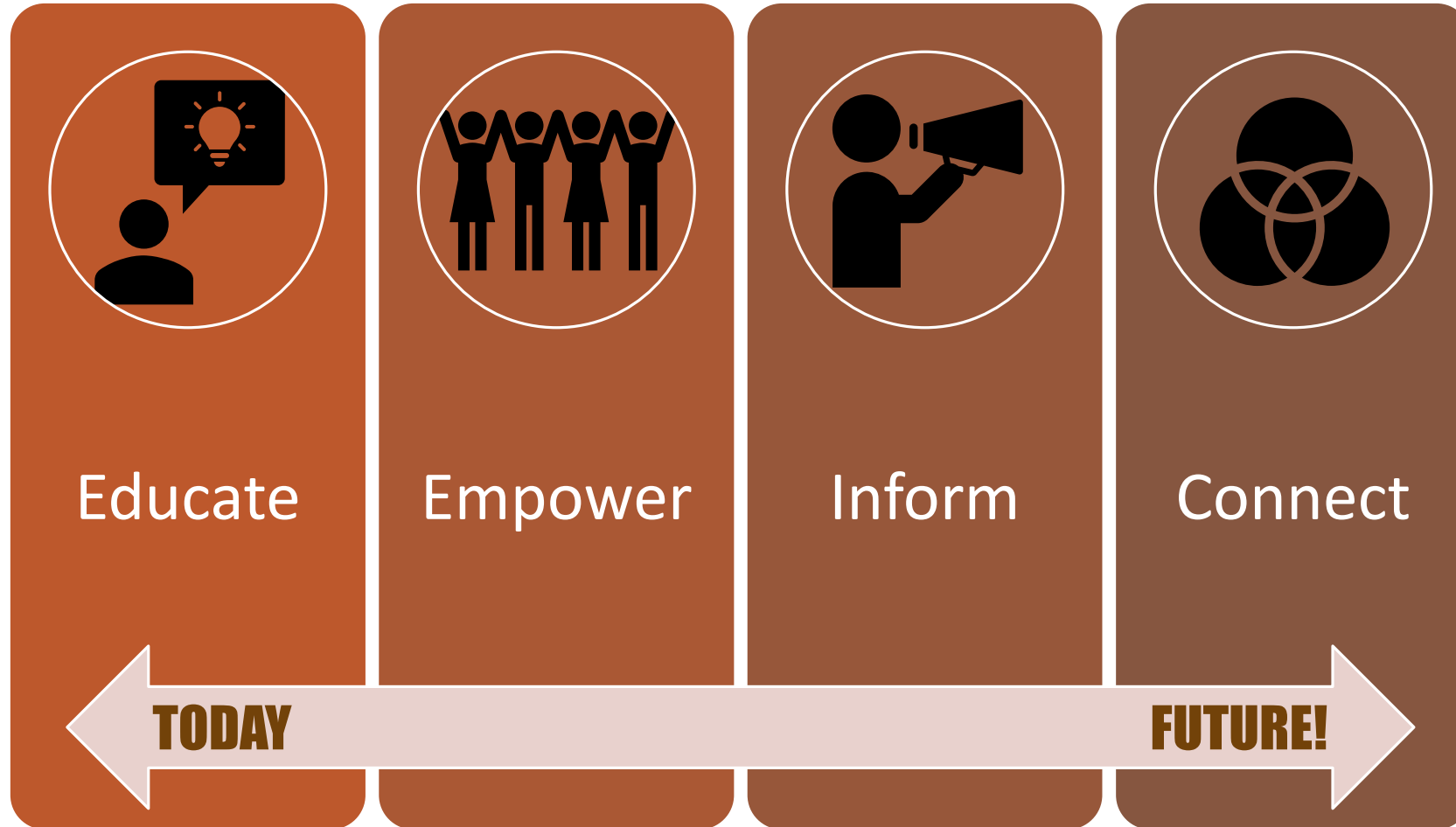
## Asset-Building Programs:

Money saved in the below should not count toward any thresholds imposed by Medicaid, the Supplemental Security Income program, SNAP and HUD.

Seek proper and, when applicable, legal guidance for each specific program.

- **Achieving Better Life Experiences (ABLE) Account**  
Investable Indiana or the National Able Network
- **Plan to Achieve Self-Support**  
a Social Security Work Incentive
- **Special Needs Trusts**  
ARC of Indiana or special needs/Medicaid-elder law attorney
- **Individual Development Account**  
HUD-funded program administered by a local agency

# Asset-Building Tools and Programs





# Sources and Resources

- Social Security Redbook: A Guide to Work Incentives, <https://www.ssa.gov/redbook/>
- Work Incentives Planning and Assistance National Training and Data Center (NTDC) at Virginia Commonwealth University, <https://vcu-ntdc.org/index.cfm>
- Center on Community Living and Careers at Indiana Institute on Disability and Community, <https://www.iidc.indiana.edu/cclc/employment/benefits-information/index.html>
- Indiana Works, <https://www.aspireindiana.org/community-programs/indiana-works-wipa>
- Ticket to Work, <https://www.ssa.gov/work/>
- The ARC of Indiana, <https://www.arcind.org/>
- Indiana Family and Social Services Administration-Division of Family Resources, <https://www.in.gov/fssa/dfrr/>
- Indiana Family and Social Services Administration-Bureau of Disability Services, <https://www.in.gov/fssa/ddrs/developmental-disability-services/>

# Sources and Resources

- ABLE National Resource Center, <https://www.ablenrc.org/>
- National ABLE Network, <https://www.nationalable.org/>
- Investable Indiana, <https://savewithable.com/in/home/plan-benefits.html>
- State Health Insurance Program (SHIP), <https://www.in.gov/ship/>
- ASPIN Health Navigator Program, <https://aspinhealthnavigator.org/>
- Indiana Disability Rights' Employment Team, <https://www.in.gov/idr/employment/>

I'm on top of  
the world!



# What tools did Emily use to achieve financial stability?

## **MED Works**

- **Retirement accounts**
  - 403(b) plan
  - Defined benefit plan
  - Roth IRA
- **Non-countable resources**

## **ABLE account**

## **Special needs trust**

## **Tax deductions for impairment-related work expenses**



# ABLE Account & Qualified Disability-Related Expenses

- Health care goods and services AND...
- Education
- Food
- Housing
- Transportation
- Employment training and support
- Assistive technology
- Personal supports and services
- Financial management and other administrative services



# Personal care services





# Housing

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- Multiple work incentives and savings opportunities can be combined to achieve a larger down payment
- Recall that a home in which the beneficiary lives is generally a non-countable resource for Medicaid purposes
- There are additional opportunities to use financial planning after a home is purchased, including deducting the cost of disability-related modifications to the home





# Special needs trust





# Important considerations

## What will be the source of funding for the trust?

- What happens upon the beneficiary's death?
- Will the trust hold assets other than liquid money?

## Who will serve as the trustee?

- Is the trust document's language clear enough to ensure the trustee will provide appropriate support to the beneficiary?
- Will the trustee charge administrative fees?
- What if the trustee dies?

## Impairment- related work expenses



## **Service dog expenses**

- **Food**
- **Medication and veterinarian bills**
- **Leashes, collars, and supplies**

## **Out-of-pocket caregiver wages**

## **Expenses related to medical appointments**

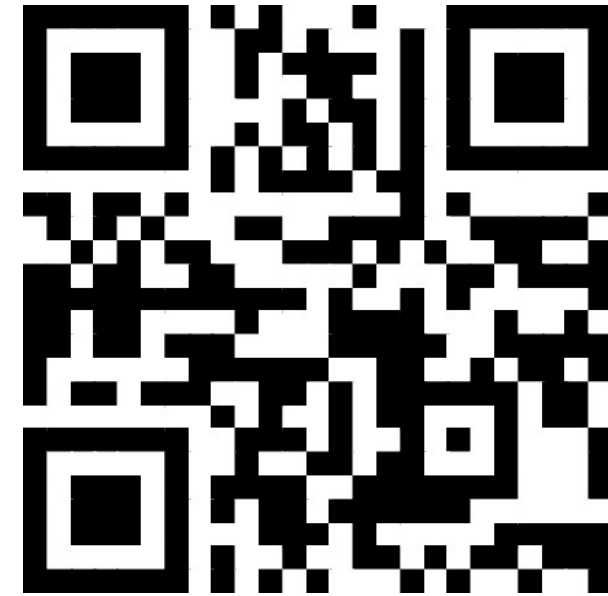
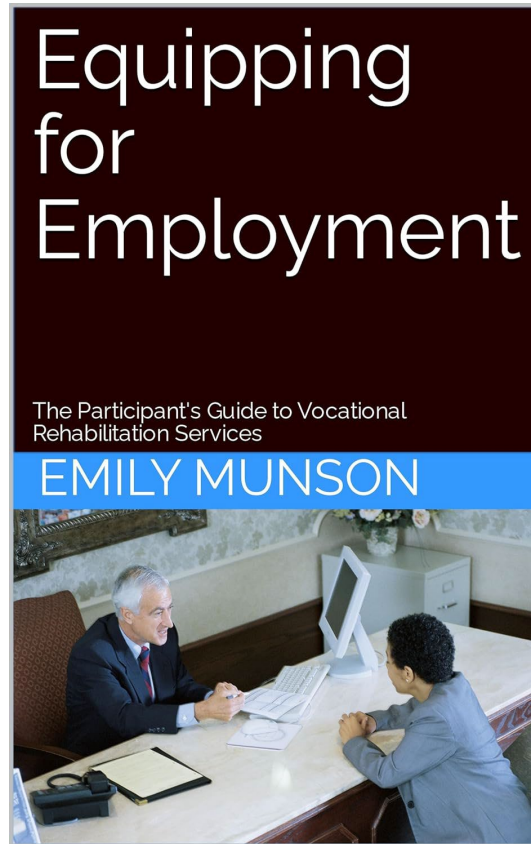
- **Mileage**
- **Parking fees**

# New Resource about Vocational Rehabilitation

Go to: <https://tinyurl.com/EmilysVRBook>

Or: Search for “Emily Munson” on amazon.com and click the link to the book

Or: Use this QR code



This indispensable e-book is not only loaded with answers regarding vocational rehabilitation benefits and suggestions, but also includes many links to policies, resources, and citations to federal law.

Questions?