



# Work Incentives: Changing the Question

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Benefits Counseling Services

at the Department of Vocational Services

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Maine EWDS Webinar  
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Cancer | Cardiology & Heart Surgery | Geriatrics | Gynecology  
Nephrology | Orthopedics | Pulmonology | Urology



**from**  
**How Many Hours Can I Work?**  
**to**  
**How Much Money Do I Want?**

# Introduction

## Maine Medical Center's Department of Vocational Services

### **Benefits Counseling Services:**

How working affects SSI, Title II (Title II, DAC, DWB), MaineCare, Medicare, food stamps, and subsidized housing.

### **Community Work Incentives Coordinator (CWIC):**

A trained professional who understands Social Security Work Incentives.

# Question #1

## What is your job title/role?

- Employment Specialist/CRP
- CRP Supervisor/Manager
- Case Manager – Mental Health
- MH CM Supervisor
- Case Manager – Developmental Services
- DS CM Supervisor
- VR Counselor
- Other

# Who Qualifies for Benefits Counseling Services?

- 14 years or older
- Receiving Social Security disability benefits,
- Working or want to work; **and**
- Have questions about how working impacts benefits.

# Referral Process

- 1) Call 1-888-208-8700 or visit [www.benefitsandworkinme.org](http://www.benefitsandworkinme.org) for a referral packet
- 2) Mail or fax completed referral packet to us.
- 3) CWIC will call to review work incentives by phone or schedule appointment.

Website has list of current staff, their contact info, and their assigned regions.

NOTE: Our referral packets changed in October 2017. We cannot accept the old referral packets.

# Question #2

**How well do you understand the different types of Social Security disability benefits?**

- Very Well
- Okay
- I don't know the difference

# 4 Types of SSA Disability Benefits

1. **Social Security Disability Insurance (SSDI)** – for adults who worked enough before disability began.
2. **Disabled Adult Child (DAC)** – for adult children whose parent gets SSDI, retirement, or parent worked enough before dying. Social Security renamed this benefit *Childhood Disability Benefit* (CDB) years ago, but most still call it DAC. *DAC is often incorrectly referred to as survivor benefits.*
3. **Disabled Widow(er) Benefit** – for adults 50 or older who were married at least 10 years to a deceased spouse who worked enough.
4. **Supplemental Security Income (SSI)** – for children and adults who have little to no work history and limited income/resources. *SSI is the benefit of last resort.*

# SSI and Title II: What's the Difference?

Title II: SSDI, DAC (CDB), & DWB	SSI
Based on a person's work history: yours, a parent's, or a deceased spouse's	For those who don't qualify for Title II, or only a low amount
Monthly benefit amount varies	Pays up to \$750/month (\$1,125/couple)
Unearned income is not counted	Unearned income counts dollar for dollar after \$20/month General Income Exclusion
Medicare after 24 months, MaineCare if income eligible	MaineCare is automatic
Paid on 3 <sup>rd</sup> of the month or later	Paid on 1 <sup>st</sup> of the month
No asset (resource) limit, but may have other benefits with asset limit (e.g., MaineCare, Food Supplement)	\$2,000 asset (resource) limit if single; \$3,000 if married.

# Question #3

**Do you feel like you now have a better understanding of the different types of Social Security disability benefits?**

- Very Much
- Somewhat More
- Not Sure
- Somewhat Less
- Much Less

# Common Concern

## Can I Keep Medical Insurance?

**Medicare** continues for several years.

**MaineCare** continues for most:

With SSI, the MaineCare limit is \$35,735 (2017).

Title II is based on income, but many can work full-time.

# Question #4

**Have you ever asked how many hours a person can work without it affecting benefits?**

- Yes
- No
- Not Sure

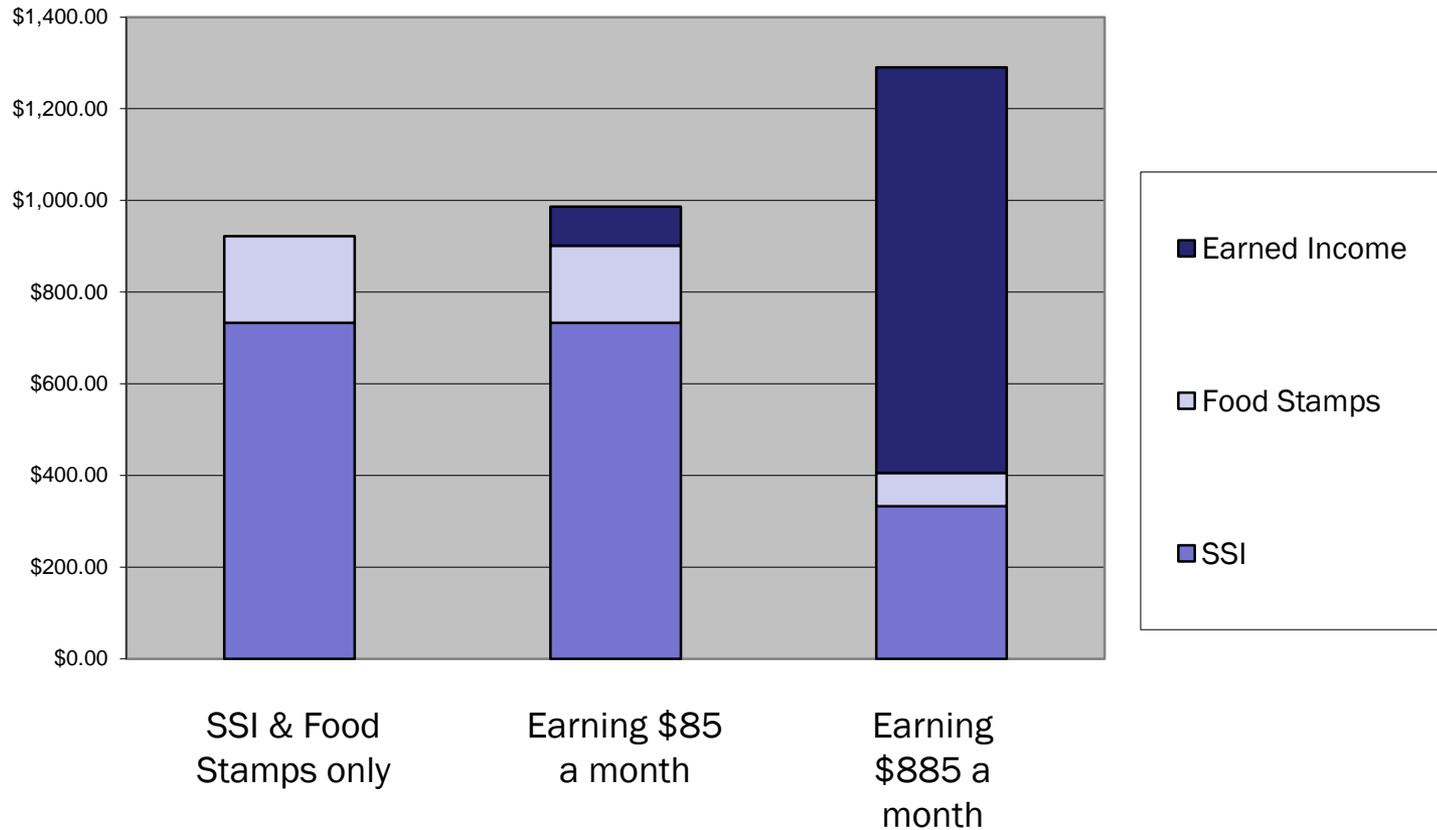
# The Short Answer is...

**Social Security counts dollars, not hours.**

# The Longer Answer is...

# SSI: Working More Means More Money

Social Security counts less than half of the individual's earned income.



# Turn the Question Around

“How much money do I want to have each month?”

Focus on **opportunities**, not limitations

# A Common Answer

**“I don’t know.”**

## Conversation starters:

- What would life be like if you had an extra \$500 a month?
- What would you do with that money?
- What do you want your life to look like in 3 years? 5 years?
- Where would you like to be living?

Remember: the answers can change over time so keep having the conversation.

# Question #5

**How often do you talk with people about their financial goals?**

- Frequently
- Sometimes
- Rarely
- Never

# But Seriously...

## How many hours a week can I work?

- Depends on the hourly pay rate
- For example, in 2018, a goal of \$1,218/month is \$885 earnings plus \$350 SSI:
  - At \$9/hour, \$885 is about 23 hours/week
  - At \$11/hour, \$885 is about 19 hours/week

# Title II is Different

Title II is all-or-nothing (after 9-month Trial Work Period) based on whether you earn \$1,180/gross per month or more.

Still focus on opportunity:

**How much money do I want to have each month?**

Earning over \$1,180 might be better!

# Title II Work Incentives Can Help

Title II has a **3-year Extended Period of Eligibility (EPE)**. You can get your check back without having to reapply if earnings are under \$1,180/month.

If Title II is terminated after the EPE due to earnings there's an **additional 5-year window for Expedited Reinstatement**.

## Title II Work Incentives Can Help

**Employer Subsidy** (allowing lower productivity for same pay) or **Special Conditions** (such as a job coach) can reduce countable earnings to below \$1,180.

# SSI & Title II Work Incentives Can Help

- **Impairment Related Work Expenses (IRWE):** Out-of-pocket medical expenses can reduce countable monthly income.
- **PASS (Plan to Achieve Self-Support)** helps you save money to achieve a job goal
  - Going to school, buying a car, starting a business, etc.
  - The job goal must be specific, and be one that will eventually stop your Title II check, or at least substantially reduce your SSI benefit once PASS is completed.

# SSI Work Incentives Can Help

**Student Earned Income Exclusion (SEIE):**  
Students under age 22 can work without SSI being reduced (up to \$1,820/month and \$7,350/year in 2018).

# Thank you for attending!

## Coming soon: **Advanced Work & Benefits Navigator Training**

- *for Employment Specialists & VR Counselors only*
- Time: 8:30-4:30
- Dates:
  - Portland: April 10
  - Fairfield: April 13
- Stay tuned for Syntiro registration announcement!