



Work Incentives: Changing the Question

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Benefits Counseling Services

at the Department of Vocational Services

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 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 rd of the month or later	Paid on 1 st 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

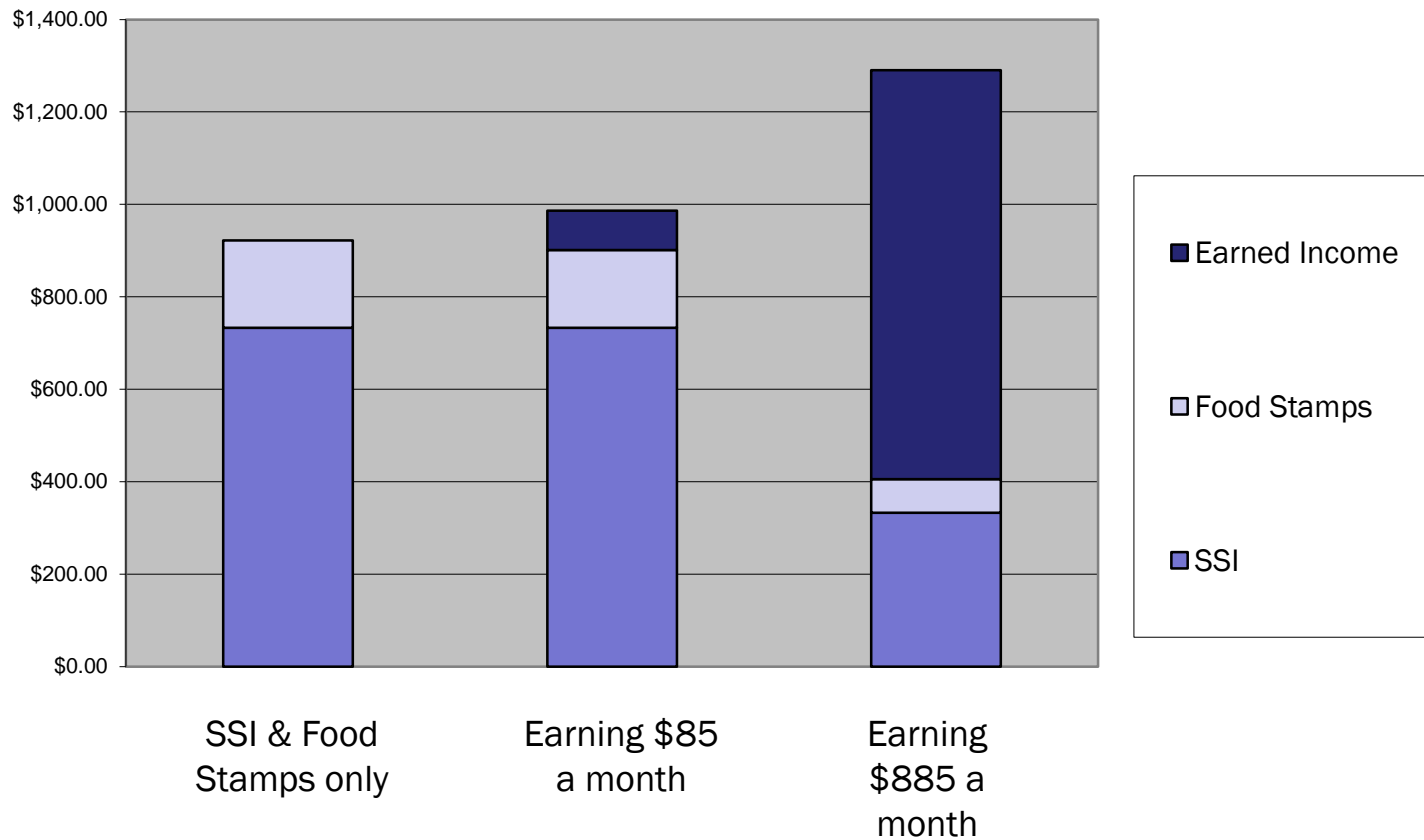
The Short Answer is...

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!