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Welcome/thank you for coming
• Disclaimer! Broad overview, see a benefits planner.

Setting the stage (2)
• Disability...
  – DOES NOT EQUAL inability to work!
  – A disability is simply this, a physical or mental condition that limits a person's movements, senses, or activities in some way.
  – It does not mean someone is lacking in talent or ability in other areas nor that they cannot be productive members of society living full and inclusive lives.
• Barriers to employment are shrinking
  – improvements technology
    • Talk about Dragon
  – Improvements to physical access
    • ADA
  – Changing economy and workplace
    • Less labor intensive, knowledge based
• You can have both work and receive benefits

SSI(3)
• Basic Benefits
  o When they turn 18 they qualify for...
  o SSI Income – A non-livable wage, but helpful
    ▪ Maximum amount for an individual of $733 (2015)
    ▪ Need-based and means-tested
  o Healthcare Benefits – Primary or secondary
    ▪ BUT don’t drop from insurance
  o Caregiving Hours
    ▪ Variable but can be as much as almost 400 hrs a month.
    ▪ IP/Agency
    ▪ Can be family member

• Basic Qualifications
  o Qualifying condition
  o Asset Limit of $2,000
    ▪ Exception examples below
  o Income Limit (with exceptions)
    ▪ If your earnings are so high that your SSI check stops you can still receive Medicaid through 1619b if you:
    ▪ *An individualized threshold amount may be available if your medical or caregiving costs are high.

SSDI
☐ Explain what for
WHEN (not if) YOU WORK (4)

- SSI Cash Benefit
  - Earned Income will impact SSI cash benefit
  - Earnings over $1527/mo will cause SSI cash benefit to stop
  - However, assets cannot exceed $2,000
- Medicaid Benefit
  - Medicaid benefit can continue if...
  - Income is below $31,972/year, or
  - You qualify for an individual threshold
  - However, assets cannot exceed $2,000
- Caregiver Hours
  - Can continue, if income remains below Medicaid limit
- Individual Threshold (Ask for calculation from SSA or benefits planner)
  - Basic Qualifications: wages above limit & significant medical expenses
  - Individual Threshold = Base amount + Medicaid Qualified Expense
  - Example: $19,428 + 50,000 (medical) = $69,164
  - Caregiver hours count!

- Key Take-Away: Work with a Benefits Planner

Working While Receiving SSI: Utilizing Work Incentives (5)

HANDOUT 2

How earnings affect SSI payments
- First $20 of income (earned or unearned) is excluded
- First $65 of earned income is excluded
- SSA only counts ½ of remaining earned income

Impairment Related Work Expense (IRWEs)
- Out-of-pocket costs for items needed to work are deducted from earnings before the earnings are halved
- Can be one-time expenses or repeating expenses
- Must be correlated with SSA diagnosis or for a medical condition being treated by a physician.
  - Medication, assistive devices, service animal costs

Student Earned Income Exclusion (SEIE)

Receiving SSI benefits, under age 22, and regularly attending school, SSA will not count up to $1,730 of earned income (wages) per month while attending school and working, up to the maximum yearly exclusion of $7,180 (2015)

Transition Programs (6)

- Ticket to Work
— Offers beneficiaries with disabilities expanded choices when seeking service and supports to enter, re-enter, and/or maintain employment.
— Provide greater independence and reduced reliance on benefits.
— Under this program, eligible beneficiaries with disabilities who are receiving monthly cash benefit payments are entitled to participate by signing up with an approved service provider of their choice. This can be an Employment Network (EN) or a State Vocational Rehabilitation (VR) agency. The EN/State VR agency, if they accept the Ticket assignment, will coordinate and provide appropriate services to help the beneficiary find and maintain employment. These services may be training, career counseling, vocational rehabilitation, job placement, and ongoing support services necessary to achieve a work goal.

• **Healthcare for Workers with Disabilities (HWD)**
  — Allows you to purchase Medicaid for 7.5% of monthly income
  — if you earn more than $31,972 but less than ~$50,000
  — Does not have a resource limit

• **Plan for Achieving Self-Support (PASS)**
  — Set aside money and/or things he or she owns to pay for items or services needed to achieve a specific work goal.
  — Applicant finds out what training, items or services needed to reach work goal.
  — Can include supplies to start business, school expenses, equipment and tools, transportation and uniform requests.
  — Applicant finds out how much these items and services will cost.
  — PASS can help person save to pay these costs. PASS lets person set aside money for installment payments as well as a down payment for things like a vehicle, wheelchair or computer if needed to reach work goal.
  — Decide on work goal and determining items and services necessary to achieve.
  — Can get help in setting up plan from a vocational rehabilitation (VR) counselor; an organization that helps people with disabilities; Benefits Specialists or Protection and Advocacy organizations who have contracts with SSA; Employment Networks involved in the Ticket to Work program; the local Social Security office or anyone else willing to help him or her.

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**Miscellaneous Wisdom[7]**

- Navigating SSI can be complicated, frustrating, and time-consuming, but worth the effort.
- **Financial Management**
  — Keep your assets simple (checking). **DO NOT EXCEED $2,000!**
  — Consider a room & board agreement – automatic payments
  — Keep your records
- **Protecting your assets**
  — Consider an Irrevocable special needs trust and/or ABLE account(coming soon!)
    - Tax-advantaged savings accounts for individuals with disabilities and their families.
• Will not affect eligibility for SSI, Medicaid and other public benefits.
• The first $100,000 in ABLE accounts would be exempted from the SSI $2,000 individual resource limit. If and when an ABLE account exceeds $100,000, the beneficiary would be suspended from eligibility for SSI benefits and no longer receive that monthly income.
  – Excluded from asset limit
  – Can be used for many kinds of expenses
    • Funds from a special needs trust cannot be used to pay for items that Medicaid and SSI cover, like housing and medical care. However, money from a special needs trust can be used to pay for things like furniture, education, transportation, entertainment, travel, and out-of-pocket medical and personal care expenses.

Resources

Takeaways...(8)
• Navigating SSI can be complicated, frustrating, and time-consuming, but it is worth the effort.
• Meet with a benefits planner!

WAF(9)
• My role:
  • Financial Stability Project Coordinator
  • Coordinating implementation of grant with National Disability Institute. Will be conducting financial wellbeing assessments of people with disabilities soon. In the meantime conducting outreach and awareness through events like these.
• What the Washington Access Fund does:
  – Our mission is to promote access to technology and economic opportunity for individuals with disabilities in Washington State.
  – Individual Development Accounts

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Plan to Work
www.PlantoWork.org
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1-866-497-9443/1-877-676-4754 (TTY)

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Individual Development Account! “IDAs” are matched savings accounts established to help low-income households purchase important assets. Every dollar a person saves is matched by one dollar. Save a dollar—get a dollar! The Washington Access Fund IDA can be used to save for assistive technology (i.e. hearing aids, ramps, computers, etc.) or business equipment for a small business or employee.

- **Assistive Technology and Business Equipment Loans**
  - Assitive Technology Loans can be used for any type of assistive technology device or service, including vehicle modifications and home modifications.
  - On behalf of family member with disability can be eligible!
  - Business Equipment Loans can be used for business equipment and related services that will enable you to work as an entrepreneur or an employee. For example, to set up a business you might need a loan to purchase a computer and a fax machine.

- **Webinars**
  - We provide webinars throughout the year on a variety of topics including small business ownership, financial literacy, benefits planning and assistive technology. We also provide some one-on-one training on these topics.

- **ROADS**
  - Our ROADS to Financial Independence: Reach Outcomes. Achieve Dreams. Succeed. initiative aims to support the financial capability of individuals with disabilities as they transition into the workforce by helping them improve credit, reduce debt, gain access to appropriate financial services, and increase savings.
  - Five tier project. In the first tier will be to do financial well-being assessments of people with disabilities.
  - The additional tiers, if someone chooses to participate in any or all of them, include credit education, group financial education, individual financial counseling, and individual progress tracking.
  - Do you know anyone who would you be interested in completing an assessment? They can be done by phone and email and would not take more than an hour or two.
  - Contact me!

- **Q & A**