Disability Benefits Presentation
Setting The Stage

• 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
  – Improvements to physical access
  – Changing economy and workplace

• You can both work and receive benefits!
SSI Basics

• Basic Benefits
  – SSI Income – A non-livable wage, but helpful
    • Maximum amount for an individual of $733 (2015)
  – Healthcare Benefits – Primary or secondary
  – Caregiving Hours

• Basic Qualifications
  – Qualifying condition
  – Asset Limit of $2,000
    • Exception examples below
  – Income Limit (with exceptions)
WHEN (not IF) You Work

• 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 Takeaway: Work with a Benefits Planner
Working while on SSI

- How earnings affect SSI payments
- Impairment Related Work Expense (IRWEs)
- Student Earned Income Exclusion (SEIE)
- Medicaid Implications
Transition Programs

• **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

• **Healthcare for Workers with Disabilities (HWD)**
  – Allows purchase of 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.
Miscellaneous Wisdom

• 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!)
  – Excluded from asset limit
  – Can be used for many kinds of expenses
• Resources

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Plan to Work
www.PlantoWork.org
Toll-free statewide hotline:
1-866-497-9443/1-877-676-4754 (TTY)

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Takeaways...

• Navigating SSI can be complicated, frustrating, and time-consuming, but it is worth the effort.
• Meet with a benefits planner!
Washington Access Fund

- My role
- 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
  - Assistive Technology and Business Loans
  - Webinars
ROADS to Financial Independence

• Reach Outcomes. Achieve Dreams. Succeed.
• Five Tiers
  – Financial Wellbeing Assessments
  – Credit education
  – Group financial education
  – Individual financial counseling
  – Individual progress tracking
• Do you know anyone who would you be interested in completing an assessment?
• Contact Info!
  – Conrad@washingtonaccessfund.org
Q & A