DISABILITY RIGHTS PENNSYLVANIA

Work Incentives Planning and Assistance Program

Helping You Today,
So You Succeed
Tomorrow

1-800-692-7443 X 309

1-877-375-7130 (TTY)

Social Security provides several programs that benefit transition age youth and young adults

Where to go when you are ready to work!

- DRP's Work Incentive Planning and Assistance Program
- Office of Vocational Rehabilitation
- Employment Networks
- Things to Remember

How Work Incentive Planning and Assistance Program can help

- Benefits Counseling (initial, interim, and long-term)
- Answering questions
- Written Summary and Analysis
- Benefits Literacy seminars

Disability Benefit Programs

There are 3 possibilities or combinations of Social Security Benefits you could have:

- Social Security Disability - SSDI/Childhood Disability Benefit (CDB)
- Supplemental Security Income - SSI
- Both - Concurrent
- There are work incentives for both programs!

Age 18 SSI Redetermination

- **Children Under 18 years old**:
  - Eligible based on parents income
  - Disability must affect normal, everyday activities of childhood (school, ability to play etc.)
  - Qualifies for Medicaid

Over 18 years old:

-- Eligible based on ones' own income

-- Impairment must affect the ability to get and keep a job earning above **Substantial Gainful Activity (SGA)** (2021- $1,310 per month)

-- Qualifies for Medicaid

SSI Work Incentives

- Earned Income Exclusion ($85)

- Student Earned Income Exclusion
  - Under 22 and regularly attends school **($1,900 per month**)

- Plan to Achieve Self Sufficiency (PASS)
  - Allows beneficiary to set aside funds for a specific work goal, but must be approved by Social Security.

Earned Income Exclusion

- Casey is a 19 year old high school graduate. She receives $794/month in SSI. She works 30 hours per week earning $10/hour. Her gross earnings are $1,299/month.
- Her SSI check is reduced in proportion to her earnings. The first $85 she earns has no impact on her SSI check. After that her check is reduced $1 for every $2 she earns.

Here's the math

- Casey's income prior to working = $783
- Casey's income when she works
- $1,299.00 (income from work)

-85.00 (income exclusion)

1,214.00 (remaining)

divide by 2

$ 607 (countable income)

- Next Steps

SSI Benefit $794.00

Countable income - $ 607.00

Adjusted SSI $ 187.00

Casey's New Income

$ 1299.00

+ $ 187.00

$1,486.00

Student Earned Income Exclusion (SEIE)

- Allows a student to keep all or some of their earnings without losing money from their SSI. The exclusion amounts are $1,930 a month up to maximum of $7,770 a year.
- **To Qualify for SEIE, the student must be**:
- Under age 22
- In college for at least eight hours a week or, in grades 7-12 for at least 12 hours a week,
- In a training course to prepare for employment

SEIE requires a formal request, along with submission of documentation

SEIE Example

- James is a 19 year-old college student at the local community college. He receives $794 in SSI/month. James works 10 hours/week in the college bookstore and earns $9.00/hour. His monthly income from work is $360.
- James can use the SEIE and exclude all of his income from work up to $7,770 .
- **James' new monthly income**

SSI	$794.00
Earnings from work	+$360.00
	$1,154.00

Plan for Achieving Self-Support (PASS)

- A PASS plan allows an SSI recipient to save money for expenses to achieve a vocational goal.
- Money set aside does not count as income and also does not count toward the $2000 limit on resources.
- PASS plans can cover education/training, job coaching, transportation, initial cost for a car or van, clothes for a job, items to start a business and equipment to do a job.
- PASS plans must be approved by Social Security. There is an application form. WIPAs can help with this application.

Section 301

- **What is Section 301?** A provision that allows beneficiaries to keep cash benefits while they are in an approved vocational rehabilitation program although Social Security has determined they are no longer medically eligible for benefits.

- **Why is this important for young people**?

  Allows a young adult to keep SSI payments a Medicaid after age 18 redetermination if they are enrolled in a Vocational Rehabilitation (Voc. Rehab) program.

Social Security Disability Insurance (SSDI)

- Usually based off previous work history
- May be able to receive benefits off a parent who is deceased, disabled or Survival Benefits/CDB

Incentives

- 9 Month Trial Work Period (**2021 TWP Month $940**)
- Other Incentives
- Medicare can continue for up to 93 months

Childhood Disability Benefits/CDB

- Adult with disabilities whose parents have worked enough to qualify. To get this benefit, a young person must be:

  Disabled before age 22

  18 years old or older, unmarried

  Has never earned money at or above **SGA** (2021 - $1,310)

The child of a parent who worked and is now deceased or who gets SSDI or retirement

Work Supports and Incentives

Subsidy or Special Condition (SSDI only)

Support and or job assistance that a person may receive from employer

Impairment Related Work Expense (IRWE)

cost of certain impairment-related items and services that you need to work from your gross earnings

Ticket to Work Program

A FREE and VOLUNTARY program run by the Social Security Administration (Social Security) to assist Social Security beneficiaries with disabilities who want to work

Example of a SUBSIDY

Substantial gainful activity (SGA) level: The monthly SGA amount for **statutorily** blind individuals for **2021** is **$2,190**. For non-blind individuals, the monthly SGA amount for **2021** is **$1,310**.

- Jim works in a grocery store and earns $12 per hour x 30 hours /week $1,558.80 gross per month(above 2021 SGA of $1,310). Jim has used **ALL** of his Trial Work Periods and wants to keep working but he cannot afford to lose his Social Security check.
- Jim decides to apply for a Subsidy at his local Social Security office. Jim's employer states that due to his disability Jim only completes 75% of the duties that everyone else completes.
- Social Security agrees that Jim's job is being subsidized and therefore reduces Jim's countable earnings to $9.00 per hour x 30 hours per week = $900 gross per month(below SGA)
- Jim gets to keep his job, all of his earnings from work and his Social Security check!!!

Example of Impairment Related Work Expense (IRWE)

- **Eric** receives SSDI benefits and has taken a job earning $1,400/month. Because his wages are above SGA, he will lose his monthly check after his Trial Work Period without an IRWE.
- Eric uses a job coach which is partly paid for through OVR and $200 is paid for out of pocket. By deducting the IRWE from his gross wages, Eric's income would be below SGA.

Work Earnings: 1,400

IRWE: - 200

Remaining earnings = $1,200.00 (below SGA)

Eric will now continue to receive his SSDI benefit**. IRWEs must be approved by Social Security**

The Ticket to Work program

- Participation is FREE and VOLUNTARY—there are no penalties if you choose not to participate
- The goal is for beneficiaries to show timely progress toward coming off benefits
- Employment Networks are available to assist you.
- You and the agency develop a work plan with steps to follow.

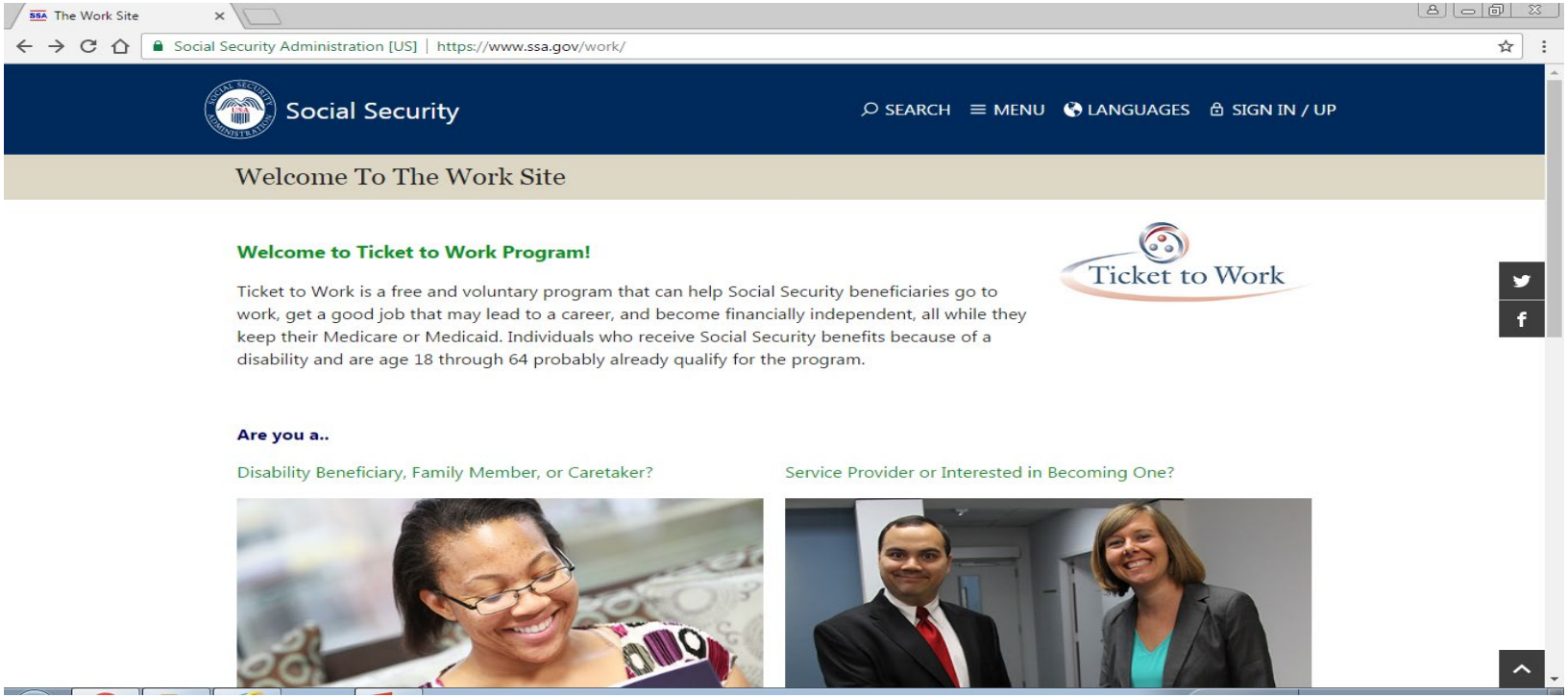
Examples of Services

- Skills testing
- Interest testing
- Resume preparation
- Interviewing skills training
- Job search & placement services
- Work Incentives counseling
- Job Coaching or other ongoing services

Ticket-to-Work

Access to Employment Support Services for Social Security Disability Beneficiaries Who Want to Work

Any SSI/SSDI Beneficiary may access the website at https://www.choosework.net/



Earnings



ALL EARNINGS NEED TO BE REPORTED!!

Social Security has lots of options for reporting wages:

- online,
- Smartphone apps,
- phone,
- visiting, or writing your local Social Security Office.

Where to Get More Information

To speak with a **benefits counselor**
at
Ticket to Work helpline at
866-968-7842 (voice)
or
866-833-2967 (TDD)

For **general questions**

1-800-692-7443 X 309
1-877-375-7139 [TDD]

Other Resources

- Your Social Security employment & support team can help you get the skills and experience you need.
- Employment Networks (EN) www.yourtickettowork.com/endir
- Vocational Rehabilitation (VR) Agency www.dli.pa.gov
- Social Security Administration:

  1-800-772-1213

- State Protection and Advocacy for Beneficiaries of Social Security (PABSS) 1-800-692-7443 X 400



What are your questions?



Suggestions for Us

Thank you for attending this presentation.

Our program highly values your support.

Please take time to answer our questions and let us know how our services could be more effective.

