

# The ABCs of Social Security Benefits, Employment Options and Work Supports and Where to Find the Experts

## Developed by:

National Disability Institute  
Washington, DC  
[nationaldisabilityinstitute.org](http://nationaldisabilityinstitute.org)



## This training program is supported by:



# Moderator



**Michael R. Roush, M.A., AFC®**  
Director, Real Economic Impact Network  
National Disability Institute

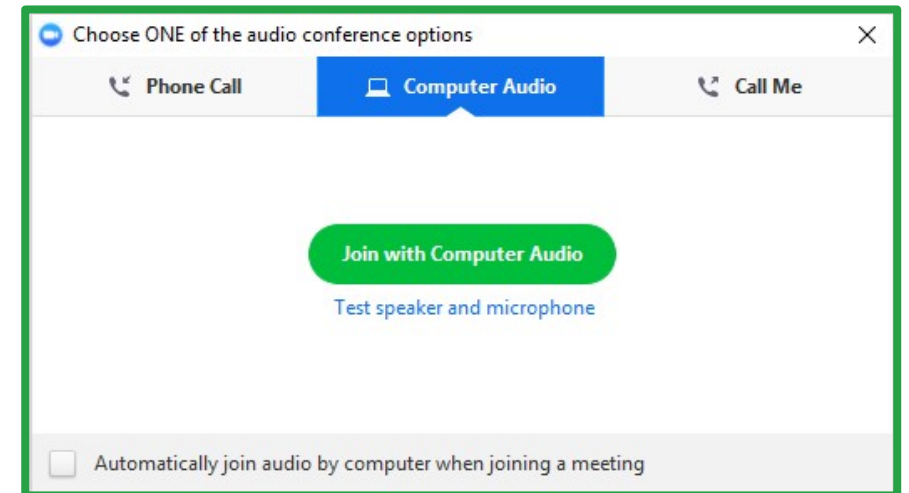
# Listening to the Webinar

- The audio for today's meeting can be accessed using computer audio or by calling in by phone. If you select computer audio, please make sure your speakers are turned on or your headphones are plugged in.
- If you do not have sound capabilities on your computer or prefer to listen by phone, dial:

**1-929-205-6099**

**Meeting Code:**

**946-143-285**



# Captioning

- Real-time captioning is provided during this webinar.
- The captions can be found by clicking on the “cc” button in your Zoom controls at the bottom of the screen.
- If you do not see the captions after clicking the button, please alert the host via the chat box. You may also view captions in your browser at: [streamtext.net/player?event=NDI](https://streamtext.net/player?event=NDI).

# Submitting Questions

- **Please use the Q&A** box to submit any questions you have during the webinar and we will direct them accordingly.
- If your question is not answered during the webinar, or you are listening by phone and not logged in, you may email: [mroush@ndi-inc.org](mailto:mroush@ndi-inc.org).

## Technical Assistance

- If you experience any technical difficulties during the webinar, please use the chat box to send a message to the NDI Host, or you may email: [mredden@ndi-inc.org](mailto:mredden@ndi-inc.org).
- Please note: This webinar is being recorded and the materials will be placed on the following websites:
  - National Disability Institute: [nationaldisabilityinstitute.org/resources/webinars](http://nationaldisabilityinstitute.org/resources/webinars)
  - Illinois Council on Developmental Disabilities: [www2.illinois.gov/sites/icdd](http://www2.illinois.gov/sites/icdd)

# National Disability Institute

- **Our Vision:** We envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.
- **Our Mission:** We collaborate and innovate to build a better financial future for people with disabilities and their families.

[www.nationaldisabilityinstitute.org](http://www.nationaldisabilityinstitute.org)

# Financial Wellness for People with Disabilities

*In partnership with the Illinois Council on Developmental Disabilities*





# Welcome



## **Mariel R. Hamer**

Associate Director of Program & Policy  
Illinois Council on Developmental Disabilities

# Agenda

- Illinois Disability Statistics
- Social Security Administration Disability Benefit Programs
- Complex Issues
- Benefits Information and Counseling
- Resources and Tools
- Questions and Answers
- Training Opportunity

# Presenters

## Marlene Ulisky

- Manager of Financial Empowerment & Disability Benefits, National Disability Institute
- Disability Benefits Expert, ABLE National Resource Center

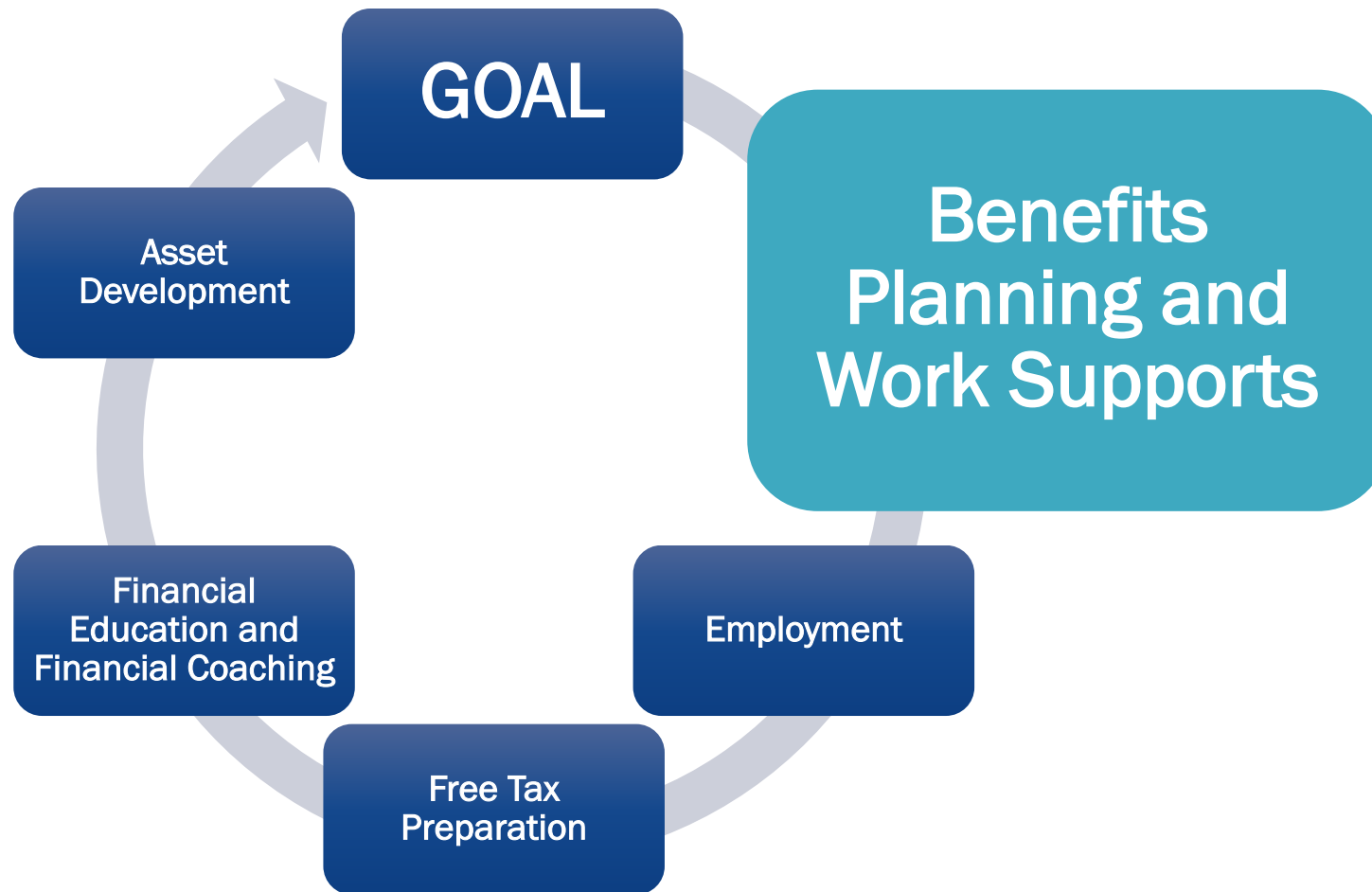


## Ron Mulvaney

- WIPA Program Director, Illinois Assistive Technology Program



# Five Key Strategies to Financial Wellness



# Challenges When Choosing to Work

- Effectively navigating the various, complex systems and obtaining full, accurate information is extremely challenging. Many fears are based on incorrect information.
- Beneficiaries who are unclear about the effect of work on benefits will be less likely to move forward along the employment continuum.
- Benefit programs administered by federal, state and local governments can provide policy, rules and information about **their** specific program but not details on how their program fits in with **other** programs or how it impacts working and benefits.
- An individual may be able to overcome barriers to employment if services and supports are identified and if a connection can be made.
- Some of the programs have capacity issues and services may not be delivered quickly.

# What Are the Social Security Disability-Based Benefit Programs?

The Social Security Administration (SSA) has two programs to support individuals with disabilities who are unable to work at a substantial gainful activity level. The definition of “disability” for an adult is the same for both, but may be evaluated differently if an individual is blind and applying for Supplemental Security Income benefits.

- **Social Security Disability Insurance (SSDI)**
  - Program for workers and their eligible dependents such as Disabled Adult Child, Disabled Widower/Widower
  - Not needs based
  - Medicare
- **Supplemental Security Income (SSI)**
  - Program for uninsured individuals
  - Needs based
  - Medicaid

# Program Similarities

- The definition of disability (adult): “The inability to engage in substantial gainful activity by reason of any medically determination impairment or combination of impairments which has lasted or can be expected to last for a continuous period of not less than 12 month or result in death.”
  - An individual must be totally and permanently disabled under SSA’s definition.
- There are several work incentives that provide the support and assistance needed to move from benefit dependency to independence. They allow an individual to exercise their “choice” and enter, re-enter or stay in the workforce by protecting eligibility for cash payments and/or health coverage while they work.
- Federal legislation provided for “choice” in obtaining supports and services.
  - Employment Networks and the Office of Vocational Rehabilitation
  - Work incentives information and counseling

# Program Differences

## Social Security Disability Insurance (SSDI)

1. There is a financial cliff if the earnings SSA counts exceed a certain level which can cause a suspension or termination of benefits.
2. Dependents may be able to receive a monthly payment. The employment of a Wage Earner may cause the suspension of these benefits.
3. Disability benefits are paid to adults, not children.
4. Any amount of savings do not affect SSDI benefits.
5. Working can increase the monthly payment amount.
6. SSDI work incentives/supports.

## Supplemental Security Income (SSI)

1. Working can cause the monthly payment to decrease or reduce to zero - SSI is not reduced dollar for dollar amount of earnings.
2. Dependents do not receive a monthly payment.
3. Benefits are paid to children and to adults who have a disability.
4. Saving money may cause the suspension of this benefit and the suspension of associated Medicaid, or could cause termination.
5. Working can cause someone to become “concurrently” entitled or lose the SSI benefit and any associated Medicaid completely.
6. SSI Work Incentives/Supports.

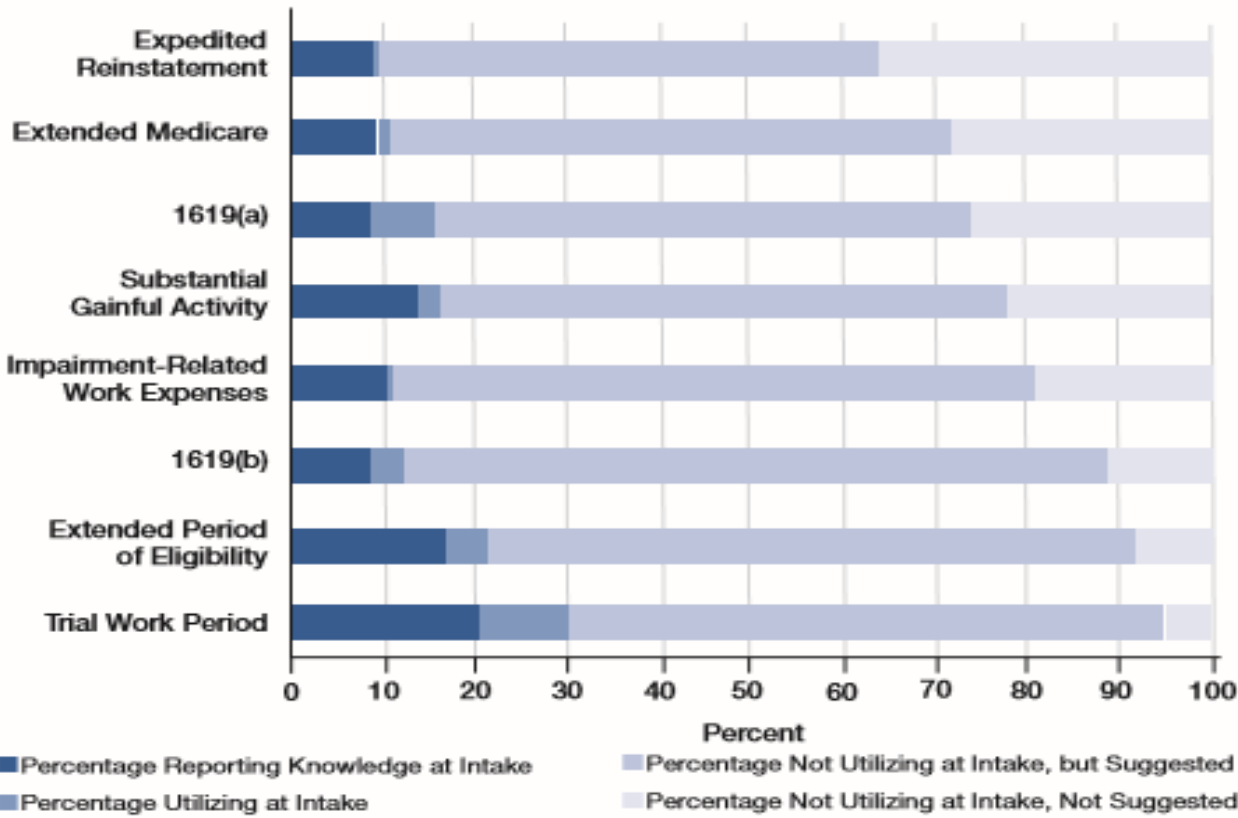


# How Work Incentives Can Help

- One of Social Security's highest priorities is to support beneficiaries with disabilities who want to work. The Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs include a number of employment support provisions commonly referred to as work incentives.
- Work incentives are special rules that make it possible for people with disabilities who receive SSDI or SSI benefits to:
  - Work at what ever level they choose – part-time or full-time
  - Continue to receive monthly benefit payments or gradually transition off benefits
  - Maintain Medicare or Medicaid
- All work incentives are identified in the Red Book: [ssa.gov/redbook](https://ssa.gov/redbook).
- Straight forward and simple? Or not?

# Beneficiary Knowledge of Work Incentives

**Suggestions Made by WIPA Projects to Beneficiaries About Using Work Incentives**



Source: Mathematica Policy Brief: The Work Incentives Planning and Assistance Program: Promoting Employment Among Social Security Disability Beneficiaries (January 2012)

[ssa.gov/disabilityresearch/documents/WIPA\\_brief\\_final010312.pdf](http://ssa.gov/disabilityresearch/documents/WIPA_brief_final010312.pdf)

Source: Schimmel et al. (2010), Table IV.11.  
 Note: TWP, EPE, and Extended Medicare are limited to DI beneficiaries. 1619(a) and 1619(b) are limited to SSI beneficiaries.

# Complex Issues

# Who Can Work?

- Anyone can work!
  - A beneficiary who receives Social Security Disability Insurance Benefits, Disabled Adult Child Benefits, Widow or Widower's Disability Benefits.
  - A recipient who receives Supplemental Security Income Benefits based upon disability or blindness.
- ...But it is important to seek benefits counseling prior to starting work so that there are no surprises!
  - A work "triggered" medical continuing disability review.
  - An unexpected reopening of an allowance to a denial of benefits due to technical reasons.
  - Not realizing that, depending upon how someone applied for benefits, they may or may not be eligible to use certain work incentives immediately.

# What Happens if Someone Receives Benefits Under Several Social Security Programs?

- Individuals may receive more than one monthly payment from SSA when they qualify under multiple records: Concurrent Entitlement, Dual Entitlement, Simultaneous Entitlement and Technical Entitlement. These are complex!
  - Work incentives are applied separately to each program and, depending upon dates of entitlement, the work incentives used or applied could be different.
  - Multiple work incentives can be applied at the same time.
  - One benefit may terminate while another increases.
- Sometimes, there are technical rules for continued eligibility that someone may not be aware exist.
- It is easy to become overwhelmed.

# How Does Employment Effect Other Benefit Programs?

- Medicaid Waivers
- Housing and Urban Development (HUD)
- Supplemental Nutrition Assistance Program (SNAP)
- Low Income Heating and Energy Assistance Program (LIHEAP)
- Medicare Savings
- Medicare Buy-In
- Worker's Compensation
- Temporary Assistance for Needy Families
- Payments made under the Veterans Administration/Defense Department
- TRICARE

# You Do Not Need to Be An Expert!

- You have choice in where to go for the information you need to make informed decisions on how employment affects benefits.
- You DO need to know the significant value of this information.
- You DO need to know where to find tools or resources that can help.
- You DO need to know where to find the experts who can provide information on **all** benefits received!



# Benefits Information and Counseling



# Benefits Information

- The Social Security Administration (SSA) provides information about working and the effect on monthly payments and Medicare and/or Medicaid. They employ various experts on benefits called Technical Experts (TE), Work Incentives Liaisons (WIL), Area Work Incentives Coordinators (AWIC) and others.
  - These employees have the highest level of technical expertise.
  - These employees do not provide information on how working affects benefits other than those administered by SSA.
- SSA AWICs completed a national, large scale work incentives training initiative this past spring. Both Illinois AWICs played a crucial role in training staff throughout Illinois.

## Benefits Information *cont.*

- Benefits information may also be obtained through the agency administering that specific benefit program.
  - Examples:
    - Federal agencies: Social Security Administration, Center for Medicare and Medicaid Services, Department of Agriculture, Department of Defense
    - State or local agencies: Department of Human Services, Housing and Urban Development (HUD) local housing authority (subsidized housing programs)
- Be alert for exceptions: Vocational Rehabilitation also provides benefits counseling.
- Federal/state funded programs may or may not mirror federal rules and/or guidelines.

## Sources of Benefits Counseling and Employment-Related Assistance

- Benefits counseling is a free service through the providers listed in this presentation. You will receive information to better understand the types of public benefits you receive and how earning from employment will affect your eligibility for these benefits. You will be introduced to work incentives and resources that can help you to make the successful transition to work and having earnings from employment. In addition to the Benefits Counseling resources identified in this presentation, you can use the “Find Help Tool” to search for other service providers on your own: [choosework.ssa.gov/findhelp](https://choosework.ssa.gov/findhelp).
- There are three types of service providers who may provide benefits counseling services which may be in addition to other services.

# Sources of Benefits Counseling and Employment-Related Assistance

*cont.*

- Illinois DHS Division of Rehabilitation Services
  - One Certified Counselor at DRS in State: Kaylee Raymond
    - (217) 558-6326 or [Kaylee.Raymond@Illinois.gov](mailto:Kaylee.Raymond@Illinois.gov)
  - Accepts all individuals, whether or not they have an open case with DRS
- Employment Networks (EN)
  - For beneficiaries who have assigned their “Ticket to Work” with that particular EN.
  - Some, but not all, may have Benefits Counselors on staff.
- Work Incentives Planning and Assistance Projects (WIPA)
  - WIPA services have been refined to include more individualized services targeted to beneficiaries who are close to employment.
  - Pro: Provides information on ALL benefits an individual receives and the impact of working on benefits. The Benefits Counselors are all certified.
  - Con: There are capacity issues addressed by a “priority level” method of providing services.

# Ticket to Work Help Line

- The Ticket to Work Help Line provides general information about the Ticket to Work program, the WIPA program and how work affects Social Security benefits. Their services complement the services of a WIPA through information and referral screening and triage.
- If you are looking for general information and referral, call the Ticket to Work Help Line:
  - 1-866-968-7842 (Voice) or 1-866-833-2967 (TTY)
  - You are not required to be using your “Ticket to Work” to receive services
- If you require more in-depth services, the help line will make a referral to a Work Incentives Planning and Assistance project (WIPA) to establish a connection, and the WIPA will contact you.

## What Is a WIPA?

- Acronym: Work Incentives Planning & Assistance.
- The mission of WIPA is to promote employment and financial independence for beneficiaries of Social Security's disability programs.
- Provides individualized, in-depth, employment focused benefits counseling and work incentives planning. Analyzes all benefits an individual receives.
- Funded primarily by the Social Security Administration as part of a national effort to improve employment outcomes for Social Security Disability Beneficiaries.
- WIPA was created as part of the Ticket to Work and Work Incentives Improvement Act.
- WIPA projects employ trained and **certified** "Community Work Incentives Coordinators," commonly called CWICs.

# WIPA Projects in Illinois

**Illinois Assistive Technology Program (IATP):** IATP is a statewide resource (other than the city of Chicago). For more information, contact the IATP WIPA program:

- (800) 852-5110 (Voice/TTY) (Illinois only)
- (217) 522-7985 (Voice)
- (217) 522-9966 (TTY)
- email at [iatp@iltech.org](mailto:iatp@iltech.org)

**City of Chicago Mayor's Office for People with Disabilities (MOPD):** MOPD serves residents in Chicago only. For more information, contact the Mayor's Office for People with Disabilities Employment Services Unit:

- (312) 746-5743 (Voice)
- (312) 746-5713 (TTY)

# Who Is Eligible for WIPA Services?

- Social Security has established clear priorities that CWICs are expected to follow. The individual must be:
  - Between the ages of 14 and not yet full retirement age, and
  - Receiving Social Security Disability benefits (SSDI, CDB or DWB) or Supplemental Security Income (SSI) benefits based on disability.
- If an individual has general questions, they should contact the Ticket Help Line first:
  - 1-866-968-7842 (Voice)
  - 1-866-833-2967 (TTY)



## Who Is Eligible for WIPA Services? *Cont.*

- In-depth services are provided to individuals who:
  - Are working
  - Have a job offer pending
  - Are actively interviewing for jobs
  - Had an interview in the past 30 days
  - Have a job interview scheduled in the next two weeks
  - Are a veteran
  - Are age 14-25 even if they are not actively pursuing work
- Individuals who have general questions and do not fit into the above categories should contact the Ticket Help Line or visit: [choosework.ssa.gov/index.html](https://choosework.ssa.gov/index.html).

## What Services Does a WIPA Provide?

- Assists beneficiaries with making informed choices about work.
- Discusses work goals and their employment with beneficiary.
- Verifies benefits information.
- Helps a beneficiary understand how their employment affects all benefits received.
- Identifies work incentives a beneficiary can use, teaches them how to use the work incentives and how to report work and teaches them how to interact with Social Security.
- Connects the beneficiary to the supports or services they need to achieve their work goals.

# Enhancing Your Financial Future

- The public benefit programs administered by Social Security and other agencies are complex. Always seek the professional services of a Community Work Incentives Coordinator (CWIC) so that you can make good decisions.
- You are building your financial future and your family's financial future. It is possible to work and come out ahead financially, even when benefits are reduced or ceased. Working is the ONLY way to begin to increase your monthly benefit amount or the monthly benefit amount for any auxiliaries paid on your record.
- Know that it's possible to work at whatever level you choose and maintain your benefits, keep Medicaid and/or Medicare or transition off benefits when you understand the rules. It is possible to receive benefits again if lost due to employment.
- Your situation, needs and goals are unique. Make wise decisions and maintain good records and receipts. Report working to Social Security.
- ***Gathering information from trusted sources and locating resources is key!***

## Next Steps

- Choose a work and financial goal.
- Contact a Benefits Counselor to discuss your work goal, to learn about employment programs and options and to receive information and referral.
- Become employed.
- Stay in touch with the Benefits Counselor and learn the basics of what benefits you receive, learn about the work incentives you can use and learn about the impact of work on all of the benefits you receive.
- Periodically re-evaluate or adjust goals as needs or situations change.
- Know and use resources.
- Make good decisions for yourself.

# Resources

- National Disability Institute webinars: [nationaldisabilityinstitute.org/resources/webinars](https://nationaldisabilityinstitute.org/resources/webinars)
- Find a Certified Benefits Counselor called a “Community Work Incentives Coordinator” by visiting: [choosework.ssa.gov/findhelp](https://choosework.ssa.gov/findhelp).
  - You can also find your local Vocational Rehabilitation Agency at this link or an Employment Network.
- The Social Security Administration Red Book: [ssa.gov/redbook](https://ssa.gov/redbook).
- How Will Working Affect Your Benefits? [choosework.ssa.gov/blog/2019-06-25-how-will-working-affect-your-benefits](https://choosework.ssa.gov/blog/2019-06-25-how-will-working-affect-your-benefits)

# Questions

# Opportunity to Learn More: Trainer Sessions

## Financial Wellness for People with Disabilities

### Train-the-Trainer Session

This **FREE**, two-day train-the-trainer event is designed to provide individuals with disabilities, family members, service professionals and self-advocates an understanding of how individuals with disabilities can become more self-sufficient, less dependent on benefits and build better a financial future that promotes choice and greater community participation.

**Lunch will be provided!**

**Dates and locations to be determined.**

For more information, contact [kmetz@ndi-inc.org](mailto:kmetz@ndi-inc.org).

## Contact Us

If you have any questions on this project or on financial wellness for people with disabilities, please send an email to [ask@ndi-inc.org](mailto:ask@ndi-inc.org).



# Financial Wellness for People with Disabilities

*In partnership with the Illinois Council on Developmental Disabilities*

