All the Moving Parts of Benefits and Working

Presented by:
Sarah Schroeder
Work Incentives Benefit Specialist
Types of Benefits Counseling

- Disability Benefit Specialists
- Work Incentives Benefits Specialists
Disability Benefit Specialists (DBS)/Aging and Disability Resource Center (ADRC)

- Applications
- Appeals
- Medical CDRs

Medicaid
Medicare Part D Assistance
Work Incentives Benefits Specialists (WIBS)

- Health Insurance Options
- Benefit Systems
- Reporting Requirements
- Access to Work Incentives
- Income
Work Incentives

Benefits Specialists

Help people with disabilities to:
• Overcome barriers to employment by using work incentives
• Gain entitlement to all available and needed benefits and services
• Make informed choices about work
• Reduce fear and misunderstanding
• Improve communication between agencies and beneficiaries
• Resolve benefits problems
Many individuals believe that they can’t work because they will lose important benefits such as health insurance.
Each person’s benefit situation is different.

A Benefits Specialist Can Help!
SSDI and SSI
A Comparison

SSDI
• Based on own work record, or
• Record of a parent who is:
  o Disabled, Retired, Deceased
• No asset limit

Supplemental Security Insurance (SSI)
• Needs based
• Limit to amount received; $841 (2022)
• Income & asset limits
• Automatic Medicaid
Age 18 Redetermination (SSI)

- SSI recipients who turn 18 must have their eligibility reviewed.
- Childhood definition of disability is different from the adult standard.
- Review usually happens within 12 months after the 18\textsuperscript{th} birthday.
### Medicare vs. Medicaid

#### A Comparison

<table>
<thead>
<tr>
<th>Medicare</th>
<th>Medicaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Not as comprehensive</td>
<td>• Comprehensive coverage</td>
</tr>
<tr>
<td>• May have more costs</td>
<td>• Different programs/types</td>
</tr>
<tr>
<td>• Parts A, B, D</td>
<td>• Each has own income and asset limits</td>
</tr>
<tr>
<td>• SSDI recipients eligible after two years</td>
<td>• Some have premiums or cost shares</td>
</tr>
<tr>
<td>• Medicare Savings Plans (MSP) and LIS (part D extra help)</td>
<td></td>
</tr>
</tbody>
</table>
When Should an Individual Contact a Work Incentive Benefits Specialist?

If they are...

- Considering work for the first time.
- Making more money.
- Going back to work.
- Developing a career plan.
- Looking for a job.
- Having problems or questions about current benefits.
Things people should know about their benefits

What benefits they receive:
- Call Social Security or check online at SSA.gov
- Benefits verification letter

Who to report to:
- Social Security
- Consortium (Medicaid, FoodShare)
- Housing

Important records to keep:
- Paystubs (only send copies)
- Letters from Social Security and other benefits providers
- Receipts for IRWEs (Income-Related Work Expenses)
First paycheck:

Money Management

- Report earnings to Social Security
  - www.ssa.gov
  - Other gov’t agencies

- When to report
  - Starting work
  - Stopping work
  - Increase or decrease wages
  - Other changes: address, marriage, children

Things to know

- Paycheck will have taxes deducted
- Budgets may change - pay frequency for example
- May want to talk to a Benefits Specialist.
A Benefits Specialist Can Help!

It is possible to work and keep important benefits.
One More Time!

It is possible to work and keep important benefits.

Each person’s benefit situation is different.

A Benefits Specialist can help!
Questions
All the Moving Parts

THANK YOU!

Presented by:
Sarah Schroeder | schroeder@eri-wi.org
877-826-1752 or 608-906-2716