Work Incentives Benefits Counseling

Funding available through three sources:

• Division of Vocational Rehabilitation (DVR)
  Contact DVR Counselor to authorize service

• Long-Term Care:  Family Care/IRIS
  Contact Care Manager or IRIS Consultant

• Work Incentives Planning and Assistance (WIPA)
  grant from Social Security Administration
  Contact WI WIPA:  Employment Resources
Work Incentives
Benefits Specialists

Help people with disabilities to:
• Overcome barriers to employment by using work incentives
• Understand and connect to all available and needed benefits and services
• Make informed choices about work
• Reduce fear and misunderstanding
• Improve communication between agencies and beneficiaries
• Resolve work-related benefit 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

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

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 18th birthday.
Social Security Disability Insurance (SSDI)

- Trial Work Period/Extended Period of Eligibility
- Substantial Gainful Activity
  - Subsidy
  - Impairment Related Work Expenses
  - Extended Medicare

Supplemental Security Income (SSI)

- Earned Income Exclusion
- Student Earned Income Exclusion
- Impairment Related Work Expenses
- 1619(b) Continued Medicaid eligibility
Medicare vs. Medicaid
A Comparison

Medicare
• Not as comprehensive
• May have more costs
• Parts A, B, D
• SSDI recipients eligible after two years
• Medicare Savings Plans (MSP) and LIS (part D extra help)

Medicaid
• Comprehensive coverage
• Different programs/types
• Each has own income and asset limits
• Some have premiums or cost shares
Ticket to Work Program

Social Security’s free employment services available to beneficiaries between the ages of 18 through 64.

Choose either state DVR agency or an Employment Network Agency. DVR consumers automatically use their Ticket to Work. Employment Networks generally are looking to work with beneficiaries with a goal of working off benefits.

Medicare reviews postponed if Ticket assigned, and timely progress being made.
Website:  www.choosework.ssa.gov
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 (Impairment-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.
It is possible to work and keep important benefits.

A Benefits Specialist Can Help!
Each person’s benefit situation is different.

It is possible to work and keep important benefits.

A Benefits Specialist can help!
Questions
THANK YOU!