



The Intellectual
and Developmental
Disabilities Council
of Tarrant County

Welcome

Removing Barriers to Work Using Social Security Work Incentives

Presented by Delores Little, CWIC Coordinator at
Easterseals North Texas

Thursday, October 27, 2020



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Intellectual and
Developmental
Disabilities Council
of Tarrant County

Celebrating YOU

Annual Employer Recognition



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Celebrating YOU generously sponsored by our friends at:



Amerigroup

An Anthem Company

**Tuesday's Caregiver Education ♦ Noon-1 pm
&
Monthly IDD Council Meeting
First Thursday of Each Month, 8:30 a.m. – 10 a.m.**

Tuesday, Nov. 3 - Healing after Grief, Loss and Trauma

Thursday, Nov. 5 – Managing Stress During COVID and Holidays

Tuesday, Nov. 10 – So, What Now?: An Autism Parent's Journey

Tuesday, Nov. 17 – Social Security Administration: SSI/Medicare

Follow us on social media for upcoming topics, events and networking opportunities



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It's SANTA! It's SANTA!

Friday, December 4
First Methodist Church Mansfield
777 North Walnut Creek Drive





Intellectual and
Developmental
Disabilities Council
of Tarrant County

Membership Driven

Premier Partners:



Centered in Care
Powered by Pride



Organizational Partners and many individual memberships





Intellectual and
Developmental
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of Tarrant County

Welcome New Members!

- Tiffany Arnold
- Juanita Monturo
- Rebecca Swift
- JPS Hospital District (Premier Partner)
- Deborah Norris
- Karen Donegan
- Kristen Benford
- BlueSprig Pediatrics (Elite Member)

- Your name belongs here!
[Membership Form](#)

About our Presenter

Delores Little, Easterseals North Texas

Dolores Little has been a licensed clinical social worker for over 20 years. She has extensive experience working with individuals who have disabling conditions – physical, mental, emotional. Regardless of the circumstances, she has always attempted to empower and encourage them to believe in themselves; to be proactive, not reactive. Her current position as a Community Work Incentives Coordinator II (CWIC) allows her to help those receiving Social Security Disability benefits understand how work can affect their benefits and learn about available Work Incentives.





easterseals

North Texas

Removing Barriers using Social Security Work Incentives

Work Incentives Planning and Assistance (WIPA) Program

*Promoting Employment and
Financial Stability of Social Security
Beneficiaries with Disabilities*

Who we serve:

- Individuals who are receiving Title 2 Disability benefits (SSDI) and/or Title 16 Supplemental Security Income (SSI) benefits
- Live within the 12 county area of:
Collin, Dallas, Delta, Denton, Ellis, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant & Wise Counties
- Be between the ages of 14 and full retirement



What We Do....

- Collect information from the client and Social Security
- Verify benefits
- Provide basic information and referrals
- Provide on going case management and follow up services



What We Do cont....

- Create an individualized Benefit Summary & Analysis report which includes:
 - Summary of current benefit situation
 - Analysis of how employment may affect: Social Security benefits, healthcare and other benefits
 - Work incentives that apply to their situation
 - Employment Services & Support that could be utilized
 - Benefit issues that have gone unnoticed, not necessarily related to employment
 - Important things to remember
- Create a Work Incentive Plan
 - Breaks goals and tasks into smaller steps



What are Social Security Benefits?

- There are two types of benefits:
 - Title 2 Disability
 - Social Security Disability Insurance (SSDI), Childhood Disability Benefit (CDB) and Disabled Widows Benefits (DWB)
 - Based on work record of a person who is either retired, disabled or deceased.
 - Title 16
 - Supplemental Security Income (SSI)
 - Based on economic need of the family

TITLE 16 SSI WORK INCENTIVES

- General Income Exclusion (GIE)
- Earned Income Exclusion (EIE)
- 1619 B
- Student Earned Income Exclusion
- Plan for Achieving Self-Support (PASS)
- Impairment Related Work Expense (IRWE)
- Blind Work Expense (BWE)
- Section 301

GENERAL INCOME EXCLUSION

The first \$20 from unearned income is excluded from the countable unearned income. If there is no unearned income this \$20 will be excluded from earned income.

EARNED INCOME EXCLUSION

The first \$65 of earned income is excluded from the total (as well as the \$20 unearned exclusion if not used in unearned income)

The total after exclusions for earned income is then divided by 2 for the countable earned income total.



SSI CALCULATION DEMONSTRATION

Gross Earned Income	866
Student Earned Income Exclusion	-
Remainder	866
General Income Exclusion (GIE)	-20
Remainder	846
Earned Income Exclusion (EIE)	-65
Remainder	781
Impairment Related Work Expense (IRWE)	-
Remainder	781
Divide by 2	390.50
Blind Work Expenses (BWE)	-
TOTAL COUNTABLE EARNED INCOME	=390.50
Base SSI Rate	783.00
Total Countable Income	-390.50
ADJUSTED SSI PAYMENT	=393.00

Adjusted SSI + gross earned income = \$1258.50

1619 B

If a beneficiary is no longer receiving SSI cash payments due to earned income but:

- ✓ Still meets the resource limit and annual income threshold amount (2020 threshold is \$35,973)
- ✓ Still disabled
- ✓ Answer yes to one of the following:
 - Used Medicaid coverage within the past 12 months
 - Expects to use Medicaid coverage in the next 12 months or
 - Would be unable to pay unexpected medical bills in the next 12 months without Medicaid coverage

Then Medicaid coverage will continue and you will maintain your SSI eligibility.

STUDENT EARNED INCOME EXCLUSION

If under the age 22 and regularly attending school (high school, college, trade school, etc.)

Social Security excludes a large amount of earned income from student's gross income.

For 2020

Max monthly exclusion: \$1,900

Max yearly exclusion: \$7,670



“REGULARLY ATTENDING SCHOOL” DEFINITION

Regular attendance means the individual takes one or more courses of study and attends classes:

- in grades 7 - 12 for at least 12 hours a week; or
- in a college or university for at least 8 hours a week under a semester or quarter system; or
- in a course of training to prepare him/her for a paying job for at least 15 hours a week if the course involves shop practice or 12 hours a week if it does not involve shop practice.

SSI CALCULATION DEMONSTRATION SEIE

Gross Earned Income	866
Student Earned Income Exclusion	-866
Remainder	
GIE (if not used above)	-20
Remainder	
Earned Income Exclusion (EIE)	-65
Remainder	
Impairment Related Work Expense (IRWE)	-
Remainder	
Divide by 2	
Blind Work Expenses (BWE)	-
TOTAL COUNTABLE EARNED INCOME	=-0-
Total Countable Unearned Income	0
Total Countable Earned Income	+
PASS Deduction	-

Monthly financial outcome – adjusted SSI + gross earned income = \$1649.00

Using SEIE for 8 months with \$1649 per month then 4 months with \$1258.50

PLAN FOR ACHIEVING SELF-SUPPORT (PASS)

- ❖ Once a PASS plan is approved, it will allow recipients to set aside income to be used towards a vocational goal and not count towards countable income or resource limit.

Examples of Pass: costs for school or training, equipment needed for employment, startup for self-employment, etc.



Achieving a Better Life Experience (ABLE)

- The ABLE Program was established to encourage and assist individuals with disabilities and their families in saving funds to pay for many disability-related expenses critical to maintaining the individuals' health, independence, and quality of life.
- This tax-advantaged savings account is for individuals with disabilities who have an age of disability onset before 26.
- Excludes up to \$100,000.00 from SSI Resource limit
- For more information go to ablenrc.org or Texasable.org

IMPAIRMENT RELATED WORK EXPENSES (IRWE)

The dollar amount of approved IRWEs are subtracted from the GROSS monthly income when calculating SGA.

Expense could qualify when it meets all of the following criteria:

- ✓ Item/Service enables you to work
- ✓ Item/Service needed because of impairment
- ✓ Out of pocket expense that is related to your disability
- ✓ Not reimbursable by anyone (insurance, TWC, etc.)
- ✓ Cost is “reasonable” and represents the standard charge for the item/service in your community

BLIND WORK EXPENSE (BWE)

- For individuals who have statutory blindness.
- Can exclude the cost of items necessary for employment from the total countable earned income.
- Can exclude the cost of other items necessary for work not related to the disability (i.e. payroll taxes, meals at work, uniforms, childcare, etc.)

SECTION 301

- Allows for the continuation of benefits under both Title 2 and Title 16 to individuals, whose disability benefits would ordinarily have been terminated due to medical recovery, while they are still participating in an approved vocational rehabilitation program
- Must not have expected to medically recover at the beginning of the program
- Must be actively participating in VR program

MEDICAID

A joint federal and state program that provides no-cost or low-cost health coverage to eligible children, families, pregnant women, the elderly, and people with disabilities who have limited income and resources.



TITLE 2 DISABILITY WORK INCENTIVES

- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Cessation & Grace Period
- Impairment Related Work Expense (IRWE)
- Special Conditions/Employer Subsidies
- Unsuccessful Work Attempt (UWA)
- Expedited Reinstatement (EXR)
- Extended Period of Medicare Coverage (EPMC)
- Section 301

TRIAL WORK PERIOD (TWP)

- Allows a beneficiary to test his/her ability to work
- Income does not affect SSDI benefits during these NINE months
- Is considered a TWP when gross earnings exceed the Trial Work Service Amount assigned for that year.

For 2020 amount per month is \$910

- Will not end until you have complete all 9 months within a consecutive 5 year period

EXTENDED PERIOD OF ELIGIBILITY (EPE)

- Continues for 36 consecutive months immediately following the end of the Trial Work Period
- SSDI cash payments will continue for any month the countable gross earned income is below Substantial Gainful Activity (SGA)
 - 2020 SGA Non-blind \$1260.00
 - 2020 SGA Blind individuals \$2110.00
- Medicare will continue during this time with or without receiving a cash payment.

CESSATION AND GRACE PERIOD

The first month after the Trial Work Period that a beneficiary is determined to be making SGA
They will still receive their cash benefits for the Cessation month and the following 2 months afterwards

IMPAIRMENT RELATED WORK EXPENSE (IRWE)

The dollar amount of approved IRWEs are subtracted from the GROSS monthly income when calculating SGA.

Expense could qualify when it meets all of the following criteria:

- ✓ Item/Service enables you to work
- ✓ Item/Service needed because of impairment
- ✓ Out of pocket expense that is related to your disability
- ✓ Not reimbursable by anyone (insurance, TWC, etc.)
- ✓ Cost is “reasonable” and represents the standard charge for the item/service in your community

SUBSIDIES AND SPECIAL CONDITIONS

When an employer and/or third party provide an individual with extra accommodations, supervision or other special assistance because of the beneficiary's disability

Social Security may apply a dollar value to these accommodations and subtract them from the gross earnings in order to determine the value of the work performed in order to see if it meets SGA

UNSUCCESSFUL WORK ATTEMPT

An effort on the part of a beneficiary to do substantial work which they had to stop or reduce earnings below the SGA level after six months or less due to their disability or the removal of special conditions related to their impairment

EXPEDITED REINSTATEMENT (EXR)

- 5-Year Safety Net
- A quick way to get benefits back for people who have stopped receiving benefits due to work and find themselves unable to engage in SGA level activities because of their medical condition or disability.
- Can receive up to six (6) months of provisional benefits while the eligibility redetermination is being performed. If deemed ineligible due to medical improvement will not have to repay benefits received during the redetermination.



EXTENDED PERIOD OF MEDICARE COVERAGE (EPMC)

Protects Medicare coverage if beneficiary is found to be making SGA for an additional 93 months (7.75 years) after a TWP ends or an additional 78 months (6.5 years) after the cessation month whichever is longer.



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- Allows for the continuation of benefits under both Title 2 and Title 16 to individuals, whose disability benefits would ordinarily have been terminated due to medical recovery, while they are still participating in an approved vocational rehabilitation program
- Must not have expected to medically recover at the beginning of the program
- Must be actively participating in VR program

MEDICARE

Our country's health insurance program for people age 65 or older, certain people with disabilities who are under age 65, and people of any age who have permanent kidney failure.

Provides basic protection against the cost of health care, but does not cover all medical expenses or the cost of long-term care



MEDICARE PARTS

Part A

Hospital insurance

Helps pay for care in a hospital or skilled nursing facility, home health care and hospice care

Part B

Supplemental medical insurance

Helps pay for doctors, outpatient hospital care and other medical services

Part D

Voluntary prescription drug program

WIPA AND YOU!

- WIPA (Work Incentives Planning and Assistance) is FREE!
- We are here to assist you in understanding up front how working might impact both your cash and medical health insurance benefits.
- We provide a detailed report on the various work incentives available to you and how to utilize them
- We also provide “follow up” services to ensure that you are using all of the applicable work incentives.

TO MAKE REFERRALS

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Thank you!

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