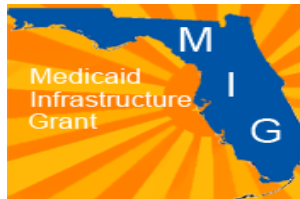




agency for persons with disabilities
State of Florida

INTRODUCTION TO SOCIAL SECURITY WORK INCENTIVES

Presented by APD Certified Trainers



2016

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SECTION 1:

INTRODUCTION

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WORK INCENTIVE TRAINING FOR SUCCESSFUL EMPLOYMENT

Unemployment and underemployment among working-age Americans with disabilities continues to be an almost intractable problem. At a time when more than 69 percent of working-age Americans are in the work force, less than one-fifth (20.5%) of people with disabilities are considered participating in that same workforce. Even sadder is the fact that only about 8.8 percent of those counted are currently working and that doesn't count job seekers with disabilities who have never been employed (ODEP, January 2013). Clearly, there is still much work to be done to improve competitive employment opportunities for people with disabilities. (Retrieved January 2013 from

<http://www.dol.gov/odep/topics/DisabilityEmploymentStatistics.htm>.)

Although there are many reasons for this, one of the most significant barriers to employment is the fear of losing public benefits, both federal and state, especially medical coverage, when individuals begin to earn income. Within the Social Security program, incentives to work do exist. However, they are complicated and difficult to understand, limiting their use by professionals, people with disabilities, and their families.

This project is intended to increase access to accurate information about federal and state benefits and work incentives for people with disabilities, their families and professionals. The next two days will:

- Provide training on federal and state eligibility programs, advantages to earning wages, work incentives, community resources to professionals, and a network of support; and,

- Demonstrate innovative ways of using the systems offered and understanding the use and value of work incentives to increase individuals' income, assets, etc.

PRINCIPLES OF TRAINING

1. Information provided in this training is just one tool for decision making about employment.
2. Good decisions are the result of good planning.
3. Trainings are based on the philosophy of self-determination and person-centered planning.

BUILDING BLOCKS FOR SELF-DETERMINATION

1. A person has the **FREEDOM** to dream, to make his or her own decisions and plan his or her own life.
2. A person has the **AUTHORITY** to control how money is spent for his or her supports.
3. A person has the **SUPPORT** needed from friends, family, and other people the person chooses.
4. A person takes **RESPONSIBILITY** to do what he or she says he or she will do.
5. **CONFIRMATION** – the recognition that individuals themselves be a major part of the design of long-term services and supports.

PERSON-CENTERED PLANNING

Person-centered planning was born out of the self-advocacy movement to assist people who were moving out of institutional settings. These individuals needed to understand their right to make decisions and to obtain the supports that would lead to the life they desired in the community.

Person-centered planning is a structured but informal process. It starts with a person's strengths, choices, preferences and interests. It leads to a plan to achieve a desired goal. Examples of these goals include having a career, living in a home of your own, developing a network of friends, participating in community activities, etc. The focus is supporting people in building and sustaining a life that they want that includes what is important to them.

The people who help achieve this goal are chosen by the person, i.e. family member(s), friends, and professionals with expertise related to the desired outcome. For example, if a person is interested in buying a home, professionals such as real estate agents, general contractors, mortgage brokers, etc. may be needed to help make this happen.

When interested in employment, it is imperative that family member(s), friends, and professionals are knowledgeable about the rules and regulations of the Social Security Administration's programs, including Social Security Work Incentives.

PERSON-CENTERED PLANNING STRATEGIES

1. Person Futures Planning, John O'Brien (1987).
2. McGill Action Planning System MAPS/PATH, Forrest and Snow, (1987); Vandercook and York, (1988).
3. Circles of Support, Mount, Beeman, Ducharme, (1988).
4. Essential Lifestyle Planning, O'Brien and Lovett, (1993).

All of the above strategies have the same focus: How do we assist someone in working towards his or her desired goals? These strategies all use a team approach and look at a person's history, current life experiences, and future dreams and ambitions.

“The only acceptable reason to plan is to help someone move toward the life they desire.”

- Michael Smull, 1998



SECTION 2: ADVOCACY

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RULES OF ENGAGEMENT

“Before any rules are discussed, all parties must be clear what benefits a person is receiving from all sources, private and public, before information is exchanged.”

Sharon Brent

Training and Technical Assistance

National Disability Institute



RULES OF ENGAGEMENT

- Age?
- SSI?
- SSDI?
- Dual Eligible?
- Married?
- Live in HUD housing?
- On Food Stamps?
- Over 18 living at home?
- And any other information pertinent to their financial situation.

SERVING AS A RESOURCE

- **You do not need to be the expert!**

There are people who are experts in ALL of this complex information and who have many years of technical experience (several of whom also have personal experience as beneficiaries or parents of beneficiaries, and now work within the field).

- **You do need to know how VALUABLE this information is to individuals with disabilities!**

It is critical for individuals to receive accurate and detailed information regarding SSA and other work incentives in order to make informed choices about work which affects their livelihood. Never provide information unless you are one-hundred percent (100%) certain that the information is correct!

- **You do need to help educate people about available SSA resources and other work incentives, since education can help alleviate fear.**

Many people are afraid to even discuss their benefits and the various work incentives because it can all sound very complex. You can help lessen the anxiety people feel by providing accurate resources that break down the information into understandable terms.

- **You do need to know about the variety of useful tools and resources that can be passed on to customers.**

There are useful tools and resources available on a wide variety of topics including, but not limited to: how to find out if a person *may* be eligible for benefits, how to apply and file for benefits, who can help in understanding work incentives, and who can assist with appealing unfavorable rulings.

CHECKLIST FOR SUCCESS – ALWAYS DO THESE

1. When you call SSA (**1-800-772-1213**), keep a record:
 - Date
 - Name of person to whom you spoke
 - What you asked
 - What they told you
2. **Make copies** of all documents you give to SSA (Social Security Administration) – the documents you complete and those from your file that are submitted. Do not lose your copies!
3. Promptly **open and read all mail** sent to you by SSA. If you do not understand what is being explained, seek help immediately. When SSA gives a deadline, they will not allow exceptions. Keep all paperwork, letters, and mailing envelopes in your file to prevent loss.
4. You must **report pay stubs** each month to SSA by the *sixth day* of the following month when wages are earned. Be sure you report to the correct field office (the Zip Code of the payee is the key). Wages may be submitted by visiting, calling or writing your local SSA office. There also is a toll-free SSI Telephone Wage Reporting Service and a free SSI Mobile Wage Reporting Smartphone application that may be used.
5. If you receive SSI (Supplemental Security Income), keep all **resources below \$2,000** for an individual or **\$3,000** for a married couple in any month, in order to maintain eligibility. If you are eligible for Medicaid, you must also maintain your resources below this resource level and adhere to any additional resource limitation requirements set by States.
6. When there is a **change in your life circumstances**, including address, employer, living arrangements, marriage, divorce, resources, children, e.g., immediately report the change to SSA in writing to your local office and by phone: 1-800-772-1213. It is best if you notify SSA both ways.

SSA
Benefits Planning Query Handbook
(BPQY)

➤ **Free of charge if request is made by:**

- Beneficiary
- Representative Payee

Note: If a person has a Rep Payee, the payee must request the BPQY.

BENEFITS PLANNING QUERY (BPQY)

Analysis of an individual's disability and work status is the first step in planning a successful employment initiative. A BPQY provides information about a beneficiary's disability cash benefits, health insurance, scheduled medical reviews, representative payee, and work history, as stored in SSA's electronic records. It is an important planning tool for the team of supports (AWIC, CWIC, PASS Specialist, benefits counselor, or other individual) who may be developing customized services for a disability beneficiary who wants to start working or remain on the job.

SSA provides BPQYs to beneficiaries, their representative payees and their authorized representatives of record on request. Beneficiaries can request a BPQY by contacting their local SSA office or by calling **SSA's toll free number, 1-800-772-1213, between 7 a.m. to 7 p.m., Monday through Friday.** People who are deaf or have a hearing impairment may call SSA's toll-free TTY/TDD number, 1-800-325-0778, between 7 a.m. and 7 p.m. Monday through Friday.

If someone other than the beneficiary, representative payee, or authorized representative (a benefits counselor, for example) wishes to receive a BPQY, they must submit two forms SSA-3288 (Consent for Release of Information) that have been signed by the beneficiary: one to authorize the release of Social Security records and the other to authorize the release of Internal Revenue Service earnings records. Both releases must contain the beneficiary's Social Security Number or the Claim Number of the worker under whose work record the benefits are paid.

SEE THE BPQY HANDBOOK AT SSA WEBSITE:

[http://www.socialsecurity.gov/disabilityresearch/documents/BPQY_Handbook Version%205.2_7.19.2012.pdf](http://www.socialsecurity.gov/disabilityresearch/documents/BPQY_Handbook_Version%205.2_7.19.2012.pdf)

MY SOCIAL SECURITY:

SSA has expanded the services available with a *My Social Security* account, a personalized online account that people can use beginning in their working years and continuing throughout the time they receive Social Security benefits. More than 60 million Social Security beneficiaries and Supplemental Security Income (SSI) recipients can now access their benefit verification letter, payment history, and earnings record instantly using their online account.

Social Security beneficiaries can also change their address and start or change direct deposit information online. People age 18 and older can sign up for an account at www.socialsecurity.gov/myaccount. Once there, they must be able to provide information about themselves and answers to questions that only they are likely to know. After completing the secure verification process, people can create a *My Social Security* account with a unique user name and password to access their information.

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SECTION 3: *ELIGIBILITY*

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INITIAL ELIGIBILITY DETERMINATION

Step 1: Disability Report Form (Application)

- A. Call 1-800-772-1213, TTY 1-800-325-0778; download form on-line at www.socialsecurity.gov; or obtain application from local SSA field office.
- Complete forms from SSA and make copies before submitting.
 - Collect information about the disability and about work history.
 - Keep appointment with Social Security Representative.
- B. 1. Interview will take place and information will be entered into the computer which secures the date of application.
2. Paperwork will be mailed that is required to be completed and returned within a timeline.
- a. Computer generated document will also be mailed to be signed for accuracy during the phone interview.
 - b. Before mailing, copy all documents after they are filled out, including the computer generated document for signature sent by SSA.
 - c. Second interview will be set up to take place:
 - i. By phone; or,
 - ii. Face to face in a local SSA field office.

Step 2: SSA will send Disability Report Form to the Disability Determination Service (DDS)

- A. Medical history information will be collected by DDS using signed release of information forms. DDS will make the request 2 times only. Collected medical information will be reviewed.
- B. DDS may or may not request more information such as:
 - 1. Work history
 - 2. When disability began
 - 3. What was the course and nature of treatment?
- C. DDS may request on behalf of SSA a medical exam (SSA pays for exam and chooses physician).
- D. Medical determination made by DDS will be sent to SSA (estimated 3 months):
 - 1. Medical determination is made and a person will begin receiving a check;
or,
 - 2. Denial is made and Reconsideration can be requested within 60 days; if second denial occurs;
 - 3. File an Appeal within 60 days.

NOTE: In the state of Florida, the Disability Determination Service is located within the state Department of Health.

Example of Forms and Numbers

Form	Title/Description
<u>SSA-3381</u>	Medical and Job Worksheet – Adult <u>http://www.socialsecurity.gov/online/ssa-3381.pdf</u>
<u>SSA-546</u>	Worker's Compensation/Public Disability Questionnaire <u>http://www.socialsecurity.gov/online/ssa-546.pdf</u>
<u>SSA-789</u>	Request for Reconsideration - Disability Cessation <u>http://www.socialsecurity.gov/online/ssa-789.pdf</u>
<u>SSA-3441BK</u>	Disability Report – Appeal <u>http://www.socialsecurity.gov/online/ssa-3441.pdf</u>
<u>SSA-3820</u>	Disability Report, Child <u>http://www.socialsecurity.gov/online/ssa-3820.pdf</u>
<u>SSA-3368</u>	Online Version of Adult Disability Report <u>http://www.socialsecurity.gov/online/ssa-3368.pdf</u>

CHECKLIST - DEVELOPING AN INITIAL APPLICATION – SSI/SSDI

1. Review the application before you make contact to SSA:
 - a. Obtain a copy by going to the SSA website www.socialsecurity.gov.
 - b. Review the "Adult Starter Kit":
http://www.socialsecurity.gov/disability/disability_starter_kits_adult_eng.htm.
 - c. Review with an advocate or a case manager, doctor, or service provider who may help complete the application. If so, it should be duly noted on the document. Their work should be written in **Third Person**.
2. Review the definition of the disability according to SSA:
 - a. Understand the SSA medical definition:
[http://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm?_utma=230172574.1874097800.1387483450.1387823810.1388087031.5&_utmb=230172574.19.9.1388087491848&_utmc=230172574&_utmx=-&_utmz=230172574.1388087031.5.4.utmcsr=ssa.gov|utmccn=\(referral\)|utmcmd=referral|utmctt=/&_utmv=-&_utmh=178515687](http://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm?_utma=230172574.1874097800.1387483450.1387823810.1388087031.5&_utmb=230172574.19.9.1388087491848&_utmc=230172574&_utmx=-&_utmz=230172574.1388087031.5.4.utmcsr=ssa.gov|utmccn=(referral)|utmcmd=referral|utmctt=/&_utmv=-&_utmh=178515687).
 - b. Understand the meaning of Substantial Gainful Activity.
 - c. Include information about a person's most difficult day.
3. Gather evidence while preparing the application:
 - a. Make this information part of the application
 - b. Cite all sources
 - c. Request letters related to ability to work and disability; include with application.
4. If possible, obtain a vocational assessment:
 - a. Current within the last 12 months.
 - b. Detail of a person's work history.

5. Know the application process and the timelines:
 - a. Fill out application then make a copy to keep
 - b. Always remember what you report to SSA

MANDATORY READING ASSIGNMENT: 2016 SSA RED BOOK

The 2016 version of the Red Book - A Guide to Work Incentives is available online at: www.socialsecurity.gov/redbook. It is a user-friendly guide to understanding

SSA DEFINITION OF DISABILITY

The SSA defines disability for both programs, **SSI and SSDI**, as the inability to engage in **Substantial Gainful Activity (SGA)**, which is paid work, by reason of any medical (physical or mental) impairment.

BASIC CONDITIONS FOR THE DISABILITY REQUIREMENT

- Individuals must have a disability that a qualified medical examiner can document
- Individuals must also meet or equal a certain level of disability
- The disability must be expected to last 12 months or more or be expected to result in death.
- Individuals:
 - Cannot be working at the time of application or,
 - If working, not be earning more than the Substantial Gainful Activity (SGA).
 - However, individuals who are blind and applying for SSI do not need to meet an SGA test but rather need a test to ascertain their level of blindness.

BENEFITS FOR PEOPLE WHO ARE LEGALLY BLIND

A person may qualify for SSDI or SSI if legally blind. SSA considers someone to be legally blind if vision cannot be corrected to better than 20/200 in your better eye, or if your visual field is 20 degrees or less in your better eye. If a person's vision does not meet the legal definition of blindness, he or she may still qualify for disability benefits if the vision problems alone, or combined with other health problems, impair the person's ability to work. This decision is made by SSA.

SUBSTANTIAL GAINFUL ACTIVITY (SGA)

SGA is a basic test used by the SSA to establish disability status.

SGA is the performance of significant mental or physical duties for profit. It is usually determined to be gross earnings in excess of the annual SGA level determined January 1 of each year.

To meet this part of the disability test, individuals must not be working, or if working, must make less than the SGA level.

As of January 1, 2001, the amount of SGA both for the individual with a disability and for an individual who is blind is based annually on the national average wage index.

2016 SGA**\$ 1,130 – (non-blind)****\$1,820 – (blind)**

2016 SGA FOR BLIND BENEFICIARIES - \$1,820

- SSA decides the SGA of self-employed individuals who are blind solely on their earnings. They do not look at time spent in the business or services rendered as they do for non-blind self-employed individuals.
- Special rules apply after an individual who is blind turns 55 years old.
 - Contact the SSA if you meet SSA's definition of blindness and if, upon turning 55, you are earning SGA but your work requires a lower level of skill and ability than the work you did before age 55.

ELIGIBILITY OF BENEFITS – SSDI

Social Security Disability Insurance – SSDI

- Required Work Credits in FICA (paid in taxes while working)
- 12 months non-SGA income (Medical Connection).
- SGA:
 - Initial Eligibility and beyond.
- Medical Eligibility:
 - DDS (STATE) Determines Medical Eligibility (Dept. of Health in FL).
- DAC –Disabled Adult Children
(a/k/a Childhood Disability Beneficiary [CDB]):
 - Disability Prior to Age 22.
 - Insufficient FICA or less than DAC/CDB parent-connected amount.
 - Parent is deceased, retired or disabled.
 - Possible continuation of Medicaid as DAC/CDB eligible.
- 5-Month Waiting Period for Cash Benefit.
- Medicare (Medical Insurance):
 - 24 months wait upon eligibility determination.
 - Part A/Hospitalization; no premium if Medicare taxes paid while working.
 - Optional Part B and D - Has Premium Cost.

MEDICARE

Medicare is a Federal health insurance program

- People age 65 or older;
- People under age 65 with certain disabilities; and,
- People of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

Medicare has:

- **Part A Hospital Insurance** - Most people don't pay a premium for Part A because they or a spouse already paid for it through their payroll taxes while working.

Medicare Part A (Hospital Insurance) helps cover inpatient care in hospitals, including critical access hospitals, and skilled nursing facilities (not custodial or long-term care). It also helps cover hospice care and some home health care. Certain conditions must be met to get these benefits.

Cost: Most people don't have to pay a monthly payment, called a premium, for Part A. This is because they or a spouse paid Medicare taxes while working. If a beneficiary doesn't get premium-free Part A, they may be able to buy it if they (or their spouse) aren't entitled to Social Security under the following circumstances:

- If they didn't work or didn't pay enough Medicare taxes while working;
- Are age 65 or older; or,
- Are disabled but no longer get free Part A because they returned to work.

NOTE: Part A Hospital Insurance - If they have limited income and resources, their state may help them pay for Part A (see page 60). For more information, they can visit www.socialsecurity.gov on the web or call the Social Security Administration at 1-800-772-1213. TTY users should call 1-800-325-0778.

➤ **Part B Medical Services** - Most people pay a monthly premium for Part B.

Medicare Part B (Medical Insurance) helps cover doctors' services and outpatient care. It also covers some other medical services that Part A doesn't cover, such as some of the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary.

Cost: The monthly Medicare Part B premium is usually higher if the beneficiary didn't sign up for Part B when they first became eligible. The annual premiums change January 1 each year.

Caution: If the beneficiary didn't take Part B when they were first eligible, the cost of Part B will go up 10% for each full 12-month period that they could have had Part B but didn't sign up for it, except in special cases. They will have to pay this penalty as long as they have Part B.

They also pay a Part B deductible each year before Medicare starts to pay its share. The Part B deductible is set January 1 each year. The beneficiary may be able to get help from their state to pay this premium and deductible.

➤ **Part D PRESCRIPTION DRUG COVERAGE** - Most people will pay a monthly premium for this coverage. Starting January 1, 2006, Medicare prescription drug coverage became available to everyone with Medicare. Everyone with Medicare can get this coverage that may help lower prescription drug costs and help protect against higher costs in the future. Medicare Prescription Drug Coverage is insurance. Private companies provide the coverage. Beneficiaries choose the drug plan and pay a monthly premium. Like other insurance, if a beneficiary decides not to enroll in a drug plan when they are first eligible, they may pay a penalty if they choose to join later.

NOTE: If on SSI, and therefore also on Medicaid, or if on Medicaid through other means, Medicaid will pay for the Medicare premiums.

ELIGIBILITY OF BENEFITS – SSI

Supplemental Security Income - SSI

- Unearned Income (Not Wages)- examples:
 - SSDI, Veterans Administration Benefits, Annuities, Child Support, Alimony, Unemployment, Workers' Compensation.
- Income (Earned Wages):
 - 12 months no SGA income (initial eligibility).
 - SGA factor at initial eligibility only.
 - Once on SSI, SGA is not an eligibility factor (1619(a)).
- Resources (NOT Wages or Unearned Income):
 - \$2,000/month/Individual.
 - \$3,000/month/Couple.
- Medical Eligibility:
 - DDS (STATE Contracted with SSA) Determines Medical Eligibility (Dept. of Health in FL).
- Medicaid (Medical Insurance):
 - SSI connected, State Administered.
 - Regulations may be different State-to-State.

OVERVIEW OF WHAT COULD OR COULD NOT BE A RESOURCE

SSI and Medicaid - Resource Example

The SSI/Medicaid programs have specific resource limitations in order to be eligible to receive and/or maintain benefits. The monthly maximum amount for SSI (Federal) is \$2,000/individual, \$3,000/couple. Medicaid (State) may vary the allowed amount for eligible status based on State rules. (These must not exceed the specific amount at the beginning of each month).

SSI Resources COUNTED - Maybe

- Cash, Savings Accounts, Stocks, Bonds, CD's, IRA's etc.
- Land (Owned but not lived on).
- Anything owned which is converted to cash and used for Food, Shelter and Utilities.
- Wages and resources of a spouse and wages and resources of parent if beneficiary is under 18 (minor).

SSI Resources EXCLUDED

- An owned home in which you live and the land it's on
- Household goods and personal property (e.g., wedding and engagement rings)
- Burial Space for beneficiary and immediate family.
- Burial funds up to \$1500 for individual and spouse.
- Life Insurance with a combined face value of not more than \$1,500.
- One vehicle, regardless of value, if it is used for transportation for you or a member of your household
- Retroactive SSI or SSDI amount for up to 9 months (Keep receipts on how money is spent).
- Crime victim assistance
- Approved Special Needs Trust.
- A bank account for Plan for Achieving Self-Support (PASS).
- Earned Income Tax Credit (EITC).
- An Individual Development Account (IDA).
- Property Essential for Self-Support (PESS).
- Disaster relief assistance
- Up to \$100,000 in a qualified Achieving a Better Life Experience (ABLE) account
- Certain compensation for participating in clinical trials

WHAT IS A SPECIAL NEEDS TRUST?

“What is going to happen when I die or if I become incapacitated?” There are a number of different possible responses to that realistic question. Parents need to be concerned with numerous issues, including future financial planning, the orderly distribution of assets to the family member with a disability, as well as other children, and the preservation of governmental benefits, and instructions or philosophy of the quality of life a person with a disability and family wants once parents may no longer be in the picture. **The Special Needs Trust Must Be Approved by the SSA.**

Proper planning requires investigation into options, what services are required legally, usually through an attorney familiar with disability related issues, and may involve other professionals such as financial planners, insurance agents, trust administrators, social workers, employment specialists, and family members.

Types of Trusts

The **Special Needs Trust** differs from the typical Trust in that it is designed to leave benefits to and for the benefit of a person with a disability without impairing the person's eligibility for governmental benefits which are based upon need, i.e. Supplemental Security Income (SSI), Medicaid, housing subsidies, food stamps, and other need based benefits a person with a disability may qualify for due to their inability to earn enough income from wages.

Although Special Needs Trusts have been utilized for many years, Congress first ratified and confirmed the use of Special Needs Trusts in 1993. By creating an exception to the imposed ban on Medicaid Qualifying Trusts, under the Omnibus Budget Reconciliation Act (OBRA-93), Congress provided for the creation of Special Needs Trusts to hold assets for the benefit of a person who is disabled or

chronically ill. Under the Special Needs Trust, those assets would not be deemed countable for the purposes of eligibility for need-based benefits.

Congress also carved out an exception under the OBRA-93 for the creation of **“Pooled Trusts”** otherwise known as **“Umbrella Trusts”**, so that people with disabilities and their families may join with others in the same situation to create a Trust, perhaps to assure the perpetuation of a person’s quality of life.

FUNDING Special Needs Trusts

Special Needs Trusts may be funded in a number of different ways. Families may designate a share of their estate to be directed into the Special Needs Trust for the benefit of the individual with a disability. They may set up a separate Irrevocable Special Trust and spend it during their lifetimes. They may purchase annuities which would have designated maturity dates to fund Trusts during their lifetime for such extraordinary expenses such as a new home, specialized transportation, costly medical or dental care not covered in a quality manner by public needs-based benefits.

Regardless of the amount of money intended to benefit a person with a disability, the Special Needs Trust is critical. Families who have a small estate to leave for the benefit of a family member with a disability have more reason to concern themselves with the preservation of assets in order to maintain eligibility to needs-based benefits to protect the quality of life when family members are no longer physically able to do so or have passed away.

Life insurance is often purchased to fund Special Needs Trusts. The purchase of life insurance products is a guarantee that there will be funds available for the family member with a disability bar any financial crisis which might occur during the lifetime of the insured. The purchase of life insurance products, which vest

into the Trust upon the death of the insured, is clearly a funding alternative that makes sense.

Trust Administration

The administration of a Special Needs Trust may be appropriately delegated to a responsible sibling or friend who is familiar with the nature and needs of the person with a disability. When there is not a sibling or friend to take or want this responsibility as Trust Administrator, a Professional Trust Administrator may be designated within the Trust to serve as Trustee. The banks or trust companies routinely charge a nominal fee for their services. Professional administrators will take good care of the money but often know little about the nature and needs of a person with a disability. It is wise when utilizing a corporate Trustee to also designate a sibling or friend who is familiar with the person with a disability to serve as Co-Trustee. This Co-Trustee will provide guidance to the Corporate Trustee regarding the beneficiary's needs and care in order to provide a better quality of life to the family member with the disability.

A properly drafted Trust would include provisions authorizing the expenditure of funds from the Trust for the quality of life of the person with the disability. This would assure that the funds will be utilized in the manner in which it is intended.

The family's intention as to the lifestyle of the person with the disability should be clear. It should also be carried out throughout the lifetime of the person with the disability. An example would be: *"At all costs we want our son/daughter to live in a family setting or in his/her own household with support, rather than being placed in a residential facility or nursing home."*

Remember that a Special Needs Trust is a legal document. It is recommended that you obtain legal assistance from attorneys that are experienced with the laws regarding Special Needs Trust in order to prevent difficulties when the Trust is

funded and utilized. The 2016 POMS Spotlights can be found at:

<http://www.socialsecurity.gov/ssi/links-to-spotlights.htm>.

See SSI Spotlight on ... TRUSTS and POMS (Program Operating Manual Systems) Handout.

Nationalplanalliance.org

Non-profits

Specialneedsalliance.org

Referral Services

See Qualified Income Trust Website:

http://www.dcf.state.fl.us/programs/access/docs/qualified_income_trust_factsheet.pdf

Note: The Department of Children and Families advises use of Qualified Income Trusts to exclude a Medicaid or waiver recipient's earnings from the asset/resources and income limitations.

Other Resources Regarding Trusts:

- **Lighting the Way to Guardianship and Other Decision-Making Alternatives** – A free manual for Individuals and Families (a Florida Developmental Disabilities Council publication).
 - <http://www.fddc.org/about/guardianship-priority-notice>
- **The Planning Ahead Guide** (a Florida Developmental Disabilities Council free publication)
 - http://www.fddc.org/sites/default/files/file/publications/PlanningAheadFinal_0.pdf

ANNUAL COLA CHART / NATIONAL AVERAGE WAGE INDEX**FEDERAL BENEFIT and STATE BENEFIT RATES**

Year	2005	2006	2007	2008	2009/10	2011	2012	2013	2014	2015	2016
*%ofCOLA	2.7%	4.1%	3.3%	2.3%	5.8%	0%	0%	3.6%	1.7%	1.5%	0%
*SSI											
Individual	\$579	\$603	\$623	\$637	\$674	\$674	\$698	\$710	\$721	\$733	\$733
Couple	\$869	\$904	\$934	\$956	\$1011	\$1011	\$1048	\$1066	\$1082	\$1110	\$1110
*TWP	\$590	\$620	\$640	\$670	\$700	\$720	\$720	\$750	\$770	\$780	\$810
*SGA											
Non-Blind	\$830	\$860	\$900	\$940	\$980	\$1000	\$1010	\$1040	\$1070	\$1090	\$1130
Blind	\$1380	\$1450	\$1500	\$1570	\$1640	\$1,640	\$1690	\$1740	\$1800	\$1820	\$1820
*SEIE											
Monthly	\$1410	\$1460	\$1510	\$1550	\$1640	\$1640	\$1700	\$1730	\$1750	\$1780	\$1780
Annual	\$5670	\$5910	\$6100	\$6240	\$6600	\$6600	\$6840	\$6960	\$7060	\$7180	\$7180
State Medicaid											
Medicaid Waivers											
HUD Section 8 Voucher HUD Housing											
Food Stamps											

- Keeping historical data will be useful in monthly disputes that cross from one year to the next.
- Remember Earned Income may change eligibility monthly

* These figures are posted on the SSA web site www.ssa.gov annually.

HOW TO FIND BENEFIT CHANGES

- Social Security
 - www.socialsecurity.gov
 - www.socialsecurity.gov/disability
 - www.ssa.gov
- Medicaid
 - <http://www.medicaid.gov/>
- Federal Poverty Guidelines
- <http://obamacarefacts.com/federal-poverty-level.php>.
- SNAP – Supplemental Nutrition Assistance Program (Food Stamps)
 - www.fns.usda.gov/snap/
- HUD
 - <http://portal.hud.gov/portal/page/portal/HUD>

FACT SHEET: 2016 SOCIAL SECURITY CHANGES

Cost-of-Living Adjustment (COLA):

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of **2014** through the third quarter of **2015**, Social Security and Supplemental Security Income (SSI) beneficiaries will *not* receive a COLA for **2016**. Other important 2016 Social Security information is as follows:

<u>Tax Rate:</u>	<u>2015</u>	<u>2016</u>
Employee	7.65%	7.65%
Self Employed	15.30%	15.30%

Note: The 7.65% tax rate is the combined rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.20% on earnings up to the applicable taxable maximum amount (see below). The Medicare portion (HI) is 1.45% on all earnings. Also, as of January 2013, individuals with earned income of more than \$200,000 (\$250,000 for married couples filing jointly) pay an additional 0.9 percent in Medicare taxes. The tax rates shown above do not include the 0.9 percent.

<u>Maximum Taxable Earnings:</u>	<u>2015</u>	<u>2016</u>
Social Security (OASDI only)	\$118,500	\$118,500
Medicare (HI only)	No Limit	No Limit

<u>Quarter of Coverage (\$SDI):</u>	\$1,220	\$1,260
-------------------------------------	---------	---------

Retirement Earnings Test Exempt Amounts:

Under full retirement age	\$15,720/yr.	\$15,720/yr.
	(\$1,310/mo.)	(\$1,310/mo.)

Note: \$1 in benefits will be withheld for every \$2 in earnings above the limit.

The year an individual reaches full Retirement age:

\$40,400/yr.	\$41,880/yr.
(\$3,450/mo.)	(\$3,490/mo.)

Note: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit. There is no limit on earnings beginning the month an individual attains full retirement age.

Maximum Social Security Benefit: Worker Retiring at Full Retirement Age:
\$2,642/mo. \$2,639/mo.

<u>Social Security Disability Thresholds:</u>	<u>2015</u>	<u>2016</u>
Substantial Gainful Activity (SGA)		
Non-Blind	\$1,090/mo.	\$1,130/mo.
Blind	\$1,820/mo.	\$1,820/mo.
Trial Work Period (TWP)	\$780/mo.	\$810/mo.
<u>SSI Federal Benefit Standard:</u>		
Individual	\$733/mo.	\$733/mo.
Couple	\$1,100/mo.	\$1,199/mo.
<u>SSI Resource Limits:</u>		
Individual	\$2,000	\$2,000
Couple	\$3,000	\$3,000
<u>SSI Student Exclusion:</u>		
Monthly Limit	\$1,780	\$1,780
Annual Limit	\$7,180	\$7,180

BASIC SSI CALCULATION

This is a very basic calculation used by the Supplemental Security Income (SSI) Program:

Daisy has no income except what she earns and what SSI gives her monthly. She makes \$800 per month:

Basic SSI Calculation – Earned Income Only	
Earned Income	\$800
General Exclusion (Taken here if no unearned income)	- \$ 20
Earned Income Exclusion	- \$ 65
Countable Earned Income	\$715
Divide by (÷) 2	-\$357.50
Total Countable Income	\$357.50
2016 Federal Benefit Rate (FBR)	\$733
- Total Countable Income	- \$357.50
New Monthly SSI Benefit	\$375.50
Earned Income	\$800
Monthly SSI Benefit	\$375.50
Total Monthly Income	\$1175.50

Mike is earning \$800 as well but he is also receiving \$362 from SSDI.

Basic SSI Calculation – <u>Un</u>earned & Earned Income	
<u>Un</u> earned Income (SSDI, VA, Pension, Annuity, etc.)	\$362
General Exclusion	- \$ 20
Countable <u>Un</u>earned Income	\$342
Earned Income	\$800
General Exclusion (Taken here if no unearned income)	- \$ 0
Earned Income Exclusion	- \$ 65
Countable Earned Income	\$735
Divide by (÷)2	- \$367.50
Total Countable Earned Income	\$367.50
Countable Unearned Income	\$342
Countable Earned Income	\$367.50
Total Countable Income	\$709.50
2016 Federal Benefit Rate (FBR)	\$733
- Total Countable Income	- \$709.50
New Monthly SSI Benefit	\$ 23.50
<u>Un</u> earned Income	\$362
Earned Income	\$800
Monthly SSI Benefit	\$23.50
Total Monthly Income	\$1185.50

FLORIDA**Protected Medicaid for Special Populations**

**Social Security Administration Policy Site:
POMS (Program Operation Manual System)
Section SI 01715.015 (Excerpt below)**

SPECIAL GROUPS OF FORMER SSI RECIPIENTS**A. BACKGROUND**

Categorical Medicaid eligibility for the aged, blind and disabled is directly related to receipt of SSI in most States. Loss of SSI payments can result in loss of Medicaid coverage.

To preserve Medicaid coverage for certain groups of individuals who lose SSI payments, Congress enacted special Medicaid continuation provisions. These provisions require the State Medicaid agencies to continue to consider specified groups of former SSI beneficiaries as SSI beneficiaries for Medicaid purposes, as long as they would otherwise be eligible for SSI payments. In addition, Medicaid agencies are required to determine if the individual would be eligible for Medicaid under any other group.

B. POLICY – CONTINUATION GROUPS**1. Section 1619 Eligibles**

Individuals who are utilizing the section 1619(b) work incentive provision do not receive SSI payments. In order to continue Medicaid eligibility, section 1619(b) participants are deemed by law to be receiving an SSI payment for Medicaid purposes.

Reminder: SSA promotes use of the SSI work incentives. If an SSA Field Office (FO) discovers that a section 1619 (b) participant does not have Medicaid coverage, the field office should either contact

the Medicaid agency by telephone or prepare a note for the beneficiary to take to the Medicaid agency.

Example: If Daisy gets a major promotion increasing her salary dramatically or Mike gets even the slightest raise, they will lose their SSI cash benefits. However, they will retain their Medicaid.

2. Title II COLA (“Pickle Amendment”)

Effective July 1, 1977, Medicaid eligibility was protected for SSI recipients who lost SSI eligibility because of SSDI (Title II) cost-of-living adjustments (COLAs).

Under section 503 of Public Law 94-566, the “Pickle Amendment,” Title II beneficiaries who would continue to receive SSI payments (or would continue to be eligible for SSI under section 1619(b) but for their Title II COLAs), continue to be considered SSI recipients for Medicaid purposes. If an individual's other income would not have precluded continuing SSI eligibility without the Title II COLAs, the State must continue to consider the individual to be an SSI recipient for Medicaid purposes.

SSA informs all States annually about potential members of this group at COLA time — each State gets two separate files to help them locate potential eligibles.

Example: If the 2016 COLA had increased SSDI by \$23.50 more dollars, bringing Mike's SSDI to \$385.50 (rather than \$362), he would have lost his SSI payment and, therefore, Medicaid paying his Medicare Premiums but for passage of the Pickle Amendment, which protects his Medicaid.

3. Disabled Adult Children (Childhood Disability Beneficiaries)

This provision requires States to consider Title II childhood disability beneficiaries, ("CDBs," also known as disabled adult children, or "DACs") who lose SSI eligibility as if they were still SSI recipients for Medicaid purposes so long as they would have remained otherwise eligible for SSI benefits but for their entitlement to (or increase in) Title II benefits on or after July 1, 1987.

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SECTION 4: *EFFECTS OF EARNED INCOME ON SSDI*

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GETTING STARTED

Wage Formula

1. The example is to be used **before** someone actually starts earning income, using the hourly wage amount that their new job will pay.

Wage Formula Example:

1. Number of hours x rate of pay = weekly gross income
2. Take the weekly gross income x 4.3/weeks in a month

Step 1: 30 hours per week x \$8.05/hour = \$241.50 per week

Step 2: \$241.50 per week x 4.3 weeks per month = \$1,038.45 per month

NOTE: When someone is **already** earning income and is receiving pay stubs:

- a. Disability Insurance (SSDI) counts wages when (at the time that) you earn the wage – (the date that you worked the hours for which you are being paid).
- b. Supplemental Security Income (SSI) counts wages when you get paid the wages (based on the date as listed on the paycheck).

SSA WORK INCENTIVES

SSA Work Incentives Comparison Chart**Social Security Disability Insurance****SSDI**

Trial Work Period (TWP)

Extended Period of Eligibility (EPE)

Continuation of Medicare

Special Rules for the Blind (Higher SGA)

Supplemental Security Income**SSI**Student Earned Income Exclusion
(SEIE)

Blind Work Expense (BWE)

1619(a)

1619(b)

Plan to Achieve Self-Support (PASS)

Property Essential for Self-Support (PESS)

SSDI and SSI Work Incentives

Impairment Related Work Expense (IRWE)

Section 301

Subsidies

Unsuccessful Work Attempt

Expedited Reinstatement

Ticket To Work Program

TRIAL WORK PERIOD - SSDI ONLY (AN SSA WORK INCENTIVE)

Unless medical recovery is an issue, SSDI beneficiaries are entitled to a 9-month Trial Work Period (TWP) for testing work skills while maintaining the monthly cash benefit. During this TWP, full benefit checks will continue regardless of the monthly amount of earned income received. The 9 months of TWP are not necessarily in a row.

- TWP months are counted when an individual earns a specific amount of income. (This amount is determined January 1 of each year.)
- The TWP ends only if individuals have 9 months of trial work within a rolling period of 60 consecutive months (5 years).
- Once all 9 months of TWP have been earned a person then enters the Extended Period of Eligibility (EPE).

2016 Trial Work Period Amount: \$810.00

EXTENDED PERIOD OF ELIGIBILITY (EPE) – SSDI ONLY

- At the conclusion of the 9-month TWP (Trial Work Period), beneficiaries will immediately enter into the 36-month EPE.
- The 36-month period begins in the month immediately following the last month of the 9-month TWP, whether a person is earning SGA or not.
- During the EPE, any month that earnings exceed SGA, the check will stop for that month. If a person earns below SGA, they continue to receive a check for that month.
- Grace Period: During or After the EPE, when a person initially earns SGA, they will enter a 3-month Grace Period. For the three grace months they will continue to receive their SSDI cash payment.
- Once the Grace Period is used, any month that earnings exceed SGA, the check will stop for that month.
- Once the EPE is completed (including Grace Period), if a person earns SGA, he or she will not get an SSDI check. If a person then earns below SGA, either a new application must be filed or a request for Expedited Reinstatement must be filed to continue to receive an SSDI cash payment. (Expedited Reinstatement, covered later, is a Work Incentive used for both SSI and SSDI.)
- When the EPE is complete:
 - ✓ If a person is earning gross wages below SGA, the SSDI benefit check continues.
 - ✓ If a person is earning SGA or above, and the EPE is complete, a person is no longer eligible for a cash benefit (unless a subsidy can be applied or if

countable earnings can be reduced below the SGA): "If a person needs support in order to earn income, documentation and record keeping of this support is crucial." (See Special Conditions and Subsidy Work Incentive Section 5).

- For self-employment, an individualized determination of what qualifies as SGA during the EPE will be established. The claims representative (SSDI program) who looks at hours and income, will make this determination based on NESE (Net Earnings from Self-Employment).

Only SSA Can Calculate Net Profit and NESE but the basic calculation for NESE follows:

1. Net Profit x .9235 = NESE
2. .9235 = 1 - .0765 (.0765 is the employer portion of FICA)

See more information on Self-Employment later in this manual.

EXTENDED MEDICARE COVERAGE (SSDI)

SSDI beneficiaries who lose their cash benefit entitlement due to performance of SGA, but continue to be disabled, are eligible for extended Medicare coverage.

The extended coverage is for a minimum of 36 months (EPE) following the conclusion of the 9-month TWP.

- The time of coverage under Medicare changed with the passing of Ticket to Work and The Work Incentive Improvement Act of 1999.
 - ✓ As of October 1, 2000 Medicare coverage for people with disabilities who return to work will continue to receive Medicare Part A free for an additional 4 ½ years.
 - ✓ EPE must have started after June, 1997.

- ✓ Must maintain employment.

CONTINUATION OF MEDICARE (SSDI)

After the ninth month of the Trial Work Period (TWP), most individuals with disabilities who work will continue to receive at least 93 consecutive months (over 7 & 1/2 years) of hospitalization (Part A), supplementary medical insurance (Part B), and prescription drug coverage (Part D) under Medicare. Although cash benefits may cease due to work, you have the assurance of continued Medicare health insurance.

Note: You must arrange for continued Premium Payments for Parts B and D.

The following regulations are still in place:

- The 93 months of continued Medicare start the first month that you earn at least SGA after completion of your TWP. This means that the 93 months of Medicare will begin to run after the first month of your Grace Period.
- You must work and perform SGA, but not improve medically.
- You must satisfy your Medicare waiting period (24 months). Once that is complete, your continued Medicare coverage can start and continue for at least the remainder of the 93 consecutive months.

*** In addition, legislation has made it possible for individuals to buy into the Medicare program once the extended Medicare coverage is exhausted. If the premiums are paid timely, a person is able to maintain Medicare coverage indefinitely, regardless of their age.

RULES FOR INDIVIDUALS WHO ARE BLIND (SSDI)

- Under SSDI, blindness (see Redbook for SSA's definition of blindness) has to have lasted or is expected to last at least 12 months.
- There is no duration requirement for blindness under SSI.
- SSA changes the SGA level for beneficiaries who are blind every year to reflect changes in general wage levels. The 2016 SGA for individuals who are blind is \$1,820.

SSDI ELIGIBILITY STATUS – HOW TO DETERMINE FROM THE BPQY IF THE TWP AND/OR EPE HAVE BEEN USED

Please fill in the following information based on SSA records that will update records of work history. This information will be used to develop an employment plan and utilize all programs available through SSA as employment is achieved.

1. Date of SSDI Eligibility _____
2. Date Medicare becomes active _____
3. How many Trial Work months have been used and the dates they were earned since the date of eligibility was determined?
 1. _____ 2. _____ 3. _____
 4. _____ 5. _____ 6. _____
 7. _____ 8. _____ 9. _____
4. Has the Extended Period of Eligibility started? _____ Date started _____
5. Is the beneficiary in a Vocational Rehabilitation Program? _____
6. Is the beneficiary in SSDI overpayment status? _____ Amount \$ _____
7. Is the beneficiary receiving SSI? _____ Amount \$ _____
8. Is there a Representative Payee? _____

Name _____ Phone _____
9. The SSI and/or SSDI Claims Representative:

Name _____ Phone _____

Name _____ Phone _____

SSDI BENEFICIARY WORK RECORD

Trial Work Period and Substantial Gainful Activity

Beneficiary

Name: _____

Address: _____

Phone: _____ SSN#: _____

YEAR	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TWP--SGA
1993													\$200--\$500
1994													\$200--\$500
1995													\$200--\$500
1996													\$200--\$500
1997													\$200--\$500
1998													\$200--\$500
1999													\$200--\$700
2000													\$200--\$700
2001													\$530--\$740
2002													\$560--\$780
2003													\$570--\$800
2004													\$580--\$810
2005													\$590--\$830
2006													\$620--\$860
2007													\$640--\$900
2008													\$670--\$940
2009													\$700--\$980
2010													\$720--\$1000
2011													\$720--\$1000
2012													\$720--\$1010
2013													\$750--\$1040
2014													\$770--\$1070
2015													\$780--\$1090
2016													\$810--\$1130

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SECTION 5: *EFFECTS OF EARNED INCOME ON SSI*

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Supplemental Security Income (SSI) Calculation Sheets

How to calculate SSI Cash Benefits

SSI - EARNED INCOME CALCULATION SHEET SOLELY BASED ON EARNINGS

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SSI – EARNED INCOME CALCULATION SHEET

SSI and Earned Income (No Unearned Income)**Step 1**

\$_____ Earned Income (monthly gross wages)
- \$ 20.00 General Exclusion
- \$ 65.00 Earned Income Exclusion
\$_____ **Countable Earned Income**

Step 2

\$_____ Countable Earned Income (from Step 1) _____
- \$_____ ÷ by 2
\$_____ **Final Countable Earned Income**

Step 3

\$ 733.00 Maximum SSI Benefit (2016 Federal Benefit Rate)
- \$_____ Final Countable Earned Income (Step 2)
\$_____ **New Monthly SSI Benefit**

Step 4

\$_____ Gross Earned Income (Step 1)
+ \$_____ New Monthly SSI Benefit (Step 3)
\$_____ **Total Monthly Gross Income**

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SSI - EARNED AND UNEARNED INCOME CALCULATION SHEET**SSI, Earned and Unearned Income****Step 1**

\$ _____ Unearned Income (SSDI, VA, Pension, Annuity, etc.)
 - \$ **20.00** General Income Exclusion
 If there is No Unearned Income always subtract the \$20 GIE below in Step 2, leaving the answer to Step 1 as "0", not "\$20.00".)
 \$ _____ **Countable Unearned Income**

Step 2

\$ _____ Earned Income (monthly gross wages)
 - \$ **20.00** General Income Exclusion (Remember to deduct if there is no Unearned Income)
 - \$ **65.00** Earned Income Exclusion
 \$ _____ **Countable Earned Income**

Step 3

\$ _____ Countable Earned Income (from Step 2)
 - \$ _____ ÷ by 2
 \$ _____ **New Countable Earned Income**

Step 4

\$ _____ Countable Unearned Income
 + \$ _____ New Countable Earned Income (Step 3)
 \$ _____ **Final Total Countable Income (Unearned & Earned)**

Step 5

\$ **733.00** Maximum SSI Benefit (2016 FBR)
 - \$ _____ Final Total Countable Income (Unearned & Earned) (Step 4)
 \$ _____ **New SSI Cash Benefit**

Step 6

\$ _____ Gross Earned Income (Step 2)
 + \$ _____ New SSI Benefit (Step 5)
 + \$ _____ Unearned Income (Step 1)
 \$ _____ **Total Monthly Gross Income**

SAMPLE MEMORANDUM TOOL

REPORTING WAGES: *Don't forget to be able to show proof of reporting*

TO: Social Security Administration
Address
City, State, Zip Code
Program (SSI or SSDI)

FROM: Beneficiary Name
SSN#
Address
City, State, Zip Code
Telephone Number

DATE: Current Date

RE: Reporting Wages

1. The payee, name, address and phone number.
2. Name of Company (employer), Address, City, State, Zip Code, Telephone Number, and supervisor.
3. List any supports received in order to earn income. Name of Agency/or person providing support, Address, City, State, Zip Code, telephone number.
4. From MONTH, DAY, YEAR through MONTH, DAY, YEAR gross wages earned \$_____. Attached are copies of my pay stub receipts.
5. Please post the earnings received each month. The money received from SSI plus earned income received each month are crucial to the support of food, shelter and utilities. Please do not estimate wages over a period of time.
6. If there are questions, please contact the beneficiary or payee above.

QUICK REVIEW ON WAGES AND SSA

A. Social Security Disability Insurance (SSDI-Title II)

- Earn less than SGA per month and your earned income will NOT affect your SSDI check.
- Earn over TWP per month and your earned income will count as a *Trial Work Period* month (TWP, 9 months, over rolling 60/months). The amount of your SSDI check will NOT change and your SSDI check continues while in TWP status.
- When you have completed the 9th month of TWP (earning over Annual TWP or more per month for total of 9 months within a period of 60 rolling months), and earning income of more than annual Substantial Gainful Activity (SGA), you are no longer eligible to receive your SSDI monthly check. **IF YOU CONTINUE TO RECEIVE AN SSDI CHECK, DO NOT SEND IT BACK TO SSA AND DO NOT SPEND IT! Instead, hold onto it and call SSA immediately.**
- When you have completed the 9-month TWP, you then enter the Extended Period of Eligibility (EPE).
- During the EPE, if earnings are below annual monthly SGA, or you stop working (for any reason) during the EPE, you remain eligible to receive your SSDI monthly check
- Grace Period: Once the TWP is completed, the first month a person earns SGA is called a Grace Month. There are three consecutive months in the grace period during which you will receive your SSDI check regardless of income. Following the 3-month grace period

(used in a row), if you are still earning SGA, you will then lose your benefit check for every month you earn SGA or more.

- The EPE is 36 months in a row, and will continue even if you stop working. During the EPE, you will continue to be eligible for Medicare even though you may not be receiving a monthly SSDI check.
- When the EPE is over, if you continue to be eligible for SSDI monthly benefits, you will continue to be eligible for Medicare. If you are not receiving a cash benefit, you will continue to receive Medicare Part A free for another 4 ½ years and continue to pay for Parts B and D. You will have the opportunity to buy into the Medicare Program once your 93 months end. **MAKE SURE YOU ARRANGE TO MAKE Medicare PREMIUM PAYMENTS WHEN DUE.**

B. Supplemental Security Income (SSI-Title XVI)

- There is a standard formula that will be used each month wages are earned. For every \$2.00 a person earns per month, \$1.00 of SSI will be deducted from the monthly benefit check (after exclusions).

Example:

\$ 785.00/Gross Earned Income
- 20.00/General Income Exclusion
<small>(Subtract GIE if no unearned income)</small>
- <u>65.00/Earned Income Exclusion</u>
\$ 700.00
- <u>÷ by 2</u>
\$ 350.00 Countable Earned Income
 \$ 733.00 SSI Monthly Benefit (2016 FBR)
- <u>350.00 Countable Earned Income</u>
\$ 383.00 New SSI when you earn \$785.00/wages

Total Monthly Amount =

\$ 785.00 Gross Wages
+ 383.00 New SSI
\$1,168.00 Total Gross

- You will continue to receive Medicaid
- If wages exceed formula above and your SSI is reduced to \$0, Medicaid could continue under a Federal Work Incentive called 1619 (b).
- If earnings stop/change, report to SSI immediately and your SSI benefit will be adjusted and/or reinstated. If you are under the 1619 (b) program, you maintain your SSI eligibility even though not receiving a cash payment.

C. When you receive both benefits (SSI/SSDI) – referred to as a “concurrent beneficiary” - BOTH sets of rules above apply (A and B)

D. SSA’s Work Incentives

- It is important to ask about other programs offered by SSA. There are many Work Incentives that will enhance earning income and allow you to maintain eligibility to both SSDI and SSI, and Medicare and Medicaid.
- Read the 2016 SSA Red Book for learning about the employment-related provisions of SSDI and SSI. The Red Book is free and is available online at:
<http://www.socialsecurity.gov/redbook/index.html>. The 2016 Red Book will be published during 2016, so look for it as the year progresses.
- SSI/SSDI beneficiaries who are interested in going to work should be referred to the Work Incentive Planning and Assistance (WIPA) program. A list of Florida WIPA projects may be found at:
<http://www.fmqi.com/library/attachment-library/WIPA1.pdf>. To expedite WIPA services, two copies of the signed Release Form from

the BPQY (SSA Form 3288) should be sent to the local WIPA office. Once the WIPA has received the beneficiary's records from SSA, he/she will be called in for a free benefits analysis. The individuals located in the WIPA offices who perform this service are called "Community Work Incentive Coordinators" (also known as CWICs).

- The Social Security Administration has specially trained representatives to assist with Work Incentives. These individuals are called "**Work Incentive Liaisons**" or "**WILs.**" These staff are located in the SSA's offices throughout the nation and may be consulted on application and implementation of the available work incentives to enable one to maximize income while maintaining benefits needed. A list of Florida WIL's may be provided by contacting your APD Regional Employment Liaison.



SECTION 6: SSDI AND SSI WORK INCENTIVES

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Supplemental Security Income (SSI)

Calculation Sheets

How to calculate SSI Cash Benefits

SSI - EARNED INCOME CALCULATION SHEET

USING WORK INCENTIVES

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SSI WAGE CALCULATION SHEET**Unearned Income, Earned Income and Work Incentives****Step 1**

Unearned Income (including SSDI)	\$	_____	
General Income Exclusion (GIE)	- \$	20.00	(If a person has no unearned income , skip step 1 but subtract this \$20 GIE below with the \$65 Earned Income Exclusion.)
Total Countable Unearned Income	\$	_____	

Step 2

Gross Earned Income	\$	_____	
*Student Earned Income Exclusion	-\$	_____	
New Countable Earned Income	\$	_____	
General Income Exclusion (GIE)	- \$	20.00	(Subtract \$20 if the GIE was not subtracted in Step 1.)
Earned Income Exclusion	- \$	65.00	
New Countable Earned Income	\$	_____	
*Impairment Related Work Expense	-\$	_____	
New Countable Earned Income	\$	_____	
÷ by 2 = \$ _____>>>	-\$	_____	
New Countable Earned Income	\$	_____	
*Blind Work Expense (if Blind)	- \$	_____	
Total NEW Countable Earned Income	\$	_____	

Step 3

Total Countable Unearned Income	\$	_____
Total NEW Countable Earned Income	+\$	_____
Total NEW Countable Unearned & Earned Income	\$	_____

Step 4

NEW Total Countable Unearned & Earned Income (From Step 3)	\$	_____
*PASS Plan	- \$	_____
NEWEST Total Countable Income	\$	_____

Step 5

SSI (2016 Federal Benefit Rate)	\$	733.00
NEWEST Total Countable Income (Step 4)	- \$	_____
New Adjusted SSI Payment	\$	_____

* *Italics indicates a work incentive*

SSA WORK INCENTIVES: SSI - ONLY WORK INCENTIVES

Student Earned Income Exclusion (SEIE) – SSI-Only

- Student Earned Income Exclusion allows individuals under the age of 22 who regularly attend school to exclude earned income up to a certain amount. (changes annually when COLA occurs) –

**2016: \$1,780.00 per month excludable earnings,
up to a maximum of \$7,180.00 excluded per year.**

- Amount earned is reviewed by SSA monthly (with a maximum per year).
- This exclusion applies before any other exclusion, i.e. earned income. (See Work Incentives Calculation sheet.)
- Individuals not able to claim the full amount in a month can carry the balance over to the next month.
- This exclusion applies only to the student's earned income while they are a student "regularly attending school" **and** are under the age of 22.
- Report the following to the SSI claims representative:
 - Proof of regularly attending school at least one month during the current calendar quarter or expectation to attend school at least one month in the next quarter; and,
 - Pay stubs showing the amount of earned income while considered a student and under the age of 22.
- Qualifying students earning the above amount or less can keep receiving their entire SSI cash payment!

EXAMPLE ONLY
Copy on school letterhead

VERIFICATION OF STUDENT EARNED INCOME EXCLUSION ELIGIBILITY

Student Name _____ SSN _____

The information on this form is required to verify student status for the purpose of determining the appropriate SSI Payment for the named individual.

STUDENT INFORMATION

I am attending _____, which is a

☐ High school ☐ College ☐ Other (describe): _____

I attend school _____ hours each week.

Student Signature _____

Parent/Legal Representative Signature (if under 18): _____

SCHOOL VERIFICATION

Please verify the student's status by checking the appropriate statement.

- ☐ Student is attending a college/university under a quarter/semester system.
- ☐ Student is attending high school _____ hours per week and is taking the general high school curriculum.
- ☐ Student is not taking the general high school curriculum, but is attending school _____ hours per week and taking special courses designed to prepare him/her for gainful employment.

School Official's Signature _____

Title _____

Date _____

Blind Work Expense (BWE) – SSI Only

SSI will not count any earned income when primary diagnosis is blindness, which is used to meet any expense reasonably attributed to earning the income.

Income is not counted in determining SSI eligibility and monthly cash payments if the individual is:

- under the age of 65; or,
- Age 65 or older and received SSI cash payment due to blindness for the month before they turned 65.

The expense need not relate directly to blindness or a work related expense, but must be out of pocket.

Examples of Expenditures

- Guide Dog
- Any Fees
- Transportation to and from work
- Training to use an impairment-related item or an item which is reasonably attributed to work
- Taxes
- Prosthesis
- Equipment and Services
- Non-Medical Equipment and Services
- Medication and medical services essential to enable person to work
- Physical Therapy
- Expendable medical supplies
- Mandatory Pension Contributions
- Meals during work hours
- Attendant Services
- Child Care

1619(a) Continued SSI Payment – SSI Only

- Enables a person who continues to be disabled even though earnings exceed the SGA level to still receive an SSI cash payment and full eligibility to Medicaid.
 - Now, to determine when the SSI cash payment will end, SSI uses the individual Break Even Point (BEP) rather than SGA (but one's Medicaid continues even without receiving an SSI cash payment if increased earnings caused the SSI payment to end):
 - Example: \$1527 Break Even Point vs. \$1130 SGA for an individual in 2016 with earned income only (using no work incentives).
- Requirements for Eligibility:
 - Have been eligible for an SSI payment for at least 1 month before you begin earning at SGA level;
 - Still be disabled; and,
 - Meet all other eligibility rules, including resource test.
- SSA will continue to calculate income as before.
- This happens automatically when wages are reported monthly.

1619(b) Continued Medicaid- SSI Only

When a beneficiary earns enough income to no longer receive an SSI monthly cash payment but maintains medical eligibility, 1619 (B) provides for the continuation of Medicaid.

- Qualifications:
 - Eligible for an SSI cash payment for at least 1 month.
 - Still be disabled.
 - Meet all eligibility rules, resources & unearned income.
 - Need Medicaid to work.

- NOT enough income to replace SSI and Medicaid (including personal assistance services).
- How much can be earned? There is a “state threshold amount” used to measure if earnings are high enough to replace SSI and Medicaid:
 - The amount of earnings causing the SSI cash payment to stop in the State;
 - Annual per capita expenditure for Medicaid in the State.
- Individual Calculation: Can Exclude Countable Earnings Higher than “STATE Threshold Amount” if person has:
 - Impairment Related Work Expenses (Work Incentive)
 - Plan for Achieving Self-Support (Work Incentive)
 - Medicaid funded Personal Assistance Services
 - Medical expenses above the state per capita amount

2016 FLORIDA INCOME THRESHOLD =

\$30,566.00

Plan for Achieving Self Support (PASS) - SSI Program

PASS is an income and resource exclusion that allows a person who is disabled to set aside income and/or resources for an *occupational objective*.

- PASS can help an individual to establish or maintain SSI eligibility.
- PASS can increase or help maintain the individual's SSI payment amount as the person gains the capacity for self-support.

SSI will not count the income or resources that are set aside in a PASS when they figure your SSI payment amount.

➤ Requirements:

- Must be approved by SSA PASS Cadre in State's Region.
- Must use the SSA 545 Form:
<http://www.socialsecurity.gov/online/ssa-545.html>.
 - Additional Resource: <http://ilr-edi-r1.ilr.cornell.edu/pass/>.

The PASS Plan will be reviewed periodically to assure the plan is working.

Money set aside in a PASS will not be considered a resource by SSI, Medicaid, HUD, Food Stamps, etc.

PASS Cadre – Birmingham, Alabama

Toll Free Phone Number (1-800-254-9489)

- **To locate other PASS Cadres:**

<http://www.ssa.gov/disabilityresearch/wi/passcadre.htm>

Property Essential for Self-Support (PESS) - SSI Only

- SSI will NOT count certain resources that are essential to a person's means of self-sufficiency:
 - Utilized when initially applying
 - Maintain resource eligibility
- Includes property used in a trade or business (inventory).
- Includes property used for work as an employee (required tools, equipment, transportation) etc.

SSI recipients can utilize PESS to maintain ownership of their business and their business assets.

The funds/value of the business assets are not counted (PESS).

Examples**Business Property**

- SSI will not count total value of inventory of any business owned by recipient of SSI.
- SSI will not count total value of any equipment/tool/vehicle of a recipient of SSI that is necessary to use in one's job as employee or business owner, e.g., value of a painter's truck; value of all tools needed to perform work.

Non-Business Property

- SSI will not count up to \$6,000 of equity value of non-business property which is used to produce goods or services essential to daily activities (such as land used to produce food for consumption).

SSA & SSDI WORK INCENTIVES

Impairment Related Work Expense (IRWE)—SSI & SSDI

- IRWEs are used to enable beneficiaries of SSI to reduce gross income and/or those receiving SSDI to reduce SGA, due to out of pocket expenses needed for maintaining employment. IRWEs enable an SSI/SSDI recipient to submit receipts to SSA and receive a percentage of the costs for such expenses deducted from the beneficiary's countable earnings, even if the items or services purchased are needed regardless of work. This enables the SSI payment to be maximized by reduction of countable income, and/or continuation of the SSDI payment by maintaining countable earnings levels under SGA.
- IRWE
 - **I** The expenses must be directly related to supporting the **impairment**.
 - **R** Expense must be **related** to work and must be reasonable.
 - **W** The expense must allow someone to **work**.
 - **E** The **expense** must be paid out of person's pocket and not be covered by other funding sources.
- Examples:
 - Transportation
 - Medications which allow someone to work
 - Medical Devices (wheelchair, prosthetic)
 - Certain personal care assistant services
- Features
 - No time limits in using IRWEs
 - IRWEs do not have to be a monthly expense. An IRWE may be a one-time expense deducted all in one month or spread over several months while earning wages, e.g., cost of a wheelchair, computer,

vehicle modification, or other vocational out-of-pocket expense approved by the Social Security Administration.

➤ How to Apply for IRWEs:

- Submit the first month via letter the reason and cost of the expense attaching receipts and pay-stubs to SSI, SSDI or both for concurrent beneficiaries.
- It is necessary to submit receipts and pay-stubs for each month.
- The SSI/SSDI claims representative will review and adjust the benefit accordingly.
- **TIP:** It is easier if one month of the expense has already been spent, using the receipt as proof.

**SAMPLE TOOL: Letter Reporting Employment Earnings and
Impairment Related Work Expenses (IRWEs)**

Date

Social Security Administration
Street
City, State, Zip Code

Re: Name of Beneficiary
Social Security Number
Address
City, State, Zip Code
Telephone Number

Dear:

SSDI Claims Representative _____ and/or
SSI Claims Representative _____.

Enclosed please find receipts for the month of _____ in the amount of
\$_____. I paid for these expenses due to the disability I have in order
to work at _____. My total gross income in the month was
\$_____.

I am claiming Impairment Related Work Expense this month. Please see
attached receipts along with my pay stubs for this month.

Please take the expenses for my out-of-pocket money and calculate my
gross income accordingly.

When you have completed this calculation please inform me how it has
been applied to my benefits in order for me to keep an accurate
accounting each month.

Thank you for your attention in this matter.

Respectfully,

Signature

Special Conditions – Subsidies - SSI and SSDI

- Subsidies and special conditions refer to the support a beneficiary receives on the job that could result in receiving more pay than the actual value of the service the beneficiary is performing.
 - SSI – used during initial eligibility only for medical determination (There is no value in using Subsidies for SSI after becoming eligible for SSI – because SGA does not apply).
 - SSDI – used at initial determination and beyond (the value of subsidies and special conditions are deducted from earnings when determining if a person is working at SGA).
- Financial Value: The dollar amount of the subsidy is subtracted from gross monthly earnings, potentially reducing gross wages below the SGA level.
- Qualifications or Evidence of Eligibility for a Subsidy or Special Condition, included but not limited to:
 - Extra Support.
 - Supervision.
 - Lower Productivity.
 - A job function different from co-workers.

Special Condition vs. Subsidy	
Special Condition	Subsidy
Support or help on-the-job by employer, agency, or others (VR, APD, Job Coach, etc.), resulting in employee earning more than the actual worth of their efforts.	Employer support resulting in employee earning more than the actual worth of their efforts.

Special Condition

- Compare the time, energies, skills and responsibilities of the workers with disabilities to workers without disabilities performing the same or similar duties
- Estimate the proportionate value of the work being done by the worker being supported according to the pay scale for such work; and,
- Determine how frequently the agency support monitors the worker, and how involved the support is with the actual function of the job.

Job coaching services are a strong indication that the work is subsidized.

Subsidy

- Specific Subsidy: Employers designate a specific dollar amount after calculating the reasonable value of the employee's services.
- Non-Specific Subsidy: employers are unable to designate a dollar amount as the subsidy. Instead, the amount of the subsidy is determined by comparing the work in terms of time, skills, and responsibilities with that of a person without a disability in similar work, and the proportional value of the employee's work must then be estimated according to the prevailing pay scale.

The information above must be recorded and submitted to SSA.

Special Condition Report

Beneficiary Name _____ SSN _____

For the month of _____ Year _____ Date _____

Check those that apply and provide cost per month to the agency. The individual's hourly wage should be used as the basis in most instances.

☐ 1. Job Coaching: _____ hours at Employee's \$ _____ per hour.
Describe: _____ Cost: \$ _____

☐ 2. Vocational rehabilitation support staff.
_____ Hours at Employee's \$ _____ per hour.

☐ 3. Residential Staff. _____ Hours at Employee's \$ _____ per hour.
Describe: _____ Cost: \$ _____

☐ 4. Transportation services. _____ Hours at Employee's \$ _____ per hour.
Describe: _____ Cost: \$ _____

☐ 5. Wage Subsidy. () Specific () Non-Specific
Explain Computations: _____ Cost: \$ _____

☐ 6. Special equipment/adaptations provided to support individual.
Describe: _____ Cost: \$ _____

☐ 7. Other items or services.
Describe and provide method of computation: _____
Cost: \$ _____

☐ 8. Document costs of agency-provided subsidies. Attach documentation when special condition is first claimed.

Subsidy Report (Employer Only)

Beneficiary Name _____ SSN: _____ Date: _____

Employer _____

For the month of _____ Year _____ Date _____

Check those that apply and provide cost to employer☐ **1. Extra Supervision**

Number of hours per month _____ x Employee's \$ _____ per hour. Cost: \$ _____

☐ **2. Employer allows extra time to perform duties. _____ Hours per week.**

Describe: _____ Cost: \$ _____

☐ **3. Employer allows lower productivity. _____ % level of productivity.**

Describe: _____ Cost: \$ _____

☐ **4. Employer provides special accommodations.**

Describe: _____ Cost: \$ _____

☐ **5. Employer provides special transportation.**

Number of hours per month _____ x Employee's \$ _____ per hour. Cost: \$ _____

☐ **6. Employer adjusts work schedule.**

Describe: _____ Cost: \$ _____

☐ **7. Employer adjusts duties.**

Describe: _____ Cost: \$ _____

☐ **8. Other accommodations:**

Describe: _____ Cost: \$ _____

Unsuccessful Work Attempt – Both SSDI and SSI

An unsuccessful work attempt is an effort by a person with a disability to do substantial work that either stopped or produced earnings below the Substantial Gainful Activity level after 6 months or less because of:

- The individual's disabling condition; or,
- Elimination or cessation of the special services or assistance provided that were required by the individual in order to work.

SSDI – SSA does not count earnings reported during an unsuccessful work attempt when determining if a person's disability continues or ceases to exist because of their work.

During the EPE, SSA considers a UWA as part of the SGA decision for months up to and including the month SSA decided the disability had ceased. Accordingly, a UWA can occur during the EPE.

The SSA will not consider a UWA during the TWP however, or after a decision has been made that the disability has ceased.

SSI – SSA only considers UWA at the time a person files their initial claim for SSI. Unsuccessful Work Attempts are not factors when SSA calculates SSI

Section 301 – SSI and SSDI

- Section 301 allows individuals who improve medically and are no longer considered medically eligible through a CDR (Continuing Disability Review) to continue receiving a cash benefit if:
 - Participating in an approved Vocational Rehabilitation program (public or private) at the time the eligibility ceases; or,
 - While participating in an Individual Education Plan (IEP), such as students age 18 to 21 who medically recover during re-determination (Effective July 2005).

Section 301 is determined by SSA, with the aid of information from the vocational program. SSA must determine that the vocational program will likely increase the permanent independence and self-sufficiency of the individual.

Medicare and Medicaid and any State supplements also would continue under Section 301.

- **Eligibility and Ramifications of Section 301**

To establish Section 301 eligibility, individuals should work with their SSA claims representative and vocational rehabilitation counselor.

Information that will be considered includes:

- Current vocational rehabilitation status
- Specific vocational objective
- Projected completion date of vocational program

While under Section 301, if SSA determines that continued participation in a rehabilitation program will not increase the likelihood that individuals will be permanently removed from the disability rolls, benefits will be terminated the month following the decision. Additionally, if individuals stop participating in the program for more than 30 days, benefits will be stopped and not be restarted.

Expedited Reinstatement – Both SSDI and SSI

Effective January 1, 2001, when a person's cash benefit stops due to wages, they can request reinstatement of benefits without filing a new application.

Beneficiaries unable to work or continue earning SGA because of their **worsening** medical condition can request Expedited Reinstatement. They must file the request with Social Security within 60 months from the month their benefits are terminated. In addition, they may receive temporary benefits—as well as Medicare and/or Medicaid—for up to six months while their case is being reviewed.

- If they are found not disabled, these benefits will stop after 6 months but the recipient will not be required to pay benefits back.
 - They may not file an appeal if found not disabled.
 - May not be able to use the denied medical diagnosis as their primary disabling condition in the future under a new application. If the individual reapplies using same disabling condition, they must also provide new evidence of their disability.

Expedited Reinstatement for:

SSDI

- Expedited Reinstatement is available only after the EPE ends.
- When the beneficiary has received 24 months of reinstated benefits, he/she may be entitled to another Trial Work Period and Extended Period of Eligibility.
- There is a 60-month period to request reinstatement following SSDI termination for work.

- There are provisional benefits paid for 6 months while SSA is deciding on the reinstatement request.
- A person may also decide to apply for new eligibility determination.

Expedited Reinstatement – SSI

- SSI is always suspended for one year prior to termination.
- Expedited Reinstatement occurs only after a one-year suspension.
- There is a 60-month period to request reinstatement following SSI termination for work.
- There are provisional benefits paid for 6 months while SSA is deciding on the reinstatement request.
- A person may also decide to apply for new eligibility determination.

Ticket to Work – Both SSI and SSDI

The Ticket to Work and Self-Sufficiency Program is an employment program for people with disabilities who are interested in going to work. The Ticket Program is part of the Ticket to Work and Work Incentives Improvement Act of 1999. This legislation is designed to remove many of the barriers that previously influenced people's decisions about going to work because of the concerns over losing health care coverage.

The goal of the Ticket to Work Program is to increase opportunities and choices for SSA beneficiaries to obtain employment, vocational rehabilitation, and other support services from public and private providers, employers, and other organizations.

Under the Ticket Program, the Social Security Administration provides all SSI and SSDI beneficiaries with a "ticket" when they are initially approved for SSA benefits. The beneficiary may use the ticket to obtain free employment services they need from organizations called Employment Networks (ENs).

Day-to-day administration of the Ticket Program is the responsibility of a private company with whom SSA contracts.

How Does the Program Work?

The Ticket to Work Program is flexible and voluntary – SSA beneficiaries are not mandated to participate and, in most cases, ENs can choose which services they want to provide, where, and to whom. Beneficiaries receiving Tickets can contact one or more ENs to discuss services. Once an agreement between the beneficiary and EN is reached, the two will work together to develop a work plan to assist the beneficiary in reaching his or her employment goal. Every month that a Ticket-holder is employed at a certain wage level, the EN's receive a payment.

While a beneficiary's Ticket is in assignment, there will be no Continuing Disability Review (CDR).

If an SSI or SSDI recipient's ticket status is not known, call the SSA help line at 866-968-7842 or log onto: <http://www.socialsecurity.gov/work/>. There are a myriad of services available to ticket-holders that may help them find and maintain a job.

SELF-EMPLOYMENT

The way the Social Security Administration looks at Self-Employment can be considered complicated.

Work is evaluated under the Three Tests or the Countable Income Test to determine if work activity is SGA, depending on when the beneficiary works.

The Three Tests

Self-employment work activity is SGA if:

- You render significant services to the business, and you had average monthly earnings over the SGA level (\$1,130 in 2016); or,
- Your work is comparable to the work of persons without disability in your community engaged in the same or similar businesses; or,
- Your work is worth more than the SGA level earnings in terms of its effects on the business or when compared to what you would have to pay an employee to do the work.

The Countable Income Test

We apply the countable income test if a beneficiary has received SSDI benefits for at least 24 months. SSA only uses the Countable Income Test to determine whether a beneficiary has engaged in SGA and if the disability has ended as a result of that SGA.

In 2016, if monthly countable earnings average more than \$1,130 (SGA), SSA determines that your work is SGA unless there is evidence that the beneficiary is not rendering significant services in the month. If the monthly

countable earnings average less than \$1,130, SSA will decide that the work is not SGA.

Different rules apply if you are self-employed and your disability is blindness.

See the Red Book for more information: www.socialsecurity.gov/redbook.

A SELF-EMPLOYMENT SPECIFIC INCENTIVE

Un-incurred Business Expense – SSDI (SSI for initial eligibility)

"Un-incurred business expenses" refer to self-employment business supports that someone provides to the beneficiary's business at no cost. In deciding whether an individual is working at the SGA level, SSA deducts un-incurred business expenses from his/her net earnings from self-employment. As a result, the un-incurred expenses are not part of "countable earned income" for purposes of determining SGA.

Examples of un-incurred business expenses follow:

1. The value of a computer provided by the Division of Vocational Rehabilitation and used in a graphic arts business; and/or,
2. A friend works for the business as unpaid help.

For an item or service to qualify as an un-incurred business expense:

- It must be an item or service that the IRS would allow as a legitimate business expense if you had paid for it; and,
- Someone other than you must have paid for it.

One way to identify an un-incurred business expense is that the Internal Revenue Service (IRS) does not allow you to deduct the cost for income tax purposes because someone gave you the item or services.

SSI -- SSA does not deduct un-incurred business expenses from earnings when computing your SSI payment amount.

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SECTION 7:

RESOURCES

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PROGRAM RESOURCES

Medicaid Waivers & Demonstrations

<http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Waivers/Waivers.html>

Med-Waivers enable states to waive the usual requirements that individuals must reside in an institution in order to receive Medicaid funding for services. In this way, Medicaid funds certain community-based alternatives to institutional care.

The website above contains information about state-specific Medicaid waiver and demonstration programs. Users can access Fact Sheets, copies of proposals, approval letters, and other documents related to state-specific programs.

Department of Economic Opportunity's Disability Program Navigator Initiative (DPN)

<http://www.floridajobs.org/office-directory/division-of-workforce-services/workforce-programs/disability-program-navigator-initiative>

The Disability Program Navigator assists job seekers with disabilities by facilitating:

- Connections with employers;
- understanding of earnings on social security benefits; and,
- Serves as a resource to programs and services available for applicants with disabilities at Career Source Centers (formerly known as the One-Stop Career Centers) throughout the state.

Division of Vocational Rehabilitation (VR)

www.rehabworks.org

VR is a federal-state institution that assists job seekers with disabilities to prepare for a job and maintain employment. VR services are time-limited but include:

- Medical and/or Psychological Treatment
- Training and Education After High School
- Medical and Psychological Assessment
- Vocational Evaluation and Planning
- Career Counseling and Guidance
- Job-Site Assessment and Accommodations
- Job Placement
- Job Coaching
- On-the-Job Training
- Supported Employment
- Assistive Technology and Devices

Ticket-to-Work (TTW) - <http://www.ssa.gov/work/overview.html>

The TTW program offers SSA disability beneficiaries greater choice in obtaining the services they need to help them go to work and attain their employment goals.

Protection & Advocacy of Beneficiaries on Social Security (PABSS)

<http://www.ssa.gov/work/protectionadvocacy.html>

PABSS was created to assist SSA beneficiaries with disabilities in obtaining information and advice about receiving vocational rehabilitation & employment services and to provide advocacy or other related services that beneficiaries may need to secure or regain gainful employment. Each PABSS project can:

- Check out any complaint against an employment network (EN) or other service provider helping an individual return to work;
- Give information and advice about vocational rehabilitation and employment;
- Explain SSA's work incentives;
- Provide consultation and legal representation to protect the rights of anyone wanting to return to work; and
- Assist with problems concerning work plans under the Ticket to Work program.

In Florida, PABSS can be contacted through Disability Rights Florida: 1-800-342-0823.

Changing Face of Benefits (Social Security Work Incentive Course)

Free Course: www.floridabenefits.org or Workbook:
http://www.realeconomicimpact.org/data/files/other%20documents/the_changing_face_of_benefits.pdf

Prepared by National Disability Institute, funded by Florida Developmental Disabilities Council.

OTHER WORK INCENTIVES

Individual Development Accounts (IDA)

Individual Development Accounts (IDAs) are special savings accounts that are designed to help people build assets for increased financial self-sufficiency and long-term economic security. IDA holders (sometimes called IDA participants) save their own dollars in these accounts for a specified period of time. After reaching their individual savings goal, these savers receive matching funds to be used for a specific purpose. These purposes include, but are not limited to:

- Buying a home.
- Postsecondary education.
- Starting (or expanding) a small business.
- Other possibilities include retirement accounts or youth accounts.

Savings are matched on a per dollar basis by public and/or private funders. These matching funds are typically raised by the community-based organization that is hosting the IDA program. These community-based organizations may be financial institutions (such as credit unions or community development banks) or the staff or volunteers of other entities such as community action agencies, community development corporations, public housing communities, or other organizations.

Financial education for the holder of the IDA is a critical part of the IDA program. This part of the IDA program helps depositors in correcting credit problems, establishing a budget and savings schedule, and determining a long-term money management plan. IDA participants may be existing members of credit unions, those who are eligible to use community action agency services, public housing residents, or others who meet individual IDA program requirements.

NOTE: Funds in a SSA-approved IDA account are excluded from countable resources for SSI and Medicaid purposes.

To find an IDA near you:

http://cfed.org/programs/idas/directory_search/

NATIONAL RESOURCES

Assets for Independence (AFI) Project Locator

<http://www.acf.hhs.gov/programs/ocs/resource/assets-for-independence-program-summary>

The Office of Community Services supports more than 200 agencies and community-based groups across the nation that run AFI Projects and other programs to help low-income families build their economic assets. Contact the local project manager of the AFI agency in your area for information about what they do and how you can enroll in their program.

Association for Enterprise Opportunity (AEO)

<http://www.microenterpriseworks.org/>

A national organization for entrepreneurship and microenterprise. AEO's website provides resources to promote enterprise opportunity for those with limited access to economic resources, including use of IDA's for microenterprise development.

Corporation for Enterprise Development (CFED)

<http://cfed.org/>

A national organization for the IDA industry. CFED's website brings most of the nation's IDA programs together with such resources as a subsidiary web forum called the **IDA Network**.

HOUSING AND URBAN DEVELOPMENT (HUD)

Housing and Urban Development (HUD) is a Federal program that provides rental and home ownership assistance for low-income individuals and families who are elderly and/or disabled. HUD administers this program through each State's Housing Finance Agency. This assistance could be Section 8 certification, Voucher program, HUD rental housing, or home ownership assistance through loan support, and mortgage assistance.

General Information on all programs available at:

<http://portal.hud.gov/hudportal/HUD>.

HUD's One-stop resource for People with Disabilities –

http://portal.hud.gov/hudportal/HUD?src=/topics/information_for_disabled_persons and/or <http://www.hud.gov/offices/fheo/disabilities/pwd.cfm>.

WORK OPPORTUNITY TAX CREDIT

The Work Opportunity Tax Credit (WOTC), authorized by the Small Business Job Protection Act of 1996 (P. L. 104-188), is a federal tax credit that encourages employers to hire targeted groups of job seekers by reducing employers' federal income tax liability.

See additional detailed information about the WOTC in APD's 2013 manual titled "Best Practices in Supported Employment" which is required for use in Part One of APD's Supported Employment Pre-Service course of the same name.

WOTC Forms:

<http://www.doleta.gov/business/incentives/opptax/forms.cfm>.

<http://www.doleta.gov/business/incentives/opptax/eligible.cfm>

<http://www.irs.gov/pub/irs-pdf/f8850.pdf>

http://www.doleta.gov/business/incentives/opptax/State_Contacts.cfm

Forms/Further Information:

Information: <http://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Expanded-Work-Opportunity-Tax-Credit-Available-for-Hiring-Qualified-Veterans>

WOTC Resources

- Department of Labor Employment & Training WOTC Update
<http://www.doleta.gov/business/incentives/opptax/>
- Department of Labor Employment & Training WOTC Resources
<http://www.doleta.gov/business/incentives/opptax/wotcResources.cfm>

Earned Income Tax Credit

Internal Revenue Service (IRS) Program

<http://www.irs.gov/Individuals/EITC-Home-Page--It%E2%80%99s-easier-than-ever-to-find-out-if-you-qualify-for-EITC>

The Earned Income Tax Credit (EITC) is a credit for people who earn low-to-moderate incomes. EITC can reduce your taxes, and can mean a refund. In simple terms, working families and individuals may keep more of what they earn.

The Federal Earned Income Tax Credit (EITC), sometimes called the Earned Income Credit (EIC), is a refundable tax credit that reduces or eliminates the taxes that low income working individuals and families pay (such as payroll taxes) and also frequently operates as a wage subsidy for low-income workers. The credit, created in 1975, is intended to offset the cost of Social Security taxes and to provide an incentive to work.

To qualify, a taxpayer must work and have earned income. Earned income can be income from wages, salaries and tips, strike benefits paid by a union or net self-employment earnings. Earned income also can be disability payments paid by an employer's plan if you retired on disability prior to retirement age.

If you are single with **no qualifying children**, you must be at least 25 and under 65 at the end of the tax year for which you are claiming the credit. If you are married with no qualifying children, either you or your spouse must be at least 25 and under 65 at the end of the tax year. It does not matter which spouse meets the age test, as long as one of the spouses does. Whether single or married, with or without qualifying children, neither you nor your spouse may be the qualifying child of another person.

Under Federal rules, the EITC (including advance payments) will not be counted as income for the programs listed below. That is, the EITC and advance EITC payments you receive will not be used to determine whether you are eligible for the following benefit programs, or how much you can receive from these programs:

- Temporary Assistance for Needy Families (TANF).
- Medicaid & Supplemental Security Income (SSI).
- Supplemental Security Income (SSI).
- Food Stamps.
- Low-income housing.

NOTE: The EITC can count as a resource in determining eligibility for Food Stamps if it is not spent within 12 months of receiving the refund.

NOTE: On July 18, 2005, SSA issued Final Rules amending the SSI regulations by making technical revisions to rules on income and resources based on the Social Security Protection Act (SSPA) of 2004 and several other statutory changes. These revisions, among other things, clarify that certain types of income are excluded when determining SSI income and resources. Any unspent portion of Federal income taxes related to an Earned Income Tax Credit (EITC) is excluded from resources for a time period of 9 months following the month of receipt.

EITC Requirements

- Must have a valid Social Security Number.
- You must have earned income from employment or from self-employment.
- Your filing status cannot be married, filing separately.
- You must be a U.S. citizen, or a resident alien all year, or a non-resident alien married to a U.S. citizen or a resident alien and filing a joint return.

- You cannot be a qualifying child of another person.
- If you do not have a qualifying child, you must:
 - be age 25 but under 65 at the end of the year;
 - live in the United States for more than half the year; and
 - not qualify as a dependent of another person;
- Cannot file Form 2555 or 2555-EZ (related to foreign earn income).

Earned Income & Investment Income Limitations

Earned income means wages and net profits from self-employment. Wages are reported on Form W-2. Self-employment is generally reported on Schedule C or on Schedule F for self-employed farmers.

To be eligible for EIC, both earned income and adjusted gross income (AGI) must each be less than the following amounts:

2015:

- \$47,747 (\$53,267 married filing jointly) with 3 or more qualifying children,
- \$44,454 (\$49,974 married filing jointly) with 2 qualifying children,
- \$39,131 (\$44,651 married filing jointly) with 1 qualifying child, or
- \$14,820 (\$20,330 married filing jointly) with no qualifying children.

Earned Income Tax Credit Amounts for Year 2015

The maximum earned income credit for 2015 is:

- \$6,242 with three or more qualifying children;
- \$5,548 with two qualifying children;
- \$3,359 with one qualifying child; and
- \$503 with no qualifying children.

Limitations on Investment income

Investment income must be \$3,400 or less for the year 2015. Investment income includes interest, dividends, capital gains, and royalties.

VITA – Volunteer Income Tax Assistance***File for Free!***

- The VITA Program offers free tax help to low-to-moderate income (generally, \$55,000 and below) people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing.
- To locate the nearest VITA site, call 1-800-829-1040 or log on to:
<http://irs.treasury.gov/freetaxprep/>

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SECTION 8: GLOSSARY OF IMPORTANT TERMS, ACRONYMS AND WEBSITES

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ALPHABET SOUP AND TERMINOLOGY**Alphabet Soup**

DISABILITY-RELATED ACRONYM	TITLE/PHRASE
	FEDERAL INFORMATION
TWWIA	<p>Ticket to Work and Work Incentives Improvement Act</p> <p>Legislation that modernizes the employment services system for people with disabilities and makes it possible for millions of Americans with disabilities to no longer have to choose between taking a job and having health care.</p> <p>http://www.yourtickettowork.com/</p>
Ticket to Work Program	<p>Ticket to Work and Self-Sufficiency Program</p> <p>The Ticket to Work Program, which is part of TWWIA, increases opportunities and choices for Social Security disability beneficiaries to obtain employment, vocational rehabilitation (VR), and other support services from public and private providers, employers, and other organizations.</p> <p>Under the Ticket to Work Program, the Social Security Administration provides disability beneficiaries with a Ticket they may use to obtain the services and jobs they need from organizations called Employment Networks (ENs).</p> <p>www.chooseworkttw.net/</p>
EN	<p>Employment Networks</p> <p>Employment networks are public or private providers in the local community, and can include the state Vocational Rehabilitation Agency. They are the organizations responsible for providing the services Ticket holders need to work or earn more money.</p> <p>http://www.chooseworkttw.net/library/finding-EN-assigning-your-ticket-worksheet</p>
CWICs	<p>Community Work Incentives Coordinator (CWIC)</p> <p>Benefits specialists certified to provide SSA beneficiaries with disabilities (including transition-to-work aged youth) with benefits planning and assistance services. To locate your local CWIC, contact your Work Incentives Planning and Assistance (WIPA) office serving your region.</p> <p>http://www.rehabworks.org/docs/manual/WIPAmap.pdf</p>

DISABILITY-RELATED ACRONYM	TITLE/PHRASE
	FEDERAL INFORMATION
AWICs	<p>Area Work Incentives Coordinators</p> <p>The Area Work Incentive Coordinator (AWIC) coordinates work incentive initiatives and SSA's employment support programs in a specific geographic area with SSA field offices.</p> <p>https://www.ssa.gov/sf/awic.htm</p>
WIL	<p>Work Incentive Liaisons</p> <p>The AWICs coordinate with Work Incentives Liaisons who are located at local SSA offices. To find the one closest to you:</p> <p>https://secure.ssa.gov/ICON/ic001.do#officeResults</p>
<p>The Social Security Disability Insurance and Supplemental Security Income disability programs are the largest of several Federal programs that provide assistance to people with disabilities. While these two programs are different in many ways, both are administered by SSA and only individuals who have a disability and meet medical criteria may qualify for benefits under either program.</p>	
SSI	<p>Supplemental Security Income</p> <p>This program makes cash assistance payments to aged, blind and disabled people (including children under age 18) who have limited income and resources. The Federal government funds SSI from general tax revenues. The Federal Benefit Rate maximum monthly payment can be found at this website - https://www.socialsecurity.gov/disabilityssi/ssi.html</p>
SSDI	<p>Social Security Disability Insurance</p> <p>This program provides benefits to disabled or blind individuals who are "insured" by workers' contributions to the Social Security trust fund. These contributions are the Federal Insurance Contributions Act (FICA) social security tax paid on their earnings or those of their spouses or parents.</p> <p>https://www.socialsecurity.gov/disability/</p>
<p>Special rules make it possible for people with disabilities receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) to work and still receive monthly payments and Medicare or Medicaid. Social Security calls these rules "work incentives." Below are a few of the work incentives, access the URLs to view a list of work incentives that apply to SSI beneficiaries, SSDI beneficiaries and both SSI and SSDI beneficiaries.</p>	

DISABILITY-RELATED ACRONYM	TITLE/PHRASE
	FEDERAL INFORMATION
http://www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm	
PASS	<p>Plan for Achieving Self Support</p> <p>PASS, an SSI provision, is an income and resource exclusion that allows a person who is disabled or blind to set aside income and/or resources for an occupational objective.</p> <p>http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm</p>
PESS	<p>Property Essential for Self Support</p> <p>An SSI provision in which SSI will NOT count certain resources that are essential to a person's means of self-sufficiency. For example, SSA does not count property such as tools or equipment that are used for work. Or, if an individual has a trade or business, SSA does not count property such as inventory.</p> <p>http://www.socialsecurity.gov/redbook/eng/ssi-only-employment-supports.htm#4=&a0=3</p>
IRWE	<p>Impairment Related Work Expense</p> <p>An SSI and SSDI provision that is used to enable beneficiaries of SSI to reduce gross income and/or SSDI to reduce substantial gainful activity (SGA) due to out of pocket expenses that support a disability to allow a person to earn income, even if those items or services are needed for non-work activities.</p> <p>http://www.socialsecurity.gov/ssi/spotlights/spot-impairment-relatedwork.htm</p>
Other federal programs and initiatives that impact the lives of people with disabilities.	
CMS	<p>Centers for Medicare and Medicaid Services</p> <p>The U.S. Department of Health and Human Services Centers for Medicare and Medicaid Services administers Medicare, Medicaid, and the State Children's Health Insurance Program. http://www.cms.gov/</p>
ODEP	<p>Office of Disability Employment Policy</p> <p>The U.S. Department of Labor's Office of Disability Employment Policy provides national leadership by developing and influencing disability-related employment policy and practice affecting the employment of people with disabilities. http://www.dol.gov/odep/</p>

DISABILITY-RELATED ACRONYM	TITLE/PHRASE
	FEDERAL INFORMATION
SAMHSA	Substance Abuse and Mental Health Services Administration U.S. Department of Health and Human Services. http://www.samhsa.gov/
ADA	Americans with Disabilities Act of 1990 Public Law 101-336 gives civil rights protections to individuals with disabilities similar to those provided to individuals on the basis of race, color, sex, national origin, age, and religion. It guarantees equal opportunity for individuals with disabilities in public accommodations, employment, transportation, State and local government services, and telecommunications. http://www.ada.gov/
EEOC	U.S. Equal Employment Opportunity Commission The Commission promotes equality of opportunity in the workplace and enforces federal laws prohibiting employment discrimination. http://www.eeoc.gov/
Asset building programs for individuals of moderate to low-income. Access the URL to learn more about asset development strategies for persons with disabilities. http://www.ndi-inc.org/	
IDA	Individual Development Accounts Matched savings accounts designed to help low-income and low-wealth families accumulate savings for high return investments in long-term assets such as a house, higher education or a small business. http://cfed.org/programs/idas/
EITC	Earned Income Tax Credit This is a refundable federal income tax credit for low-income working individuals and families. Congress originally approved the tax credit legislation in 1975 in part to offset the burden of social security taxes and to provide an incentive to work. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return.

DISABILITY-RELATED ACRONYM	TITLE/PHRASE
	FEDERAL INFORMATION
	https://www.irs.gov/Credits-&-Deductions/Individuals/Earned-Income-Tax-Credit
Employment support programs and services for individuals, including individuals with disabilities.	
IPE	Individualized Plan for Employment It is a written plan of action which outlines the employment goal, criteria to evaluate progress toward the employment goal and the services to be provided. It is developed for each individual determined to be eligible for vocational rehabilitation services through the state VR program. Contact your state VR agency for more information. http://www.oppaga.state.fl.us/profiles/2127/
WIA	Workforce Investment Act of 1998 Public Law 105-220 provides the framework for a national workforce preparation and employment system designed to meet both the needs of businesses and job seekers and those who want to further their careers. A key component of the Act enables customers to easily access the information and services they need through the One-Stop Career Center system. http://www.doleta.gov/usworkforce/wia/act.cfm
IEP	Individual Employment Plan A plan to identify the employment goals, appropriate achievement objectives, and appropriate combination of services for the participant to achieve the employment goals.
WIASRD	Workforce Investment Act Standardized Record Data The system for states to report participant and performance outcome data through the Workforce Investment Act. http://www.doleta.gov/performance/reporting/wiasrd.cfm
GPRA	Government Performance Results Act of 1993 To provide for the establishment of strategic planning and performance measurement in the Federal Government, and for other purposes. http://www.whitehouse.gov/omb/mgmt-gpra/index-gpra

DISABILITY-RELATED ACRONYM	TITLE/PHRASE
	FEDERAL INFORMATION

GLOSSARY OF TERMS

TERM	DEFINITION
Appeals	Review process for an individual if there is a disagreement concerning a claim for benefits. This applies to applications and termination notices. The timelines and the rules for an appeal must follow SSA procedures. (Applies to SSI and SSDI)
Benefit	Cash payment and/or health insurance received from the government due to a disability and the inability to work at SGA (Substantial Gainful Activity). Applies to SSI and SSDI
Break Even Point	Break Even Point occurs when an individual's countable income level is high enough that the SSI payment amount reaches \$0. A person's break-even point depends on factors such as amount of earned and unearned income, income exclusions and State Supplemental eligibility, if any. (Applies to SSI)
BWE	Blind Work Expense provides for any earned income a person under blind eligibility uses to meet out of pocket expenses to support the employment. These expenses will be deducted from countable earned income when determining the SSI monthly payments. (Applies to SSI)
CDR	Continuing Disability Review is the process SSA uses to determine if monthly cash payments will continue. SSA will review current information about a person's medical condition to make this determination. (Applies to SSI and SSDI)
CMS	Center for Medicare and Medicaid Services - This is a U.S. Department that oversees Medicare and Medicaid. Previous name HCFA
COLA	Cost of Living Adjustment - This is an annual percentage rate, increasing amount to SSA Beneficiaries. (Applies to SSI and SSDI)

TERM	DEFINITION
Countable Earned Income	Gross income and/or unearned income less benefit allowable exclusions and work incentives. (Applies to SSI)
DAC/CDB	Disabled Adult Child/Childhood Disability Beneficiary is a person with a disability that occurred before the age of 22, unmarried and has not earned enough of a work record to draw from F.I.C.A. but draws from a parental work record that has been opened due to death, retirement or disability (Applies to SSDI)
Deeming	SSA may consider some of the income and resources of a parent, spouse, or sponsor (if you are an alien) to be your income and resources when you are applying for or receiving SSI benefits and possibility Medicaid.
"Disability"	The inability to engage in Substantial Gainful Activity (SGA) by reason of any medical impairment, whether physical or mental. It must have lasted longer or expected to last or be expected to last for a continuous period of not less than 12 months or result in death.
Earned Income	Money a person receives from wages or from self-employment.
EPE	Extended Period of Eligibility – Period of time that begins the month after the TWP (Trial Work Period) is completed. It is a period of 36 consecutive months that can keep open medical eligibility even without receiving a monthly cash payment. (Applies to SSDI)
Extended Medicare Coverage	Coverage under Medicare during the 36 months following the TWP (Trial Medicare Work Period) even though a person is not receiving a monthly cash payment of SSDI. As of October 2000, Medicare Part A has been extended another 4½ years beyond the 36 months. (Applies to SSDI.)
Expedited Reinstatement	Qualified individuals may request reinstatement of benefits within 5 years of benefits having stopped without having to file a new application. Up to 6 months of provisional benefits (cash payment) are available while SSA makes a decision on a request. No appeal rights if denied and the disability at issue cannot be the basis for any future claim if expedited reinstatement is denied.

TERM	DEFINITION
FBR	Federal Benefit Rate is the maximum amount of dollars a person receiving SSI benefits can receive from the Federal government. Usually changes January 1 of each calendar year. (Applies to SSI)
Gross Income	Money earned as wages or self-employment before any deductions or exclusions are applied (IRS Term) (Applies to both SSI and SSDI)
HUD	Housing and Urban Development - This is a U.S. Department that administers various housing programs in the United States.
In-Kind Support and Maintenance	In-Kind Support and Maintenance (ISM) - Counted value of food or shelter provided at no cost to you. This is considered Unearned Income. Shelter includes room, rent, mortgage payments, real property taxes, heating fuel, gas, electricity, water, sewer and garbage collection services. You are not receiving in-kind support and maintenance in the form of room or rent if you are paying the amount charged under a business arrangement. (Applies to SSI)
IRWE	Impairment Related Work Expense is a work incentive that allows an individual to deduct certain work-related items and services that are needed to enable the beneficiary to work. The cost of expenses must be paid out of pocket with the income earned, not paid by some other agency providing services. (Applies to SSDI and SSI)
Medicaid	A federal medical assistance program administered by states. Eligibility is based on resources, earned and unearned income. (Medical insurance benefit attached to SSI)
Medicare	A federal medical insurance program for SSDI and retirement-age recipients. Eligibility is based on a person's work record, age, and medical eligibility. (Medical benefit attached to SSDI)
Net Income	Actual money received (cash in hand) as wages after required and voluntary funding programs are funded from the Gross Wage.
PASS	Plan for Achieving Self Support - An earned income and resource exclusion that allows a person who is disabled or blind

TERM	DEFINITION
	to set aside income and/or resources to reach an occupational goal. (Applies to SSI)
Payee	A person, agency organization or institution SSA approves to manage a person's benefits when they are unable to manage the benefits themselves. (Applies to SSI and SSDI)
Resources	Resources can be anything a person owns that can be converted to cash to pay for food and shelter. The resource limit is \$2000 for an individual and \$3000 for a couple. (Applies to SSI and Medicaid)
Section 1619	A work incentive that consists of two sections, 1619(a) and (b) . 1619(a) allows a working SSI recipient to earn income at the SGA level or above while receiving both an SSI payment and Medicaid at no cost. A 1619(b) status occurs when the earned income level eliminates an SSI cash benefit. (At the point the SSI check "zeroes out.") Medicaid eligibility is retained with no cost to the recipient.
SGA	Substantial Gainful Activity (SGA) - The performance of paid work in which countable income exceeds SGA per month. This monthly SGA amount will change annually based on the national wage index.
SSA	Social Security Administration - The federal agency that administers the SSDI and SSI programs.
SSDI	Social Security Disability Insurance - A cash benefit program for individuals who have worked and paid into F.I.C.A. (Federal Insurance Contributions Act) and who meet the medical eligibility criteria and the SGA Test.
SSI	Supplemental Security Income – A needs-based program that provides a cash benefit paid to individuals who meet criteria for medical and financial eligibility.
SEIE	Student Earned Income Exclusion – A work incentive that allows an SSI recipient under 22 and regularly attending school to exclude certain amounts of earned income during a calendar year. A student can exclude up to a certain amount of earned

TERM	DEFINITION
	income per month, with a maximum annual exclusion. (Applies to SSI)
Self-Employment	Earning wages by working for self rather than employed by someone else.
Subsidy	Supports received on the job that results in more pay than the actual value of the services performed.
TWP	Trial Work Period - A work incentive that offers a person an opportunity to test his/her ability to work without losing benefits. Under this provision, the beneficiary is credited with a month of trial work for each month that earnings exceed the TWP \$ amount set annual by SSA. When the beneficiary has accumulated 9 such months (not necessarily consecutively earned) over a rolling five-year period, the Trial Work Period is completed. (Applies to SSDI)
Threshold	A ceiling on gross income established by a state which recipients of SSI are no longer eligible for 1619(b) status nor the continuation of Medicaid at no cost. (Applies to SSI and Medicaid)
Ticket to Work	An SSA program that increases opportunities and choices for Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) beneficiaries to obtain employment, vocational rehabilitation, and other support services from public and private providers, and other organizations called Employment Networks (EN).
Unearned Income	Any money a person receives which is not payment for performed services (paid work) which might include SSDI or other governmental cash benefits. Money directly paid to a person from a trust, interest, dividends, and monthly provision by a family to subsidize living expenses. (Applies to SSI and Medicaid)
Unincurred Business Expense	Support contributed to your self-employment effort by someone else. If you are self-employed, SSA may deduct unincurred business expenses from earnings when making an SGA decision.

TERM	DEFINITION
Unsuccessful Work Attempt	An effort to do substantial work (in employment or self-employment), which you stopped or reduced earnings below SGA level after a short time (six months or less). This change must have resulted because of your impairment, or removal of special conditions related to your impairment that was essential to the further performance of your work. SSA will not count earnings during an unsuccessful work attempt when making an SGA decision.

WEBSITES OF IMPORTANCE

Federal and State Websites of Importance!

Advocating for Individuals with Disabilities

Federal Links

Administration on Intellectual and Developmental Disabilities (AIDD):

<http://www.acf.hhs.gov/programs/aidd/>

You will find important information regarding the programs run through the AIDD office. Programs such as Protection and Advocacy, University Affiliated Programs, the Developmental Disabilities Councils and Projects of National Significance may be accessed from this web page.

Americans with Disabilities Act: <http://www.ada.gov/>

Celebrating the 10th Anniversary of the signing of the Americans with Disabilities Act, the Office of Disability Employment Policy created this site. It provides one-stop online access to resources, services, and information available throughout the Federal government.

CMS Website: <http://www.cms.gov> :

- CMS Medicaid Information: click on Medicaid/CHIP box
CMS Overview of Medicare and Medicaid:
<http://www.cms.gov/Medicare/Medicare.html>
- NCHSD Medicaid Buy-in Program Information:
<https://www.medicare.gov/Medicare-CHIP-Program-Information/By-Topics/Delivery-Systems/Grant-Programs/Employment-Initiatives.html>

Department of Justice (DOJ): <http://www.justice.gov/> AND
<http://www.ada.gov/>

Advocating for Individuals with Disabilities

The first web page is the home page for the Department of Justice (DOJ), and the second is the DOJ information regarding the Americans with Disabilities Act.

Federal Poverty Guideline:

<http://aspe.hhs.gov/poverty/12poverty.shtml>

Federal Stats: <http://www.fedstats.gov>

Here you will find the statistics you need when you are speaking to public officials. This site will also provide you access for **70 Federal Agencies**.

USDA Food and Nutrition Service

(Supplemental Nutrition Assistance Programs - SNAP)

Food Stamps: <http://www.fns.usda.gov/snap/>

General Accounting Office (GAO): <http://www.gao.gov/>

This website is used regularly by Congress to obtain information about public funds. Often when Congress is seeking more details before introducing legislation, they will ask the GAO to study a topic. Upon completion of the study, the GAO will present their findings before Congress which then uses it to formulate legislative policy.

HUD: <http://portal.hud.gov/portal/page/portal/HUD>

Library of Congress – Home Page:

<http://lcweb.loc.gov/homepage/lchp.html>

This will connect you to the **Library of Congress**. At this site you can explore the issues as many congressional staff does, when they begin to research a subject.

Advocating for Individuals with Disabilities▪ **Legislative Branch:**

<http://thomas.loc.gov/links/>

This web site will give you your legislative directories; connect you to current legislation, congressional calendars, and congressional support networks.

▪ **Thomas – Legal Research:** <http://thomas.loc.gov/home/thomas.php>

Use **Thomas** to get copies of bills, proceedings, floor activity, and updates on current legislation.

Maximus Ticket to Work Site: www.yourtickettowork.com

National Dissemination Center for Children with Disabilities (NICHCY) and The National Institute on Disability and Rehabilitation Research

(NIDDR): <http://www.nichcy.org/> and
<http://www2.ed.gov/about/offices/list/osers/nidrr/index.html>

Various sites such as NICHCY, NCDDR, NIDDR, NARIC, NCIP, NCEO, and OSERS are important, but *National Dissemination Center for Children with Disabilities (NICHCY)* and *The National Institute on Disability and Rehabilitation Research (NIDDR)* provide valuable information that is imperative to people with disabilities and their families.

Advocating for Individuals with Disabilities**Office of Special Education Programs:**

<http://www2.ed.gov/about/offices/list/osep/index.html?src=mr>

This is the site to key into your favorites. This site will provide you with up-to-date information regarding special education across the country.

Social Security Administration (SSA) – Home Page:

<http://www.socialsecurity.gov>

On the SSA web page you will have access to the latest information out of the U.S. Social Security Administration.

- **Area Work Incentives Coordinator (AWIC):**

<https://www.ssa.gov/sf/awic.htm>

The AWIC coordinates work incentive initiatives and SSA's employment support programs in a Region. The AWIC is SSA Regional, and the Work Incentive Liaison (WIL) is field office staff.

- **Disability Definitions:**

<http://www.ssa.gov/disability/professionals/bluebook>

- **Disability Planner:** www.socialsecurity.gov/dibplan/dqualify4.htm

General Information on how the Social Security Administration defines disability.

- **Program Operational Manual System (POMS) ON LINE:**

<https://secure.ssa.gov/poms.nsf/home!readform>

- **Red Book:** <http://www.ssa.gov/redbook>

A summary guide to Employment Support for People with Disabilities under the Social Security Disability Insurance And Supplemental Security Income Programs – a general reference source about the employment-related provisions of the SSDI and SSI programs.

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Social Security Handbook (The basic guide to the social security programs):

http://www.ssa.gov/OP_Home/handbook/handbook.html

- **Ticket to Work Site:** www.socialsecurity.gov/work
- **Choose Work for Service Providers (Ticket to Work):**
www.yourtickettowork.com
- **Social Security “Work Site”:** <http://www.socialsecurity.gov/work>

Comprehensive SSA information on work issues can also be found on the SSA website listed above.

U.S. Department of Housing and Urban Development (HUD):

<http://www.hud.gov>

This is an important site for individuals with disabilities. You will find information regarding available resources surrounding housing and information on initiatives being planned by HUD.

US Department of Labor – Disability Resources:

<http://www.dol.gov/dol/topic/disability/index.htm>

Under the leadership of an Assistant Secretary, will be to bring a heightened and permanent long term focus to the goal of increasing employment of persons with disabilities. This will be achieved through policy analysis, technical assistance, and development of best practices, as well as outreach, education, constituent services, and promoting ODEP’s mission among employers.

Workforce Investment Act: <http://www.doleta.gov/usworkforce/>

It is designed to provide answers to current and emerging questions about the implementation of the Workforce Investment Act. It represents an unprecedented collaboration between public and private sector groups and individuals to provide access to workforce information and

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resources and to apply that information toward innovative and effective partnerships and programs.

Websites to Advocacy**ADAPT:**

Free Our People: <http://www.adapt.org>

There's no place like home, and we mean real homes, not nursing homes. We are fighting so people with disabilities can live in the community with real supports instead of being locked away in nursing homes and other institutions.

APHSA: <http://www.aphsa.org>

The mission of the American Public Human Services Association (APHSA) is to develop, promote, and implement public human service policies that improve the health and well-being of families, children, and adults.

COSSMHO: <http://www.cossmho.org>

COSSMHO is the sole organization focusing on the health, mental health, and human services needs of the diverse Hispanic communities. COSSMHO's membership consists of thousands of front-line health and human services providers and organizations serving Hispanic communities. The organization was founded in Los Angeles in 1973 as the Coalition of Spanish-Speaking Mental Health Organizations (COSSMHO) to represent and advocate for the mental health needs of Mexican American, Puerto Rican, Cuban American, Central American and South American communities in the United States.

Consortium for Citizens with Disabilities: <http://www.c-c-d.org/>

This is a coalition of approximately 100 national disability organizations working together to advocate for national public policy that ensures the self-determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society.

Advocating for Individuals with Disabilities**Project of the Robert Wood Johnson Foundation:**

<http://www.rwjf.org/en/library/research/2007/10/self-determination-for-persons-with-developmental-disabilities.html>

This site is changing the lives of people with disabilities. It is based on four principles: Freedom, Authority, Support, and Responsibility. This site will provide you with links, and information on the status of Self-Determination in our nation.

Florida Links**Able Trust - <http://www.abletrust.org/>**

The Able Trust believes that when people with disabilities want to work, they should. The Trust supports individual's non-profit vocational rehabilitation programs throughout Florida with fund-raising, grant making and public awareness of disability issues.

Agency for Persons with Disabilities: www.apdcares.org

The Agency's supports persons with developmental disabilities in living, learning and working in their communities.

Florida Department for Economic Opportunity:

<http://www.floridajobs.org/>

Responsible for implementing policy in the areas of workforce development, welfare transition, unemployment compensation, labor market information, early learning and school readiness. Whether you are an employer, job seeker or parent, you will find important and useful information on Florida's DEO website.

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Florida Developmental Disabilities Council: <http://www.fddc.org>

Engaging in advocacy, capacity building, and systemic change activities that contribute to a coordinated, consumer and family-centered, consumer and family-directed, comprehensive system of community services, individualized supports and asset development opportunities.

Florida Department of Children and Families (MyFLFamilies.com)
ACCESS Florida Food, Medical Assistance and Cash
<http://www.myflorida.com/accessflorida/>

Medicaid: <http://www.myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash/medicaid>

Protection and Advocacy: <http://www.disabilityrightsflorida.org/>

The Advocacy Center for Persons with Disabilities, Inc., is a non-profit organization providing protection and advocacy services in the State of Florida. Our mission is to advance the dignity, equality, self-determination and expressed choices of individuals with disabilities.

Public Housing Agencies:
<http://www.hud.gov/offices/pih/pha/contacts/states/fl.cfm>

Vocational Rehabilitation: www.rehabworks.org

An employment resource for businesses and people with disabilities. The agency's mission is to help people with disabilities find and maintain employment and enhance their independence.