

# Illinois Assistive Technology Program

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Presentation:

Transition

Work Incentives Planning and Assistance

# A little about the WIPA program

- WIPA stands for the Work Incentive Planning and Assistance program
- The WIPA program is designed to help people receiving SSI, SSDI , or both understand how earnings will affect both the State and Federal benefits they receive (SNAP/Food stamps, Subsidized housing, Veterans Benefits.....)
- WIPA also educates beneficiaries on the work incentives that they may be eligible to receive
- We are both Certified through Cornell University's Employment and Disability Institute as a Benefits Specialist.
- Certified as a Community Work Incentive Coordinator through Virginia Commonwealth University.

# Who is eligible?

- As of August 1, 2015, WIPA Services are targeting working SSA Disability Beneficiaries. However, one of our priority populations concerning outreach is transition youth.
- Transition Youth ages 14 to 26 according to Social Security.

# Referral Process

- Two Page IATP-WIPA Referral Form.
- Three releases total: (2 SSA Releases [we need both] & an IATP release to verify benefits for medical, housing, etc.)
- Send to Barbara Tucker by Fax: 217/321-0967 OR

Mail to: Illinois Assistive Technology Program

1020 South Spring Street

Springfield, IL 62704

- Contact IATP and the Referral Form and Releases can be emailed to you electronically to allow you to store them on your hard drive.
- You can also find our referral form and all three releases at:  
[www.iltech.org](http://www.iltech.org) (go to the WIPA Page).

# Referral Process - continued

- We obtain a Benefits Planning Query (BPQY) and then contact the beneficiary referred or their Representative Payee to begin WIPA Counseling.
- WIPA Counseling Services offers each SSA Beneficiary an informed choice concerning their employment and how their current earnings from employment affect their benefits.
- WIPA Counselors called Community Work Incentives Coordinators (CWIC) are available to working SSA Disability Beneficiaries on an ongoing basis concerning SSA Work Incentives, options available to maintain healthcare while working, and the impact of employment upon other state and federal public benefits.

# Two SSA Disability Programs

- SSI – Supplemental Security Income
  - No work history or very little.
  - Federal Benefit Rate \$735 for 2017 (Couples \$1103)
- SSDI – Social Security Disability Insurance
  - An individual draws benefits according to how much they have paid into FICA, credits accrued.
  - Disabled Adult Child (DAC) also known as Childhood Disability Benefit (CDB) – Follow the same work incentives as SSDI. (Receives benefits through a parent's work record) (Parent is disabled, retired, or deceased).

# SSI

- General Income Exclusion (\$20.00)
- Earned Income Exclusion (\$65.00)
- Impairment Related Work Expense (IRWE)
- Every \$2.00 of earnings, reduces your SSI check by \$1.00.
  
- Refer to SSI Calculation Sheets
- Always Report Earnings to SSA
- Refer to Student Earned Income Exclusion (SEIE)

# Keep Track of Monthly Earnings

- Report to SSA/FCRC (aka Public Aid)/Subsidized Housing/or other agency as needed
- Each month calculate and write down your monthly earnings (Gross Monthly Earnings)
- Keep track of who you spoke with and when (utilize a notebook with date; time; phone number; person contacted; agency; etc.)



# Impairment Related Work Expense

- Also known as an IRWE

Examples:

- Co Pays for medication
- Doctor office co pays
- Hearing Aids
- Assistive Technology
- Specialized transportation
- etc.

It has to meet three conditions: 1) out of pocket expenses; 2) be related to your disability; 3) you need it in order to work.

# Blind Work Expense

- Service animal expenses
- Transportation to and from work
- Federal, state, and local income taxes
- Social Security taxes
- Attendant Care services
- Visual and sensory aids
- Translation of material into Braille
- Professional association fees and Union dues

# Student Earned Income Exclusion

- Under age 22
- SSA will exclude up to \$1790 of earned income per month, up to an annual exclusion of \$7200 for 2017.
- You must contact SSA to activate this work incentive

(Refer to Student Earned Income Exclusion Fact Sheet)

# Medicaid

**Medicaid** (apply separately at FCRC)

- 1619B – Keep your Medicaid even if your SSI check is reduced to \$0.00 from Earned Income (Until \$27,102 for 2017)
- Contact SSA to activate this work incentive. SSA will release your eligibility to FCRC
- Health Benefits for Workers with Disabilities (HBWD) – Medicaid Buy-in program
- Application directly to HBWD. [www.hbwdillinois.com](http://www.hbwdillinois.com)

# Plan to Achieve Self Support

## “PASS PLAN”

- A Plan to Achieve Self-Support (PASS) allows an SSI or SSDI Beneficiary to set aside income and/or resources for a specified period of time to reach a work goal.
- For example, you could set aside money to pay expenses for education, vocational training, or starting a business as long as the expenses are related to achieving your work goal.
- The money in your plan will not count as an asset for SSI and Medicaid eligibility.

# PASS Plan Continued...

- SSI Beneficiary or for an SSDI/DAC Beneficiary that can make themselves eligible for SSI.
- Must meet the SSI eligibility regulations (Assets \$2000 single \$3000 couple).
- Great opportunity to purchase a car; buy tools for vocational goal; job-coaching: ...
- PASS Plans are a pre-determined period of time agreed upon when developing and making application.
- SSI Beneficiaries agree to reduce their dependence upon SSI cash benefits
- SSDI/DAC Beneficiaries agree to eliminate their dependence upon SSDI/DAC cash benefits.

# Social Security Disability Insurance Or Childhood Disability Beneficiary

- Trial Work Period (TWP) ((9 months, need not be consecutive))  
\$840 (2017) Keep all your SSDI check!
- Extended Period of Eligibility (EPE) ((36 months of eligibility))  
Substantial Gainful Activity (SGA) for 2017 non-blind SGA is \$1170 in gross monthly earnings and Blind SGA is \$1950 in gross monthly earnings.
- Grace Period ((3 consecutive months)) During or after EPE!
- Expedited Reinstatement ((Within 5 years))
- Impairment Related Work Incentive (IRWE)
- Subsidy or Special condition

# Medicare

- Medicare
- Part A (Hospitalization Insurance) Free
- Part B (Medical Insurance)
  - \$134.00 (2017) base amount deducted from SSDI check each month.

OR

- Medicare Savings Programs (Qualified Medicare Beneficiary (QMB) or Specialized Low Income Beneficiary (SLIB) (if limited income and assets)

- 
- Part D (Medication)
  - Extra Help



# Health Benefits for Workers with Disabilities (HBWD)

- Also called Medicaid Buy-in
- Pay monthly premium each month for Medicaid Card (same Medicaid as through your local DHS Office (also known as Public Aid)
- Apply through Springfield

(Website: [www.hbwdillinois.com](http://www.hbwdillinois.com) )

# HBWD continued

- \$25,000 asset limit vs \$2,000 for local Medicaid
- Retirement Savings are exempt (IRA & 401K)
- A home and one car exempt asset
- Spouses income counts toward premium amount

# Resources currently available

- Help Line: (866-968-7842)  
- (Ticket Manager) Division of Rehabilitation Services or Employment Network. (same number)
- Protection and Advocacy for Beneficiaries of Social Security (PABSS) Phone: 800-537-2632  
[www.equipforequality.org](http://www.equipforequality.org)
- SSA Spotlight Website :  
[www.ssa.gov/ssi/links-to-spotlights.htm](http://www.ssa.gov/ssi/links-to-spotlights.htm)
- SSA Redbook online:  
<http://ssa.gov/redbook/eng/TheRedBook2017.pdf>

# Contact Information

- Ron Mulvaney Phone: (217-836-0061)  
Email: [rmulvaney@iltech.org](mailto:rmulvaney@iltech.org)
- Janice Williams Phone: (217-670-1921)  
Email: [jwilliams@iltech.org](mailto:jwilliams@iltech.org)
- Britney Qualls Phone (217-836-7213)  
Email: [bqualls@iltech.org](mailto:bqualls@iltech.org)
- Illinois Assistive Technology Program  
1020 South Spring Street  
Springfield, IL 62704  
IATP: 217/522-7985 or 800-852-5110

# How Earnings From Work Affect Social Security Disability Insurance (SSDI)

**Begin to Receive SSDI**  
*After 24 months, will be eligible for Medicare Part A, B and D*

**Begin Work**

2017

**Trial Work Period**

- 9 non-consecutive months within 60 months (5years).
- Receive earnings from work and your full SSDI cash benefit.
- Begins the first month with earnings at the TWP amount or higher. **(2017/ \$840.00)**
- Or 80 hours (self-employment).

Jan	Feb	March	April	May	June	July	Aug.	Sept	Oct.	Nov	Dec.
\$600	\$845 1	\$847 2	\$610	\$840 3	\$600	\$840 4	\$845 5	\$808	\$615	\$1820 6	\$1819 7
\$610	\$2300 8	\$809	\$845 9	<b>Begin EPE</b>							

**Extended Period of Eligibility**

- 36 Consecutive Months. (3 years) after last TWP month
- Any month with earnings at or above \$1170 for 2017, you will not receive your SSDI Cash Benefit.
- Any month with earnings under \$1170 for 2017, you will receive your full SSDI Cash

Jan	Feb	Mar	April	May	June	July	Aug.	Sept	Oct.	Nov	Dec.
				<b>\$810 Begin EPE</b>	\$920 SSDI	<b>\$1170</b>	<b>\$1240</b>	<b>\$910</b>	\$1170 0	\$1170 0	\$810 <b>SSDI</b>
						<b>Grace Period - SSDI</b>					
\$1170 0	\$1169 <b>SSDI</b>	\$1095 <b>SSDI</b>	\$1175 0	\$1200 0	\$1909 0	\$1060 <b>SSDI</b>	\$1170 0	\$1170 0	\$820 <b>SSDI</b>	\$1171 0	\$1179 0
\$1178 0	\$1196 0	\$820 <b>SSDI</b>	\$825 <b>SSDI</b>	\$1020 SSDI	\$1190 0	\$1195 0	\$1069 <b>SSDI</b>	\$993 SSDI	\$812 <b>SSDI</b>	\$820 <b>SSDI</b>	\$1507 0
\$1909 0	\$1994 0	\$920 <b>SSDI</b>	<b>\$910 End of EPE</b>	\$910 <b>SSDI</b>	\$920 <b>SSDI</b>	<b>\$1170 End of Benefits</b>					

Expedited Reinstatement (Within 5 years of your SSDI case being closed)



## Supplemental Security

## Income-SSI

Supplemental Security Income (SSI) is a needs-based program; benefits are awarded to cover the basic needs (food, shelter, and clothing) of individuals. The maximum amount of SSI benefits a person is eligible for in 2017 is \$735 a month.

Any earnings over \$85.00 per month will reduce your SSI benefit check. The general rule to calculate SSI benefit check amount is that every \$2.00 you earn through employment, your SSI check is reduced by \$1.00 after the first \$85.00.

**Please Note:** Let us calculate what may happen to your benefits since your return to work part time or full-time. Below is a **sample calculation** of what may happen to your SSI cash benefit.

### SSI Calculations (Example)

#### Calculation for Monthly Income

Full - Time		Part - Time	
\$8.25	Hourly Wage	\$8.25	
X 40	Hours per Week	X 20	
\$330.00		\$165.00	
\$330.00		\$165.00	
X 4.33	Weeks per Month	X 4.33	
<b>\$1,428.90</b>	<b>Total Monthly Income</b>	<b>\$714.45</b>	

#### SSI Calculation

Full - Time		Part - Time	
\$1,428.90	Monthly Earned Income	\$714.45	
- \$65.00	Earned Income Exclusion	- \$65.00	
\$1,363.90	Total	\$649.45	
- \$20.00	General Income Exclusion	- \$20.00	
\$1,343.90	Total	\$629.45	
./. 2	Divided by 2	./. 2	
\$671.95	Total Mo. Countable Earned Income	\$314.73	
\$735.00	Federal Benefit Rate (2017)	\$735.00	

<u>\$671.95</u>	Monthly Total Countable Income	<u>- \$314.73</u>
\$ 63.05	Adjusted SSI Benefit Check	\$420.27

### **To Sum it up:**

#### **Full-Time**

- If you were to work *full-time at 40 hours a week:*

This gives you a total monthly income of:

- \$63.05(SSI) + \$1,428.90 (earnings) = **\$1,491.95**

#### **Part-Time**

- If you work *part-time at 20 hours a week:*

This gives you a total monthly income of:

- \$420.27 (SSI) + \$714.45 (wages) = **\$1134.72**

As you can see by the calculations above **your total income has increased by employment.** You can figure your own SSI amount by replacing the earnings amount in the calculation.

**\*\*Make sure you report your earnings every month to your local SSA office so that they can adjust your SSI check to avoid an overpayment.\*\***

Federal Benefit Rate for 2017, \$735 (the most you can receive in SSI while not working).

Red Book: A Summary Guide <http://www.ssa.gov/redbook/eng/main.htm>

#### **SSI Asset Limit**

**\*\$2000 for an individual**

**\*\$3000 for a couple**



## *Student Earned Income Exclusion (SEIE)*

The student earned income exclusion (SEIE) is a work incentive that allows certain SSI recipients who are under age 22 and regularly attending school to exclude a specified amount of gross earned income per month up to a maximum annual exclusion. The student earned income exclusion (SEIE) decreases the amount of countable earned income, thus permitting SSI recipients to keep more of the SSI check when they work. In many cases, the SEIE allows students to test their ability to work without experiencing any reduction in the SSI check at all.

The SEIE is applied to a student's gross earnings before any other allowable exclusion. In 2017, the Social Security Administration (SSA) will exclude all gross earnings up to a maximum of \$1,790 per month **until the full annual exclusion of \$7,200 is exhausted** or the individual is no longer a "student". Please refer to Social Security's Red Book online at: <http://www.ssa.gov/redbook/>.

### **EXAMPLE:**

Joey has a job with gross monthly earnings of \$2,000 each month. He is SSI eligible, 21 years old, single and a full-time student. This example shows how the SEIE influences how his earnings affect his SSI cash amount.

Gross Earned Income (Wages)	\$2,000.00
<i>Minus</i> Student Earned Income Exclusion	<u>-\$1790.00</u>
<i>Equals</i>	\$210.00
<i>Minus</i> General Income Exclusion	<u>-\$20.00</u>
<i>Equals</i>	\$190.00
<i>Minus</i> Earned Income Exclusion	<u>-\$65.00</u>
<i>Equals</i>	\$125.00
<i>Divide</i> by 2	<u>/2</u>
<i>Equals</i> Total Countable Earned Income	<b>\$62.50</b>
Federal Benefit Rate for 2016	\$735
<i>Minus</i> Total Countable Income	<u>\$62.50</u>
<i>Equals</i> New SSI amount	<b>\$672.50</b>
SSI Amount	\$672.50
<i>Plus</i> Gross Earned Income	<u>+\$2,000.00</u>
<i>Equals</i> Total Monthly Income	<b>\$2672.50</b>