

# 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/DAC , or concurrent 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 \$750 for 2018 (Couples \$1125)
- 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.
  
- Always Report Earnings to SSA
- Each month SSA calculates your benefit.

# Keep Track of Monthly Earnings

- Report to SSA/FCRC (aka Public Aid or DHS); Subsidized Housing; or other agencies 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 \$1,820 of earned income per month, up to an annual exclusion of \$7,350 for 2018.
- You must contact SSA to activate this work incentive

# Medicaid

**Medicaid** (apply separately at FCRC)

- 1619B – Keep your Medicaid even if your SSI check is reduced to \$0.00 from Earned Income (Until \$27,462 for 2018)
- 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.

# ABLE

- Must have been disabled prior to age 26.
- Shelter up to \$15,000.00 each year.
- Maximum amount sheltered is \$100,000.00.
- Money in an ABLE Account does not count toward the \$2000.00 asset limit for Supplemental Security Income (SSI) and Medicaid.
- For all general questions: (888) 609-8683
- <https://savewithable.com/il/home.html>

# Social Security Disability Insurance Or Childhood Disability Beneficiary

- Trial Work Period (TWP) ((9 months, need not be consecutive))  
\$850 (2018) Keep all your SSDI check!
- Extended Period of Eligibility (EPE) ((36 months of eligibility))  
Substantial Gainful Activity (SGA) for 2018 non-blind SGA is \$1180 in gross monthly earnings and Blind SGA is \$1970 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)

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- 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

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