

# Reframing the Disability Lens To Increase Economic Stability for Youth and Families Webinar # 2

## Creating Opportunities through Work Incentives and Benefits Counseling

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The contents of this presentation were developed under a grant from the US Department of Education, Office of Special Education Programs (OSEP) Cooperative Agreement H418P130007. However, the contents do not necessarily represent the policy of the US Department of Education and you should not assume endorsement by the Federal Government.



# Webinar Series



5 webinars: Topics include:

- Overview
  - Education/Family Engagement
  - Disclosure/Non-obvious Disabilities
  - Customized Employment: Overcoming Barriers to Work and Work Based Learning
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- Key elements: Webinars, Tools, Templates, Resources, Q/A for Guiding Discussion
  - Recommended Approach: State or local teams comprised of representatives of human services agencies and disability agencies such as vocational rehabilitation, and workforce development such as Labor. Opportunity to integrate into other efforts such as 2 GEN, TANF State Plans and others
  - Link to supporting materials: [www.mdtransitions.org](http://www.mdtransitions.org) link to APHSA

# Introduction

- PROMISE: Large scale national research grant with over 13,000 youth on SSI and their families recruited to improve educational and employment outcomes.
- California, Maryland, Arkansas, Wisconsin, ASPIRE (CO, AZ, SD, ND, MT, UT), and New York.
- Core Interventions including Assertive Case Management, Benefits Counseling, Parent Education and Training, Paid and Unpaid work experiences for youth.
- Work Based Learning and Benefits Counseling (under Self Advocacy) are among services now available under Pre Employment Transition Services through WIOA to youth with disabilities.

# What does Benefits or Work Incentives Counseling mean?

Giving people the information they need to make informed decisions about **work**. It helps them understand how earning money may affect disability payments, healthcare, and other publicly funded **benefits**.

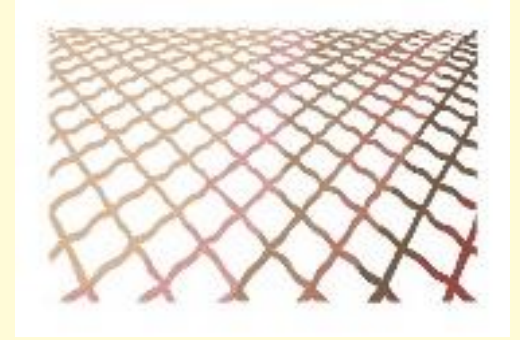


# Why was Benefits Counseling a Required Intervention?

- Research has shown that when individuals receive individualized information about the impact of work on their benefits, there is an increased chance they will choose to work.
- Requires parent consent and sharing social security information so a trusted relationship is important.
- Information is kept confidential!



# History



- Social Security, Medicare, Medicaid, SNAP, Housing Assistance – all began as safety nets to protect and care for those less fortunate in society
- Eligibility includes limited earnings and resources
- Yet, this safety net can become a trap, the fear of stepping forward to take a chance of not having this reliable safety net
- An often unknown fact is that these programs include ‘work incentives’ that can protect the person from losing income, healthcare, housing and more when they begin, or return to work

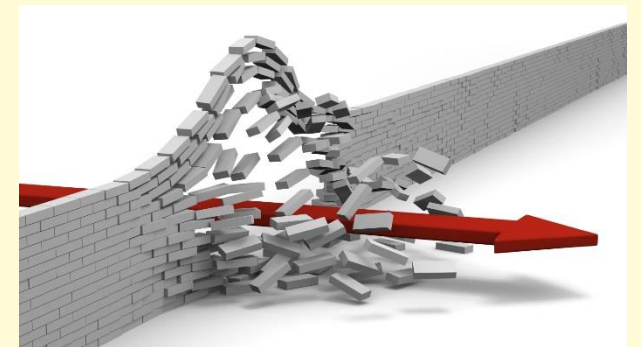
# Youth and Young Adults

- PROMISE youth received SSI or Supplemental Security Income
- SSI is a medical and means based cash benefit
- It is often accompanied by Medicaid
- Have a disability that impacts a life function
- Live in a household below 100% of the Federal Poverty Level
  - Which often means eligibility for many other public benefits
- At enrollment in PROMISE, youth were all under age 18



# So what happens....

- Families come to rely on the cash benefit and healthcare benefits
- Fear of losing healthcare becomes a fundamental motivation
- Young people want to work like their friends
- But how do they overcome the consequences of working? How do you mitigate the potential loss of cash and healthcare benefits?
- At age 18 Redetermination for Child SSI beneficiaries





# SSI Work Incentives – Incentivize Work

- A 2 for 1 offset
  - The threshold for earnings
  - Once above the threshold for earnings, for each \$2 above, the SSI benefit is reduced by \$1
- Student Earned Income Exclusion
  - A student regularly attending school, college, or university, or a course of vocational or technical training, can have limited earnings that are not counted against his or her Supplemental Security Income (SSI) benefits
  - Earn up to \$1,900 a month or up \$7,670 per year (2020)

# Incentivizing Work for SSI Recipients

- Employment Related Work Expenses
  - Purchase of items for work, which are not reimbursed by another source
- PASS Plan - A Plan for Achieving Self-Support
  - Have a work goal
  - Set aside earning for this goal (education, training, assistive technology, etc.)
  - A written plan, including a timeframe, approved by SSA
- Continuation of Medicaid (1619b)
  - The reason to lose Medicaid is due to earnings (not resources)
  - Eligible for SSI check at least one month
  - Meet all non-medical eligibility rules (resource test)
  - Need Medicaid to be able to work



# Becoming an adult...

- Age 18 Redetermination
  - SSI Eligibility based on the young adult, not the household
  - Earnings and Resources Tests
  - Ability to work and earn SGA or Substantial Gainful Activity (\$1,260 in 2020)
- Section 301
  - Section 301 Payments to Individuals Participating in a Vocational Rehabilitation or Similar Program
  - Actively participate in an employment training goal (Vocational Rehabilitation, School IEP, Ticket to Work, PASS Plan, etc.)
  - Prior to medical review (at age 18 or otherwise)



# ABLE Accounts



- Achieving a Better Life Experience
- Tax-advantaged savings accounts for individuals with disabilities and their families
- Eligibility limited to individuals with disabilities with an age of onset of disability before turning 26 years of age
- Eligibility for public benefits (SSI, SNAP, Medicaid) means/resource test restricts eligibility less than \$2,000 in cash savings, retirement funds and other items of significant value. To remain eligible for these public benefits, an individual must remain poor

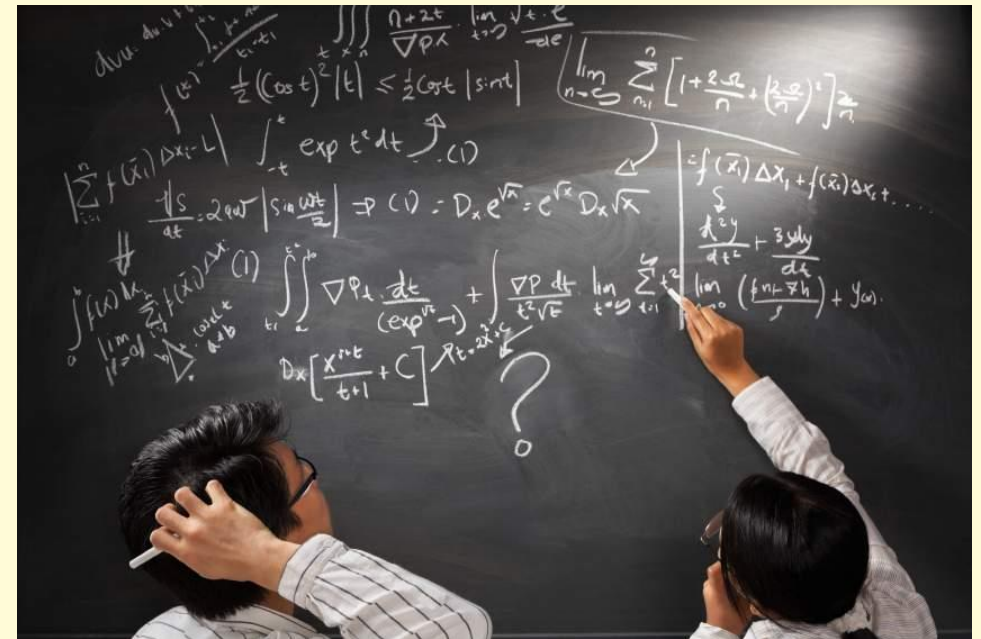
# ABLE Accounts



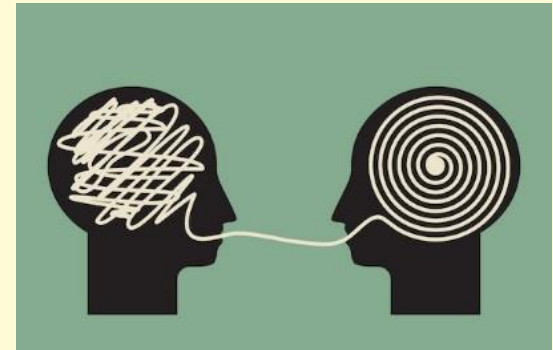
- The ABLE Act recognizes the extra costs of living with a disability including raising a child with significant disabilities or a working-age adult with disabilities, accessible housing and transportation, personal assistance services, assistive technology and health care not covered by insurance, Medicaid or Medicare
- ABLE savings accounts will largely not affect eligibility for SSI, Medicaid and means-tested programs such as FAFSA, HUD and SNAP/food stamp benefits
- <https://www.ablenrc.org/what-is-able/what-are-able-accounts/>

# Complicated enough?

- Eligible youth and adults must understand a variety of eligibility criteria and navigate complicated reporting and timelines
- Expectations by family and friends
- Complete paperwork with Social Security
- Plethora of misinformation and myths



# Where to Get Benefits Counseling



- National network of benefits experts
- Work Incentive Planning and Assistance (WIPA)
  - A free service
  - Community Work Incentive Coordinators (CWICs) provide in-depth counseling about working, earning more money and how working may affect benefits
  - Experts in both federal and state incentives and resources
  - Provide information and training in work incentives
  - Analyze and explain how earnings impact benefits
  - Assist in writing of forms for work incentives (the paperwork)
- Contact the WIPA provider near you



# Not Just For Youth

- Family members may also be able to access Benefits Counseling
- If an individual is involved with Vocational Rehabilitation, VR also encourage/pay for Benefits/Work Incentives Counseling
- Good work incentives counseling should mean individuals have more resources, not less, by working, thereby improving their economic self sufficiency
- Also available under Pre ETS/Self Advocacy services for youth





# Unpacking the Toolkit

- You Can Work Template for families and youth
  - Where to locate the WIPA in your state
  - Student Earned Income Exclusion and other Fact Sheets
  - Resources including where to get more information and training
  - Questions to Stimulate State and Local Discussions
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- [www.mdtransitions.org](http://www.mdtransitions.org)



# Appreciation and Contacts



Special thanks to APHSA and Conference Edge staff

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