

BENEFITS COUNSELING

HOW BENEFITS CAN BE
AFFECTED BY WORKING
AND HOW WIPA CAN HELP!



Today's Presentation

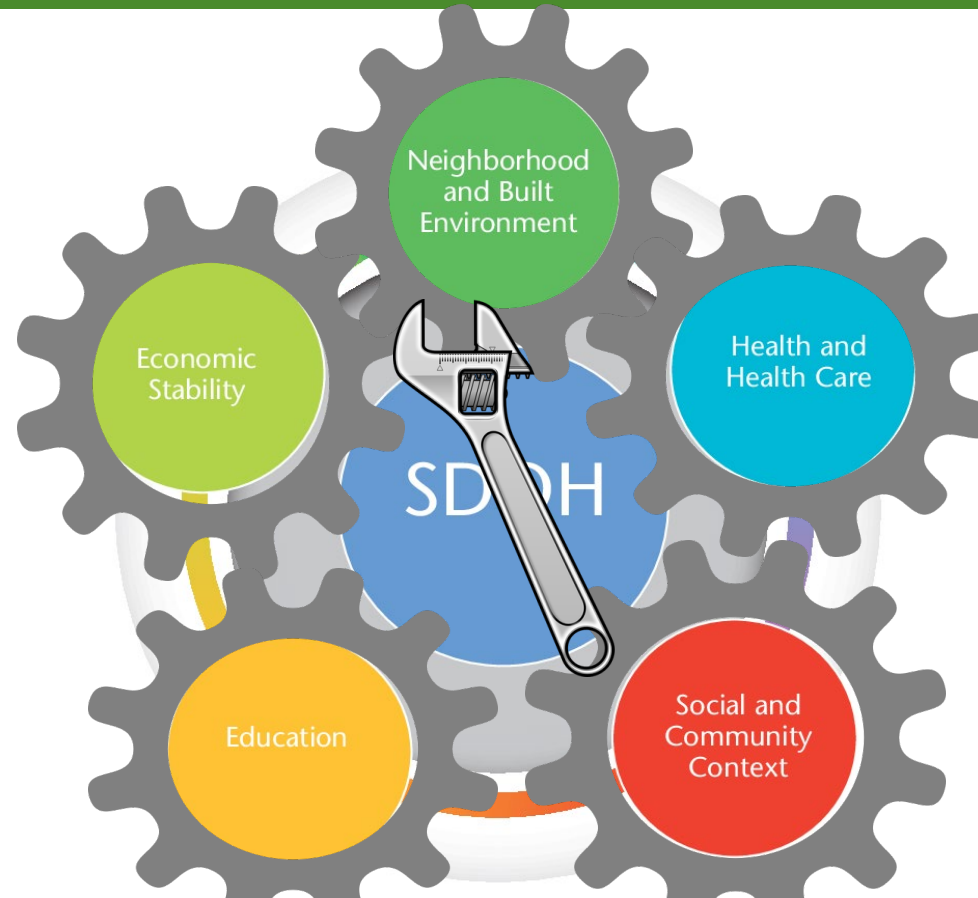
Purpose:

To provide Aspire Staff:

1. Information regarding Indiana Works services
2. An overview of the types of Social Security entitlement programs.
3. A list of Federal (SSA), State, and local work incentives available to beneficiaries.
4. A list of resources you can provide to individuals who need assistance.

The “wrenches” that get thrown into the cogs of employment

- Fear of losing medical insurance
- SSI decrease due to employment
- The “WHAT IFs”
 - If I go to work I will lose my benefits!
 - What if I have to stop working because I get sick again?
 - Medicaid says I’m no longer eligible because I went to work, why?
 - Social Security says I have an overpayment, why do I owe them money? What do I do?

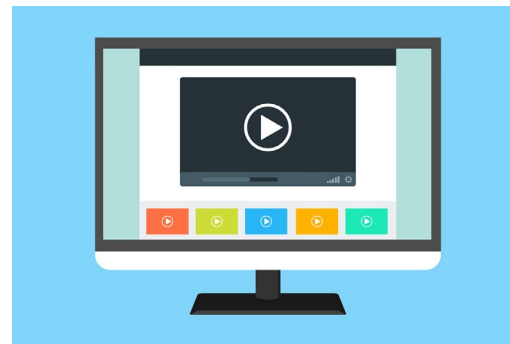


What is Indiana Works?

- One of (86) Social Security projects across the US called Work Incentive Planning and Assistance (WIPA) Project
- Extensive training through VCU
 - Annual recertification
- Certified by Social Security as Community Work Incentive Coordinators (CWIC)

COMING SOON

“A History of Indiana Benefits Counseling”



Community Work Incentive Coordinator (CWIC)

- To assist persons with disabilities who receive Social Security benefits to determine the effect that employment earnings will have on their federal, state, and local benefits and identifying possible resources in their pursuit of employment goals.

What does Indiana Works do?

We give benefits planning counseling that helps beneficiaries understand how earnings affects a variety of benefits, including:

- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Medicare Parts A, B, & D
- Medicaid
- Food Assistance
- Housing Subsidies
- Veterans Benefits
- And other State & Federal Benefits



What the WIPA Project does not do:

- Job placement
- Directly report changes of information to Social Security.
- Apply for Social Security or Medicaid on behalf of an individual.
- Work with individuals who do not have Social Security benefits.
- Work with individuals who have been denied Social Security benefits.



WIPA Referrals come from many sources:

- Vocational Rehabilitation
- Benefits Information Network (BIN) process
- Social Security's Ticket to Work Helpline
- Employment Service Providers
- Directly (beneficiary or family members)

Who is eligible for WIPA services?

Benefit Planning services are available at no cost to:

- current SSDI and SSI beneficiaries,
- between the ages of 14 to an individual's full retirement age, and
- who are **currently employed, re-entering** the workforce or just about to enter (e.g. transition aged youth).

Social Security Administers Two Programs:

Social Security Disability Insurance (Title II)

and

Supplemental Security Income (Title XVI)

Social Security Disability Insurance (SSDI)

- SSDI pays benefits to disabled or blind individuals who are insured by workers' contributions to the Social Security trust fund (FICA taxes).
- Childhood Disability Benefits (CDB): Disabled individuals receiving benefits from a parents' record because they were disabled before the age of 22. The parent must be deceased or on Social Security benefits (not SSI).
- Disabled Widow(er)s Benefits (DWB): Disabled individuals receiving benefits from a deceased spouse's record because they were found disabled between the ages of 50-60.

Supplemental Security Income (SSI)

- SSI pays cash benefits to disabled and blind individuals with limited income and resources.
- SSI recipients have little to no work history, or did not earn enough credits to qualify for SSDI in the years before they became disabled.

Max. Individual= \$771 in 2019, ***\$783 in 2020.***

Max. Couple=\$1,157 in 2019, ***\$1,175 in 2020.***

Other Common Work Incentives

<p>Earned Income Exclusion (EIE) (SSI recipients only)</p>	<p>Less than half of your earnings are counted by Social Security as earned income which may allow you to continue receiving an SSI check while working.</p>
<p>Expedited Reinstatement (EXR) (SSDI & SSI recipients)</p>	<p>If your benefits stopped because of your earnings level, you can request to have your benefits reinstated without having to complete a new application. While Social Security determines your benefits reinstatement, you are eligible to receive temporary benefits for up to 6 months.</p>
<p>Protection from Medical Continuing Disability Reviews (CDR) (SSDI & SSI recipients) <i>* Assigned Ticket Users</i></p>	<p>You will not have to undergo a medical continuing disability review (CDR) while you are participating in the Ticket to Work program.</p>

Other Common Work Incentives

<p>Impairment Related Work Expenses (SSDI & SSI recipients)</p>	<p>SSDI - Out of pocket costs (i.e. medications) related to the disability can be used to lower countable earnings allowing the person to work above the traditional SGA limit.</p> <p>SSI - Similar to the SSDI program, out of pocket costs related to the disability can be used to lower countable earnings that allows a person to retain more of their SSI check.</p>
<p>Subsidy and Special Conditions (SSDI recipients)</p>	<ul style="list-style-type: none">→ Special conditions or subsidies an employer may provide because of your disability.→ Subsidies can include: Extra breaks, doing less tasks than coworkers with the same title, job coaching.→ Social Security will determine the value of the subsidy, and subtract that from the gross earnings to help lower monthly countable income.

Concurrent Beneficiaries

- Are those individuals receiving both SSDI and SSI benefits.
- All of the work incentives discussed apply to concurrent beneficiaries and it is important to receive benefits counseling before beginning employment.
- Any changes or updates to employment, living arrangements, etc. must be reported to both SSI and SSDI.

When & Where does Social Security post changes?

Social Security adjustments are based on the

Follow
Follow

What is a COLA?

Legislation enacted in 1973 provides for cost-of-living adjustments, or COLAs. With COLAs, Social Security and Supplemental Security Income (SSI) benefits keep pace with inflation.

If there is an increase this year, when & where will we find it? (October)

<https://www.ssa.gov/news/cola/>

Follow

Social Media

<https://www.ssa.gov/socialmedia/>



Social Security Cost-Of-Living Adjustments

Year	COLA	Year	COLA	Year	COLA
1975	8.0	1995	2.6	2015	0.0
1976	6.4	1996	2.9	2016	0.3
1977	5.9	1997	2.1	2017	2.0
1978	6.5	1998	1.3	2018	2.8
1979	9.9	1999 ^a	2.5	2019	1.6
1980	14.3	2000	3.5		
1981	11.2	2001	2.6		
1982	7.4	2002	1.4		
1983	3.5	2003	2.1		
1984	3.5	2004	2.7		
1985	3.1	2005	4.1		
1986	1.3	2006	3.3		
1987	4.2	2007	2.3		
1988	4.0	2008	5.8		
1989	4.7	2009	0.0		
1990	5.4	2010	0.0		
1991	3.7	2011	3.6		
1992	3.0	2012	1.7		
1993	2.6	2013	1.5		
1994	2.8	2014	1.7		

^a The COLA for December 1999 was originally determined as 2.4 percent based on CPIs published by the Bureau of Labor Statistics. Pursuant to Public Law 106-554, however, this COLA is effectively now 2.5 percent.

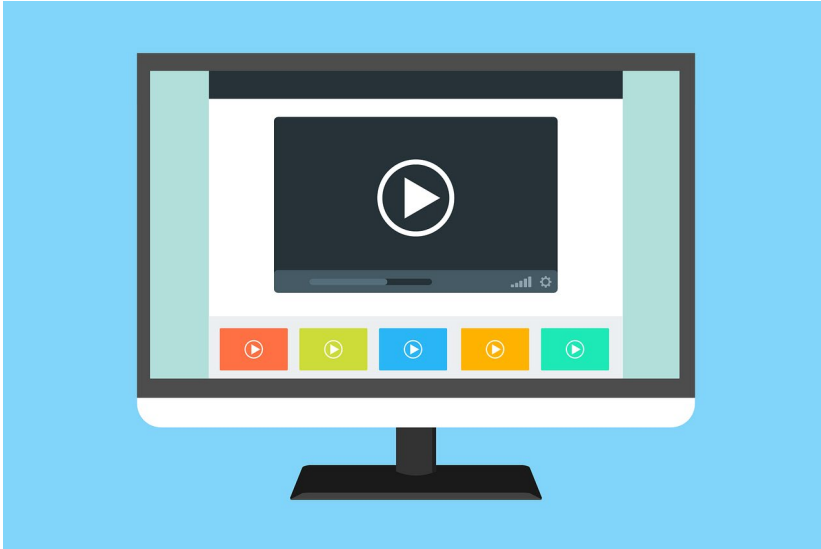
Medicaid for SSI recipients: (who are over the traditional Medicaid income limits)

- As long the individual receives SSI, Medicaid will continue.
- At the break-even point (when SSI payments stop due to income), Medicaid will continue, as long as SSI stopped due to work earnings.
 - **1619(b)** protection states you must need Medicaid in order to work, your gross annual income has to be below *the threshold level* and you cannot accumulate more than \$2,000 in resources to remain eligible for this protection.

You must continue to meet eligibility requirements for Medicaid!!!

- It is extremely important for all beneficiaries, especially SSI recipients to report their earnings *because* the SSI calculation will be based on those reported earnings.
- *Budgeting is IMPORTANT.*
- The beneficiary should report earnings to all agencies he's she is working with (Social Security, Medicaid, HUD, SNAP, TANF).
- It is important for the beneficiary to keep all pay stubs, as it will be required to submit copies of these to some of the agencies he/she is working with.

WHEN AND HOW TO MAKE A REFERRAL TO INDIANA WORKS:



NEW

“WHAT BIN LIAISONS NEED TO KNOW”

https://youtu.be/oBqq__-73LBTs

How to refer to WIPA services?

GENERAL REFERRALS OR QUESTIONS:

Have the beneficiary call the National Ticket to Work Helpline.

- Beneficiaries (or legal guardian) can call the line directly and be referred to either WIPA project in any state.

Ticket to Work Helpline

Phone #: 866-968-7842 or 866-833-2967 (TTY)

M-F 8 a.m. - 8 p.m. EST

Website: www.choosework.ssa.gov

How to refer to WIPA services?

If you're assisting someone who needs information quickly or would have difficulty navigating independently:

- Complete the WIPA referral form (found on our website) and fax or email it to:

See information on slides 27 -28

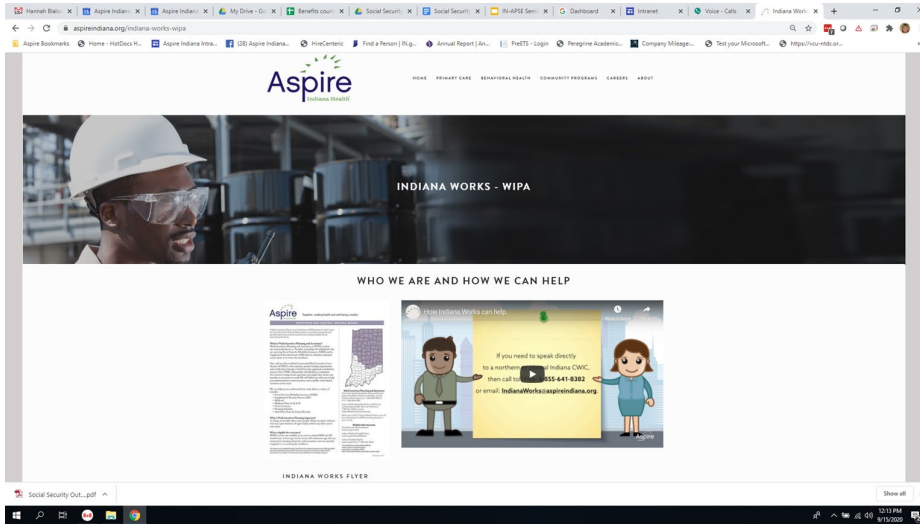
Please do not send information via email unless it is fully encrypted (see your companies policies and procedures)

Occasionally a CWIC will ask for assistance with completion of the required releases: 2 from SSA, 1 from DFR and 1 from the WIPA project. This can speed up the process for the beneficiary significantly.

The WIPA Process

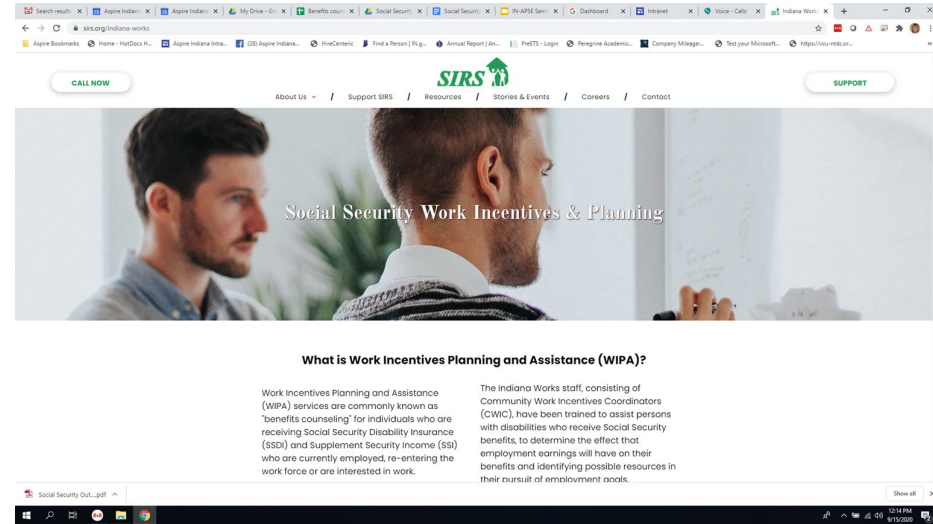
- Once WIPA receives a referral it is assigned to a CWIC within 2 business days.
- The CWIC calls the beneficiary within 2 business days.
- Releases are mailed to beneficiary.
- Once releases are received, they are sent to SSA and DFR.
- Intake is completed with beneficiary.
- After the records from SSA/DFR are received, the CWIC will write a BS&A (Benefits Summary and Analysis).
- The BS&A is mailed to the beneficiary and a call is made.
- The BS&A can be adjusted if there are any work or earnings changes.

Indiana Works Website:



<https://www.aspireindiana.org/indiana>

-works -wipa



<https://www.sirs.org/indiana>

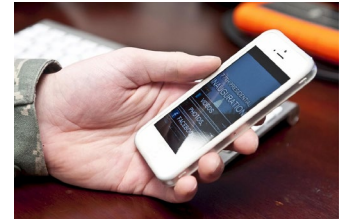
-works



www.facebook.com/AspireIndianaWorks



www.youtube.com/AspireIndiana



*We recommend that you use **ONLY** materials which have be vetted by Social Security. There is LOTS of misinformation out there, don't be the "WRENCH" in someone's life.*

Approved SSA Sites



Choose Work!



@chooseworkSSA



chooseworkgov



Choose Work

Other Resources (Websites)

The Ticket to Work: <https://choosework.ssa.gov/>

Social Security Administration: <https://www.ssa.gov/>

SSA Local Field Office locator: <https://secure.ssa.gov/ICON/main.jsp>

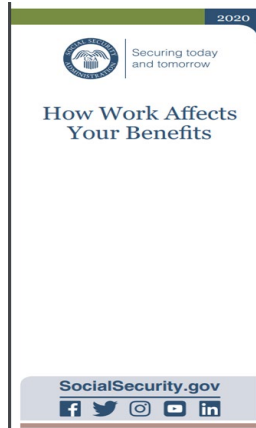
Medicare: <https://www.medicare.gov/>

Medicaid: <https://www.in.gov/medicaid/>

Medicaid Local Field Office locator: <https://www.in.gov/fssa/dfr/2999.htm>

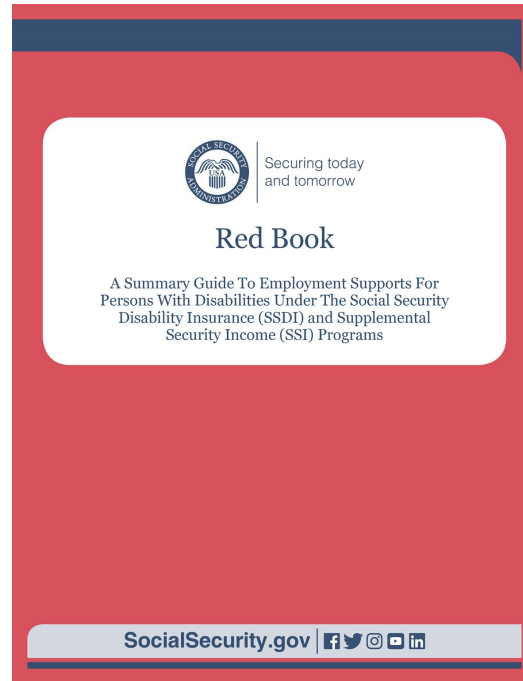
Vocational Rehabilitation Pick list:
<https://www.in.gov/fssa/ddrs/5003.htm>

Other Resources (Publications)

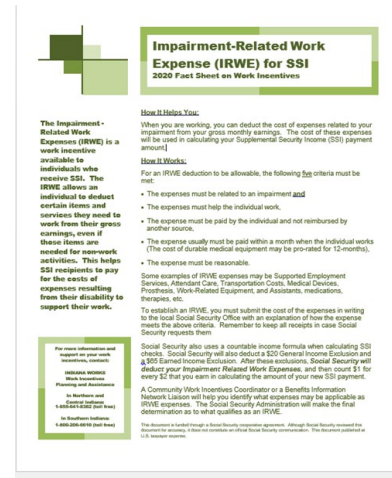


<https://www.ssa.gov/pubs/EN-05-10069.pdf>

To search for an SSA publication:
<https://www.ssa.gov/pubs/>



<https://www.ssa.gov/redbook/>



<https://www.aspireindiana.org/indiana-works-wipa/>

Contacting Us?

Work Incentives Planning and Assistance (WIPA) Projects

Indiana Works- Northern and Central Indiana
 General Telephone#: 1.855.641.8382
 General email: IndianaWorks@aspireindiana.org



Northern
&
Central

Southern

Counties: Adam, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clinton, DeKalb, Decatur, Delaware, Elkhart, Fayette, Fountain, Franklin, Fulton, Grant, Hamilton, Hancock, Hendricks, Henry, Howard, Huntington, Jasper, Jay, Johnson, Kosciusko, La Porte, LaGrange, Lake, Madison, Marion, Marshall, Miami, Montgomery, Moran, Newton, Noble, Porter, Pulaski, Putnam, Randolph, Rush, Shelby, St. Joseph, Starke, Steuben, Tippecanoe, Tipton, Union, Wabash, Warren, Wayne, Wells, White, Whitley

Tina Skeel- Project Director

Phone: 1.765.635.1697
 Fax: 1.317.516.6592
 Email: Tina.Skeel@aspireindiana.org

Aspire Indiana Health
 2020 Brown Street, Anderson, IN 46016

Tammy Austin- CWIC

Phone: 1.317.719.5779
 Fax: 1.812.830.2830
 Email: Tammy.Austin@aspireindiana.org

1821 N. River Rd. Washington, IN 47501

Lynzee Grooms- CWIC

Phone: 1.317.318.3719
 Fax: 1.317.516.6592
 Email: Lynzee.Grooms@aspireindiana.org

P.O. Box 813, Zionsville, IN 46077

Jill Skehan- CWIC

Phone: 1.765.623.0522
 Fax: 1.219.227.9359
 Email: Jill.Skehan@aspireindiana.org

P.O. Box 922, Schererville, IN 46375

Contacting Us?

Indiana Works- Southern Indiana

General Telephone#: 1.800.206.6610

General email: Brian.Ketzner@sirs.org

Counties: Clark, Clay, Crawford, Daviess, Dearborn, Dubois, Floyd, Gibson, Greene, Harrison, Jackson, Jefferson, Jennings, Knox, Lawrence, Martin, Monroe, Ohio, Orange, Owen, Parke, Perry, Pike, Posey, Ripley, Scott, Spencer, Sullivan, Switzerland, Vanderburgh, Vermillion, Vigo, Warrick, and Washington

Brian Ketzner- CWIC

Office: 1.812.634.2617, Ext 2012

Fax: 1.812.482.2913

Cell: 1.812.470.1647

Email Brian.Ketzner@sirs.org

Southern Indiana Resource Solutions
706 Woodlawn Drive, Jasper, IN 47546



Southern

Northern
&
Central

Contact Us?

Contact Indiana Works:

Remember beneficiaries with general questions should be directed to the National WIPA Helpline.

1-866 -968 -7842 or
TTY: 1866 -833 -2967

Questions?

QUESTIONS

