



Webinar Series

United Spinal Association

Your Pathway to Employment- Benefits/Incentives for Working with a SCI

Barbara L. Kornblau, JD, OTR/L
Marilyn Morrison, MA



Barbara L. Kornblau



**Program Manager United Spinal Association
Pathways to Employment Program**

Marilyn Morrison



**Senior Community Work
Incentive Coordinator**



Pathway to Employment Webinar Series

- **Returning to work or entering the workforce for the first time for people with spinal cord injuries.**
- **Looks at various laws, benefits, and programs that promote**
- **How to overcome barriers that people with spinal cord injuries may face on their pathway to employment.**
 - **Job leads and searches**
 - **Job interview**
 - **Job options**

Polling Question 1

Have you ever thought about returning to work?

A. Yes

B. No

Polling Question 2

- **Are you concerned that you will lose all of your benefits if you return to work**
- A. Yes**
- B. No**

SSA Adult Disability Programs

Supplemental Security Income- SSI

- No work history, needs based, means tested
- All other income considered and can have impact (Earned Wages & Unearned Income considered)
- Resources (NOT Wages or Unearned Income)
 - \$2,000/month/Individual
 - \$3,000/month/Couple
- Medicaid (Medical Insurance)
 - SSI connected, State Administered

Social Security Disability Insurance- SSDI

- Required Work Credits in F.I.C.A not means tested, resources are not considered
- CDB – Childhood Disability Benefit AKA DAC –Disabled Adult Children
 - Disability Prior to Age 22
 - Never Legally Married
 - Insufficient FICA
 - Parent: Retires, Dies, Becomes Disabled
 - Possible continuation of Medicaid
- Medicare (Medical Insurance)
 - 24 months upon eligibility determination
 - Part A/Hospitalization-Part B or D
 - Premium Payment

Effect of Wages on Monthly SSI Payments

- The SSA reduces your max SSI by a portion of your total countable income each month.
- You always gain far more in wages than you lose in SSI payments.
- **No practical earnings limit.**

Example: Wages Put More Money in Your Pockets

Johnny's base SSI check is \$733/month. He earned \$1200 in April at his job. He reports his earnings to the Social Security office in May. His SSI check will be \$175.50 in June. So before he started working, he lived off of \$733/month.

Now he lives off of $\$1200 + \$175.50 = \$1275.50/\text{month}$.

SSI Work Incentives

... help the SSI recipient keep more in his/her SSI check while working.

- Student Earned Income Exclusion
- Impairment Related Work Expenses (IRWE)
- Plan to Achieve Self-Support (PASS)
- Continuation of Medicaid Eligibility

Student Earned Income Exclusion (SEIE)

- Regularly attending school or IEP.
- Under age 22.
- SSA does not count up to \$1700 of students' monthly wages when they figure their SSI payment amount. The maximum yearly exclusion for 2016 is over \$7000.

Impairment Related Work Expenses (IRWE)

- Half of the money spent on these items does not count against the monthly SSI payment.
- Attendant care services, certain transportation costs, medical devices, medications, residential modifications, and more.

Example: IRWE Increase the Amount of SSI

Normally, \$1200 in wages reduces Johnny's SSI check to \$175.50. But now Johnny can report that he spends \$200/month on medical co-pays so he can maintain his job. So his SSI check will be reduced to \$275.50/month instead of \$175.50.

Plan to Achieve Self-Support

- An approved PASS helps you pay for items or services you need to achieve a job goal.
- In an approved PASS, Social Security makes you eligible for SSI or increases your monthly SSI check to match or nearly match what you set aside in savings.

Plan to Achieve Self-Support

Examples of job goals:

- Paying for vocational training or college.
- Purchasing job coaching.
- Starting your own business.
- Buying tools to become a **carpenter**.
- Becoming a school teacher.

Continuation of Medicaid (1619b)

An SSI check might be reduced to \$0 by wages. But, Medicaid coverage can continue if you:

- Are still disabled,
- Need Medicaid in order to work, and
- Have annual earnings not greater than the state threshold amount (\$31,000 - \$37,000 depending on the state).

Continuation of Medicaid (1619b)

The Bottom Line

For all practical purposes, you will keep your Medicaid even if you get a very good-paying job.

Social Security Disability Insurance (SSDI)

- A cash benefit paid from individuals who have worked and paid into Federal Insured Contribution Act (F.I.C.A).
- Monthly benefit check is paid in full or not at all.
- You will get Medicare.

Substantial Gainful Activity (SGA)

- Determines whether you are eligible for continued monthly SSDI payments while you work.
- The performance of paid work in which a month's countable income is \$1130.00 or more for the disabled, higher for blind.

SSDI Work Incentives

... help some SSDI beneficiaries keep their SSDI checks even if they are earning \$1130.00 gross or more per month.

Selected SSDI Work Incentives

- Trial Work Period
- Extended Period of Eligibility
- Impairment Related Work Expenses (IRWE)
- Subsidies and Special Conditions

Trial Work Period (TWP)

- **Complete protection of your full disability check no matter how much you earn during this period.**
- **This period ends when you have accumulated 9 service months of earning more than \$810.00 gross/mo.**
- **These are not consecutive periods of time**

Extended Period of Eligibility (EPE)

- A 36-month period, following the TWP, in which you are eligible for your SSDI check when you earn less than SGA and not eligible when you earn at or above SGA.
- This give you **month-to-month protection** of your SSDI check.

Impairment Related Work Expenses (IRWE)

- None of the money you spend for these items counts against the SGA amount.
- Attendant care services, certain transportation costs, medical devices, medications, residential modifications, and more.

Subsidy

- Your employer might say that you work at a lower productivity rate but you're paid at the same rate as your co-workers.
- If the SSA and your employer document this employment situation, only a percentage of your wages will count against SGA.

To Avoid Overpayments, you should

- **Report** employment to Social Security.
- Set up a simple filing system.
- **Submit** pay stubs and IRWE receipts once every month (including the month you stop working). SSI call-in number: 866-772-1213.
- **Contact your CWIC.** (Community Work Incentives Coordinator (*CWIC*))

CWIC Contacts

In Virginia
vaACCSES WIPA Project,
Call toll-free 1-877-822-2777
NOVA call:
Marilyn Morrison
mmorrison@vaaccses.org

**For more information on the Ticket to Work and
WIPA program outside of Virginia to**

<https://www.chooseworkttw.net/findhelp/>

Resources

- **10 Things Jobseekers Should Know in the Disability Connection Newsletter — January 2016**
<https://www.disability.gov/disability-connection-newsletter-january-2016>
- **United Spinal Assn Spinal Cord Resource Center Employment Resources**
 - **Federal Resources on NY, NJ, PA.**
<http://www.spinalcord.org/pathways-to-employment/>



Webinar Series

United Spinal Association

Feel free to contact Barbara Kornblau with any questions you may have or if you are interested in participating in our Pathways to Employment Program in New York, New Jersey, or Pennsylvania

Email: BarbaraKornblau@gmail.com