

# Illinois Assistive Technology Program

Ron Mulvaney. CWIC/ Program Director

Presentation:

**Work Incentive 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
- I am Certified through Cornell University's Employment and Disability Institute as a Benefits Specialist
- Certified as a Community Work Incentive Coordinator through Virginia Commonwealth University

# 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.

# 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

# Keep Track of Your 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 be related to your disability and you have to have 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 \$1820 for 2018 of earned income per month, up to an annual exclusion of \$7350.
- 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 \$27,102 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 for Achieve Self Support

## “PASS PLAN”

- A Plan to Achieve Self-Support (PASS) allows an SSI Recipient to set aside income and/or resources for a specified time for 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

# SSDI

- Trial Work Period (TWP) (9 months within 5 years)  
\$850 (2018)
- Extended Period of Eligibility (EPE)  
Substantial Gainful Activity (SGA) non-blind \$1180 in 2018, \$1970  
Blind SGA for 2018.
- Grace Period (3 months during or after EPE)
- Expedited Reinstatement (within 5 years of case being closed)

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# Subsidy/Special Condition

- A subsidy is a work incentive available to SSDI/DAC beneficiaries. A subsidy is the value of additional support a person receives in order to be able to perform substantial work.

Examples: Job Coach, performing fewer duties than others doing the same work, taking extra rest periods, etc.

**Please Note: A Subsidy/Special Condition can only be applied once working above SGA (after TWP)**

- Impairment Related Work Expense (IRWE)

**Please Note: An IRWE can only be applied once working above SGA (after TWP)**

# Medicare

- Medicare
- Part A (Hospitalization Insurance) Free
- Part B (Medical Insurance)
  - \$134.00 (2018) deducted from SSDI check each month
- Medicare Savings Programs(if limited income and assets)
  - QMB (pays premium and deductible)
  - SLIB (pays premium)
- Part D (Medication)
- Extra Help

# Spenddown

- Income limit for a family size of one  $\$1012 + \$25$  unearned income Exclusion =  $\$1037$
- Countable income less than  $\$1037$  No Spenddown (Free Medicaid)
- Any countable income above this amount ( $\$1037$ ) causes a spenddown.

# 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

# HBWD continued

- Income Limits per month:
- 1 - \$3,541
- 2 - \$4,801
- 3 - \$6,061
- 4 - \$7,321
- 5 - \$8,581

# Example of Premium Amount

- \$700 Earnings from Work and \$900 SSDI is \$69 per month premium
- Your Spenddown would have been Approximately \$360
- If receiving SSI and have resources below \$2000 1619b is the best option because there is the spenddown protection.
- If receiving SSI and have resources above \$2000 asset limit will cause an asset spenddown.
- This is when HBWD would be a benefit.
- \$1585 (Earnings from work) and \$0.00 in unearned income is \$38 per month premium (HBWD).

# Subsidized Housing

- Disallowance of Earned Income Program (Earned Income Disregard) Rent Paid to HUD
- Months 1 through 12 increased income due to Earnings from Employment does not count toward Rent
- Months 13 through 24; only 50% of increase in income due to Earnings from Employment count toward Rent calculation
- Earned Income Disregard offers 4 years to complete this program
- The clock begins the first month of calculation


# SOCIAL SECURITY

Ticket to Work

# What is a Ticket to Work?


A ticket you can use to get free employment services

<b>Social Security Administration</b>	
<b>Ticket to Work and Self-Sufficiency</b>	
Ticket Number	123-45-6789TW
Claim Account Number	987-65-4321 W
Issue Date:	



This ticket is issued to you by the Social Security Administration under the Ticket to Work and Self-Sufficiency Program. If you want help in returning to work or going to work for the first time, you may offer this ticket to an Employment Network of your choosing or take it to your State vocational rehabilitation agency for services. If you choose an Employment Network and it agrees to take your ticket, or if you choose your State agency and you qualify for services, these providers can offer you services to help you go to work.

An Employment Network provides the services at no cost to you. The Social Security Administration will pay the Employment Network if you assign your ticket to it, and the Employment Network helps you go to work and complies with other requirements of the Program. An Employment Network serving under the Program has agreed to abide by the rules and regulations of the Program under the terms of its agreement with the Social Security Administration for providing services under the Program. Your State agency can tell you about its rules for getting services.

  
Commissioner of Social Security

# Who will take my Ticket?

- IL DHS Division of Rehabilitation Services/ Bureau of Blind Services
- Employment Networks:
  - Private companies
  - Public organizations
  - Employment agencies, schools, etc.
- Under contract with Social Security
- **Contact the Help Line for a list of Employment Networks!**

# Why use your Ticket?

- No medical review while ticket is in use
- The program is voluntary
- You develop a plan to reach your employment goals.
- IL DHS DRS/Employment Network works with you.





# Where to start?

**#1**

Learn more about work incentives

**#2**

Connect with your employment team –  
State VR or EN

**#3**

Stay positive; look for opportunities

# Resources currently available

- Help Line: (866-968-7842)
- Maximus (Ticket Manager) Division of Rehabilitation Services or Employment Network. (same number)
- [www.chooswork.ssa.gov](http://www.chooswork.ssa.gov)
- Protection and Advocacy for Beneficiaries of Social Security (PABSS) Equip for Equality 800/537-2632 or [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)

SSI Reporting: 800-772-1213 or Phone App.

# Resources Continued

- SSA Redbook online:

<http://ssa.gov/redbook/eng/TheRedBook2018.pdf>

- My Social Security (ssa.gov) SSDI can report gross monthly earnings on this account. Contact your Social Security Office to get started.
- My Medicare (medicare.gov)

# Contact Information

- Ron Mulvaney, CWIC / Program Director
- Phone: (217-836-0061)
- E-mail: [rmulvaney@iltech.org](mailto:rmulvaney@iltech.org)
- Illinois Assistive Technology Program  
1020 South Spring Street  
Springfield, IL 62704