



**The Arc**

Pennsylvania

Summer 2019 - Volume LIX, Issue 3

# Pennsylvania Message

## THE PENNSYLVANIA WORK INCENTIVES PLANNING AND ASSISTANCE PROGRAM (WIPA)



Kiesha is graduating from high school and would like to get a job working at a local bakery. She loves to bake, and she has been

baking with her grandmother since she was a child. The bakery is right down the street and is within walking distance from her house. It would be the perfect job! But, she is concerned how work will impact her Social Security Income (SSI) and her Medical Assistance. She wants to live on her own someday, but knows that she will need services to help her live safely. She can't afford to lose her benefits.



Matthew's parents have always talked about the day that he works and gets a paycheck. Now that he has graduated from high school, he can't wait until that first paycheck arrives and he can put the money in the bank. Of course, the first thing he will do is take his mom out to breakfast! But, he is worried. He keeps hearing about how he will lose his SSI if he gets a job. He is so confused.

### What are Work Incentives?

Work Incentives make it easier for people with disabilities to work and still receive medical benefits and, in some cases, cash benefits from Social Security. Work Incentives can help you through the transition to work and financial independence.



*What can Kiesha and Matthew do to learn how work will impact their benefits? They can contact WIPA!*

### What is WIPA?

WIPA stands for **W**ork **I**ncentives **P**lanning and **A**ssistance or **WIPA**. WIPA is designed to help people understand the work incentives that are available under the Supplemental Security Income (SSI) and Social Security Disability Income (SSDI) programs.

### How can WIPA help?

A WIPA Coordinator can discuss how going to work will impact your benefits. They can also recommend ways that you can maximize your income and your healthcare options. They can also help you connect with other services that can help you when you go to work.

### What Can WIPA do for you?

A Certified Work Incentive Coordinator can help you:

1. Verify all benefits information and help you understand this information.
2. Help you understand any past, current, or future issues related to your benefits and help you work out any problems or issues that you might have.

3. Help you identify the potential impact of your work earnings on all federal, state, and local benefits that you may receive.

### Do you have a question about Work Incentives?

Please contact the Ticket to Work Helpline at 1-866-986-7842 (Voice) or 866-833-2967 (TTY/Text Telephone) to reach a WIPA Coordinator.

Helpline hours are Monday through Friday 8:00 a.m. to 8:00 p.m.

The helpline can make referrals to one of three providers in Pennsylvania.

- AHEDD - Western PA and Southern Allegheny Region
- Goodwill Keystone Area - Central and Northeastern PA
- Disability Rights Pennsylvania - Southeastern PA

### WIPA is all about WORK!

The mission of the WIPA program is to promote employment and financial independence for beneficiaries of the Social Security disability programs.

Source: Pennsylvania's WIPA Program, Providers: AHEDD, Goodwill Keystone Area, & Disability Rights Pennsylvania

# President's Message

## Sarah Holland



The mission of The Arc of Pennsylvania is to “promote the human rights of people with intellectual and developmental disabilities and actively support their full inclusion and participation in the community throughout their lifetimes”. It is a mission that I am honored to support as the incoming Board President.

I am the parent of two children. One of my children has an intellectual disability and the need for complex medical supports. This mission is personal! It is one that I have advocated for throughout my son Ian's, 25 years. As a family, keeping the vision for Ian to have a big, meaningful and extraordinary, ordinary life is one that has brought us great joy and challenges over the years. Throughout those years, The Arc has played a part in helping us keep the course. The Arc supported our family by providing information, resources, and advocacy over the years and supported our goals for Ian through systems advocacy efforts. Our family has benefited from the long history of advocacy that The Arc of

PA stands on. Throughout the coming year, The Arc of Pa will continue to be a force for positive movement as we work together to ensure full inclusive lives for people with intellectual and developmental disabilities.

One priority for the upcoming year is to promote financial stability and increase access for individuals with disabilities in the workforce. We must promote entry into the workforce that includes the use of innovation and technology. And we must never lose our focus on the individual's gifts, talents, and capacity. We must never lose our focus on ensuring that each individual has access to the supports necessary to ensure health, well-being, continued growth, and learning.

This issue of the PA Message highlights the Pennsylvania Work Incentives Planning and Assistance Program and PA-ABLE. This issue will provide information and resources to assist you in navigating

incentives for work and other options available to support financial security.

Enjoy!

Sarah Holland  
President of the Board  
The Arc of Pennsylvania

## GO GREEN

The Pennsylvania Message is now available via email. Please send your full name, local chapter, and email address to: [skeithknox@thearc.org](mailto:skeithknox@thearc.org) to receive your electronic copy.



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Knowledge is power! The more you understand about your finances, the more empowered you'll feel to get involved in your own financial future. The key is to manage your money, instead of letting your money manage you.

Pennsylvania Assistive Technology Foundation (PATF) is committed to providing financial education for people with disabilities. That's why PATF developed *Cents and Sensibility: A Guide to Money Management*, with a new edition coming out this fall! In the sixth edition, you'll find additional chapters on Housing and Adult Decision-Making, as well as updates to chapters covering Money Mapping (Budgeting), Saving, Banking, Credit, and Assistive Technology. Download your free copy at [patf.us/CentsandSensibility](http://patf.us/CentsandSensibility).

Watch for Financial Empowerment Tips from Pennsylvania Assistive Technology Foundation (PATF) throughout the Newsletter.

Author: Susie Daily, Outreach and Social Media Coordinator at Pennsylvania Assistive Technology Foundation (PATF)



## Executive Director's Message Sherri Landis



In July of 2018, the Pennsylvania Office of Developmental Programs (ODP) reported that 15% of people enrolled in ODP services were competitively employed. The actual number was 6,181 people. In June of 2019, that number rose to 16% or a total of 6,757 people holding a competitive job. ODP also reports that the majority of people who are competitively employed are working, on average, between 11 - 20 hours per week. While these numbers reflect that Pennsylvania is moving in the right direction, we have not made significant progress over the past year.

People with intellectual and developmental disabilities are one of the most overlooked talent pools in today's labor force. The majority of

working age people with intellectual and developmental disabilities (I/DD) are either unemployed or underemployed, despite their ability, desire, and willingness to work. There are many reasons why these numbers are low (i.e. low societal expectations that foster job discrimination, lack of services like transportation, lack of adequate accommodations, including the use of technology, to name a few). In addition, many job seekers are leery about considering work. They do not know how a paycheck will impact their Medical Assistance and Supplemental Security Income and other benefits. People have lots of questions. They ask, "If I work, will I lose my Medical Assistance?" or "If I work, will I lose access to my home and community based services and other long term care services?"

This issue of the PA Message provides information to job seekers and their families to help answer the question "How does work effect my benefits? Work Incentives Planning and Assistance (WIPA) is a service designed to help people understand the work incentives. The PA ABLE Savings Program allows individuals with qualifying disabilities and their families to save private funds to support health, independence, and quality of life. This issue of the newsletter also includes Financial Empowerment Tips from Pennsylvania Assistive Technology Foundation (PATF). And don't miss the great article by Sara Wolff, a former Board Director of The Arc of Pennsylvania.

We all need to break down the barriers to work. Businesses need a talented work force and people with disabilities have talent to offer!

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**OCTOBER 3, 2019**

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## WORK YOUR WAY TO A BETTER FUTURE

Josh, a 52-year-old self-advocate with developmental disability reached out to DRP's (Disability Rights Pennsylvania) Work Incentive Planning and Assistance (WIPA) program. He needed information that would help him understand Social Security employment rules and available work incentives. He was offered a part-time job in 2019 and was anxious and scared of losing his SSI benefits and medical insurance. He contacted the Disability Rights PA WIPA program for benefits counseling. Josh worked with a DRP Community Work Incentive Coordinator (CWIC) who helped him and his family, understand how his benefits would be affected when he accepted the job.

When Josh, who has never been shy about asking questions and seeking resources, had questions and faced challenges that emerged while working, the CWIC was ready to help him understand his options. As Josh's SSI cash benefits decreased, his earnings and skill at performing in his position increased and, he had earned enough credits to be eligible for SSDI benefits. In January 2018 Josh was offered a full-time position. The CWIC provided him benefits counseling and helped him reassess his current financial



and medical benefits situation. We identified Work Incentives and employments supports available to him to work full-time and maintain medical benefits. Consequently, Josh was more confident exploring his choices knowing that he had a CWIC ready and able to help him make the transition from part-time to full-time employment.

Josh used his advocacy by founding a support group for young adults with Autism that offers training and discussions on how to be independent in the community. He has earned many awards for his total commitment to helping others.

Josh's employer, one of his biggest fans, provides him reasonable accommodations by supporting him when he performs some of his work duties. The CWIC helped Josh identify employment supports that would allow Social Security to take his needs into consideration when considering Josh's total earnings. Josh loves his job and is on the road to self-sufficiency. Josh did it and so can you!

Source: Phyllis Hilley, Disability Rights Pennsylvania, Community Work Incentive Coordinator (CWIC).



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### Tip #1



Here's a good rule about money: When you are spending money, it is important to put your needs first. That's why it helps to know the difference between your needs and your wants.

A need is something you must have to survive, like a place to live and enough food to eat. A want is something you might like to have, but not something you must have to survive. A want is also something you do not have to have right away; you can save to have it later.



Want to Stay Up To Date  
on What's Happening?

Get The Arc's Electronic Newsletter In your InBox 2 x per month  
Contact Shirley Keith Knox at [skeithknox@thearcpa.org](mailto:skeithknox@thearcpa.org) to join the E-List for In Touch.



# WORK INCENTIVES AND THE TICKET TO WORK PROGRAM

Work Incentives make it possible for you to explore work while still receiving benefits. They are designed to help you succeed!

Did you know?

- You may be able to keep your Medicaid/Medicare while you work.
- You have access to individualized support services.
- You can try work with confidence, knowing you may be able to keep some or all of your benefits during your transition period.

Social Security has many Work Incentives designed to fit your individual situation. For more information about all of Social Security's Work Incentives and how they can work for you, check out The Red Book - A Guide to Work Incentives at [www.ssa.gov/redbook](http://www.ssa.gov/redbook).

Here are examples of some of the Work Incentives that may be available to you:

## Trial Work Period (TWP) (SSDI recipients only)

The TWP allows you to test your ability to work for at least 9 months. During your TWP, you will receive full SSDI benefits no matter how much you earn as long as your work activity is reported, and you have a disabling impairment.

## Expedited Reinstatement (EXR) (SSDI and SSI recipients)

If your benefits stopped because of your earnings level, and you are no longer able to work because of your medical condition, or one related to it, 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.

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## Tip #2

There are basically two types of income, earned income and unearned income. Earned income is wages or salary you receive from a job. Unearned income is money you receive that does not come from a job. It may come from government benefits or gifts.

Many people need help paying for food, housing, utilities, medical care, and other basic items. The government has developed programs that can help pay for these things, called government benefits. To learn more, visit COMPASS at [www.compass.state.pa.us](http://www.compass.state.pa.us), The Benefit Bank at [www.thebenefitbank.org](http://www.thebenefitbank.org), or call 211.



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## Protection from Medical Continuing Disability Reviews (CDR) (SSDI and SSI recipients)

If you assign your Ticket to an approved service provider before you receive notice of a medical Continuing Disability Review (CDR), you will not have to undergo the medical review while you are participating in the Ticket to Work program and making progress within Social Security's timeframes.

### Learn more about Work Incentives

One of the best ways to learn more about Work Incentives and the Ticket to Work program is to attend a free Work Incentives Seminar Event (WISE) online webinar. The Ticket to Work program hosts an accessible online event for you and your family to learn about Work Incentives, including Ticket to Work. WISE webinars are typically held on the 4th Wednesday of the month. Register online or call 1-866-968-7842 or 1-866-833-2967 (TTY). You can also learn more about Work Incentives in Social Security's Red Book!

## Work Incentives for People Who Are Blind

Most people receiving a disability payment can access Work Incentives or employment supports, but some of the rules are more generous if your disability is blindness. Learn more in the resource, Social Security Work Incentives for People who are Blind.

### Find out how Work Incentives apply to you

To find out how Work Incentives may apply to you, make an appointment to meet with a benefits counselor at your local Work Incentives Planning and Assistance (WIPA) project. Working with a WIPA project is free for Social Security disability beneficiaries. Visit the Find Help tool <https://choosework.ssa.gov/findhelp/> to find a WIPA near you or visit our Meet Your Employment Team page <https://choosework.ssa.gov/about/meet-your-employment-team/index.html> for more information.

Source: Ticket to Work Website at <https://choosework.ssa.gov/index.html>



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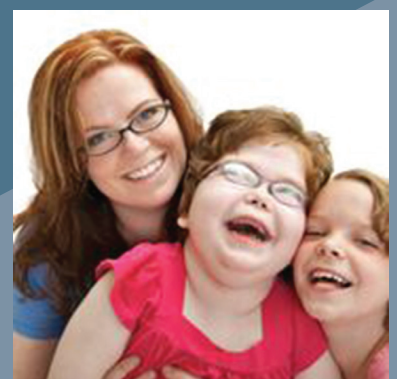
### Tip #3

You can't lose by going to work. Work can give you a sense of belonging and contribution, and it's a chance to make money. Sometimes people worry that they won't be able to keep critical government benefits and work at the same time, but programs like Achieving a Better Life Experience (ABLE) offer opportunities to safely save your money without putting your benefits at risk. Learn more about opening an ABLE account at [www.paable.gov](http://www.paable.gov).

ABLE accounts and Special Needs Trusts are two ways to save money safely without affecting the asset limits set forth by government benefits programs. Learn more about the difference between these two types of accounts at <http://bit.ly/ABLEvsSNT>.



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of PA online  
[thearcpa.org](http://thearcpa.org)



# SAVING FOR MY FUTURE WITH PA-ABLE

My name is Sara Wolff. I live in Moscow, Pennsylvania. Moscow, Pennsylvania is in Lackawanna County. I live with my dad.

I work for the Law Offices of O'Malley & Langan. The office is located in the city of Scranton. I really like working there. I like work because I can work independently. I earn my own paycheck and when I think about my future, I know I will be living on my own someday. Because I work, I can save money to use now and later as I plan for that. "I also like work because it's important to have friends who are also co-workers. Just like everyone else in the world," says Sara.

I have a PA-ABLE account. I opened it in 2017 when PA-ABLE was officially launched in Pennsylvania. Work allows me to earn money.



Sara Wolff pictured with Joe Torsella, PA State Treasurer

PA-ABLE allows me to save that money. I know that I will need that money as I become more independent. PA-ABLE allows me to save for my future. I also use my ABLE account for some of my expenses.

PA-ABLE is a tool for saving for your future. It can help you pay for medical care, transportation, and housing, among other things. "For me, I like to be able to save money for my future without it affecting my benefits", says Sara.

*Sara Wolff served as a Board Director of The Arc of Pennsylvania for a number of years. Her term ended in June of 2019. Maybe you have seen Sara on TV with Senator Bob Casey in the PA-ABLE tv ads.*



## Tip #4

Rather than saving money only if you have any left over at the end of every month, you can put some aside—no matter how small the amount—into savings right at the beginning of the month. This is called paying yourself first. Here are some ideas to get you started:

- Begin by looking at your expenses. Are there some wants you could do without?
  - Include "savings" as part of your spending plan. Make "saving" an expense on your money map/budget. Put it before spending for things you want but do not need.
  - Try putting \$1 a day, plus your pocket change, into a large envelope or jar. Keep it in a safe place. At the end of the month, deposit that money into your savings account. This can REALLY add up! (Save one dollar each day, just seven dollars each week, and you can save \$365 in a year!)
- When you shop for items like food and clothes, look for things that are on sale.
  - Try shopping at thrift stores or garage sales. You can pick up some great bargains this way.
  - Shop at dollar stores to get a lower price.
  - Break expensive habits, such as excessive clothes-buying, drinking, or smoking, and save the difference.
  - When you purchase a product, send in any rebate forms.
  - If possible, have your employer automatically deduct money from your paycheck and deposit it into your savings account. What you don't see, you won't miss.
  - Or, have your bank or credit union automatically deduct a set amount from your checking account each month and deposit it in your savings account.
  - Put any tax refund, raise, bonus, or gift money you receive into savings rather than spending it.
  - Try a savings app on your smart phone like Acorns or Digit to save automatically.





# HELP US SPREAD THE WORD ABOUT PA ABLE

Help us spread the word about the Pennsylvania Achieving a Better Life Experience (PA ABLE) Savings Program, which allows individuals with qualifying disabilities and their families to save private funds to support health, independence, and quality of life.

With PA ABLE an individual can save for a wide range of disability-related expenses without jeopardizing benefits.

Funds in a PA ABLE are not counted when determining eligibility for any federal means-tested benefits and for Pennsylvania benefits regarding health, disability, and student financial aid.

Pennsylvania has one of the fastest-growing ABLÉ programs in the country with more than 2,400 accounts and over \$17 million in assets.

Individuals who qualify for Supplemental Security Income (SSI) benefits can save up to \$100,000 in an ABLÉ account. Account

**A Savings Program for People with Disabilities.**

**PAABLE**

PAABLE.gov

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855-529-ABLE (2253)

owners who don't receive SSI can save more than \$500,000.

An ABLÉ account can receive up to \$15,000 in contributions per calendar year regardless of how many people are contributing. Families can roll over a PA 529 College and Career Savings Account into a PA ABLE tax free. An account owner who is working and not investing in certain other types of investments may be able to contribute up to

\$27,000 annually under the ABLÉ to Work Act.

Funds can be used for a wide variety of disability-related expenses including housing, education, transportation, prevention and wellness and basic living expenses.

Both adults and children with disabilities are eligible to save with ABLÉ accounts as long as they have a qualifying disability by their 26th birthday, regardless of when they were diagnosed or what age they are now.

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## Tip #5



When you start your first job, you may notice that money is being deducted for taxes. Taxes are used by the government to pay for things like health care, road maintenance, parks, schools, museums, and libraries. The Volunteer Income Tax Assistance (VITA) program offers free tax help to eligible taxpayers. Learn more at <https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers>.

## Tip #6



When you're working and receiving Supplemental Security Income (SSI), within the first nine days of each month you must report your wages from the previous month. Avoid the possibility of a mistake or loss of paperwork in the mail by using the SSI Mobile Wage Reporting app or call toll-free 800-772-1213.

PA taxpayers who contribute to a PA ABLE account may be eligible for a state tax deduction up to \$15,000 annually. This benefit is exclusively available to PA taxpayers who contribute to a PA ABLE account.

PA ABLE accounts offer seven different investment options including a checking account and six asset allocation funds with savings options ranging from conservative to aggressive. There are no requirements on how often a person can contribute or withdraw funds. People can sign up for an ABLE account online at PAABLE.gov or by calling 855-529-ABLE to request a paper enrollment kit.

Organizations and support groups can find resources at www.PAABLE.gov, where they can order brochures and copy messages and graphics for their newsletters, websites or social

media. Families and professionals can read more about PA ABLE accounts, sign up for email updates, join a free webinar to learn more about PA ABLE and see videos on PA ABLE account owners' stories.

By spreading the word about PA ABLE accounts, you can give individuals and families another tool to promote independence, security, and choices.

The Pennsylvania ABLE Savings Program is administered by the Pennsylvania Treasury Department. Before investing, please carefully read the Disclosure Statement (available at PAABLE.gov or by calling 855-529-2253) to learn more about the program, including its effect on federal and state benefits, investment objectives, risks, fees, and tax implications.



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## Tip #7

Identity theft is when someone steals your personal information and uses it to buy things that you have to pay for. Here are some quick tips to protect your identity:

Never throw personal information in the trash, especially a public trash can. Always shred credit card bills, ATM receipts, and bank statements.

Use only secure websites (https) to make internet purchases. PayPal is a safe way to make online purchases and payments.

Be aware of who is around you when you use an ATM and cover the keypad when you type in your personal identification number (PIN).

Keep track of all your account numbers and passwords, and be sure to store them somewhere safe, whether in an app like Dashlane or handwritten in a small notebook you keep in a safe place.

# LEARN MORE, DO MORE

Stay Informed with PIE - The Policy Information Exchange (PIE) covers policy issues for Pennsylvanians with disabilities, their families, and advocates. The Arc Pennsylvania manages PIE for the PA Developmental Disabilities Council.

Email us at [pie@thearcpcpa.org](mailto:pie@thearcpcpa.org) to receive electronic alerts and the quarterly newsletter.



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### Tip #8

Your credit is important and can affect your ability to get a job, home, car, phone, and more, as well as how affordable those things are. Improve and maintain good credit by paying your bills on time and making sure you don't have too much debt (money you've borrowed that you need to repay).

### Tip #9

Home and Community-Based Services waiver programs cover a lot of services that might help you live independently and be active in the community that may cost money otherwise. Learn more about which services you might be eligible for using the Information Referral Tool at [www.humanservices.state.pa.us/irt](http://www.humanservices.state.pa.us/irt).

### Tip #10

Assistive technology can help you live in your own home, go to work, and participate in the community. Funding your assistive technology can seem daunting. Download a free copy of the new book, *Funding Your Assistive Technology: A Guide to Funding Resources in Pennsylvania*, to learn more about funding the technology that will empower you to live the life you want to live: [patf.us/FundingYourAT](http://patf.us/FundingYourAT).



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***Achieve with us.***



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## **MAKE EMPOWERMENT POSSIBLE**

Never doubt that a small group of thoughtful, committed citizens can change the world;  
indeed, it's the only thing that ever has. - Margaret Mead

### MISSION STATEMENT

*The Arc Pennsylvania promotes the human rights of people with intellectual and development disabilities and actively supports their full inclusion and participation in the community throughout their lifetimes.*