

EMPLOYMENT BENEFITS COUNSELING FOR INDIVIDUALS WITH DISABILITIES



achieva



Family Trust

Protecting Futures. Enhancing Lives.

*PROVIDING PEACE OF MIND TO INDIVIDUALS
WITH DISABILITIES AND THEIR FAMILIES SINCE 1998*

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EMPLOYMENT COUNSELING BENEFITS

The goal of the Employment Benefits Counseling is to provide comprehensive help to workers with disabilities to maintain their government benefits while still being able to retain employment. Many individuals with disabilities want to work but are worried there will be a negative effect on their benefits, including their healthcare.

A simple black and white line drawing of a stick figure with a round head, a smiling face, and one arm raised. A large speech bubble is positioned above the figure's head, containing text. The background of the speech bubble has a dotted pattern.

How do I know if I have government benefits?

EMPLOYMENT COUNSELING BENEFITS



Achieva Family Trust's Benefits Counseling is a collaboration that pulls together like minded agencies that assist our cause in helping ease the anxiety surrounding workers with disabilities keeping their much needed government benefits.

These partnerships include but aren't limited to:

- The PA Health Law Project
- Achieva Employment Services
- Office of Vocational Rehabilitation (OVR)
- AHEDD
- The United Way of Southwestern PA.

Employment Benefits Counseling also draws input from Social Security through its Public Affairs Specialist



How soon should I
think about Benefits
Counseling and work?

Our Employment Benefits Counseling Team helps people achieve employment goals while maintaining vital government benefits such as Supplemental Security Income (SSI) or Social Security Disability Income (SSDI)

SUPPLEMENTAL SECURITY INCOME (SSI)

✓ *Eligibility*

- Needs Based (Chronic Disability and Low- Income)
- Resource Limit (\$2000)
 - Includes checking / savings accounts, bonds, CD's, stocks, some pension plans, etc.
- Three year lookback of transfer of assets
- Income Limits - Includes both earned, and unearned income (e.g. alimony, child support, VA benefit, private pension)

SUPPLEMENTAL SECURITY INCOME (SSI)

✓ *Extent of Coverage*

- Cap of \$841/month (2022) benefit for individual*
- Cap of \$1,261/month (2022) benefit for couple*
- Reduced if person receives in-kind services, cash or cash equivalents
- Linked to Medicaid
- PA SSI Supplement - Amount varies
- Must submit pay stubs monthly

** General Guideline: Limit can vary according to circumstances*

SUPPLEMENTAL SECURITY INCOME (SSI)

✓ *Example of Earned Income (2022)*

- Someone on SSI may receive up to \$841/month in SSI benefit. This person works a new job that pays \$800/month gross. This person will get exclusions from countable income of \$800/month. An income exclusion of \$85 (\$20 + \$65) is given, reducing the gross income down to \$715 ($\$800 - \$85 = \715)*

SUPPLEMENTAL SECURITY INCOME (SSI)

✓ *Example of Earned Income (2022)*

- Then, a $\frac{1}{2}$ earned income exclusion is applied to the \$715 giving an amount of \$357.50 to be counted against the person's SSI amount. A person with SSI of \$841 initially would then receive an adjusted SSI amount of \$483.50 monthly ($\$841 - \$357.50 = \483.50). This person keeps his \$800 gross income, plus the SSI of \$483.50, for a new total of \$1,283.50.

** In this example, the first \$85 of income is excluded, then only \$1 is reduced from SSI, for every \$2 that is earned.*

SUPPLEMENTAL SECURITY INCOME (SSI)



Our program can assist clients that are working and receiving SSI benefits to track their monthly financial outcome .

Our team will help clients identify

- EARNED INCOME EXCLUSION (\$85)

- STUDENT EARNED INCOME EXCLUSION (when applicable)

for students up to age 22, earned income is allowed up to \$2040 monthly, gross

- IMPAIRMENT RELATED WORK EXPENSE (\$IRWE's)

work subsidies such as job coaching & productivity adjustments

If paid by a worker & related to the disability, medical co-pays, transportation, adaptive equipment, & caregiver expenses can be considered

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EXCLUDED RESOURCES



Will you help if I don't know what everything is?

✓ *Excluded Resources for Medicaid, SSI & Waivers*

- House or condo, as long as the person lives in the house/condo .
- Car
- Prepaid Irrevocable Burial Trust Account*
- Special Needs Trust*

** Be sure it is clearly stated **IRREVOCABLE** on the paperwork!*

SOCIAL SECURITY DISABILITY INCOME (SSDI)

✓ Eligibility

- Entitlements:
 - *Social Security Disability Income (SSDI)*
 - *Social Security Survivor's Benefits*
 - *Medicare*
- Disability - Chronic or Permanent
- Work History - Based on work quarters and age
- Earned Income Limits:
 - *Substantial Gainful Activity SGA is \$1350 gross (2022) per month for Non-Blind person. Unearned income not counted.*

SOCIAL SECURITY DISABILITY INCOME (SSDI)

✓ *Extent of Coverage*

- Based on wage earner's contributions
- Linked to Medicare (Parts A, B, D) two years after being eligible for SSDI*

** Exception: Sooner for End-stage Renal Disease or a kidney transplant, and ALS.*

SOCIAL SECURITY DISABILITY BENEFITS

*FOR ADULT DISABLED CHILD (ADC)
SAME AS DISABLED ADULT CHILD (DAC)*



✓ *Eligibility*

- Entitlement - Survivor's Benefit based on a parent's work history of biological or adoptive parent (or step-parent or grandparent in some situations).
- Triggering event such as death of a parent with a work history, disability of a parent with a work history or retirement of a working parent who gets a Social Security benefit .
- Onset of individual's disability before the age of 22, in order to receive Survivor's Benefits at age 18 or older .

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SSDI *CHILDHOOD DISABILITY BENEFIT (CDB)*
FOR ADULT DISABLED CHILD (ADC)
SAME AS DISABLED ADULT CHILD (DAC)

✓ ***Extent of Coverage***


- Based on a wage earner's contributions and number of dependents who are drawing on work history
- Linked to Medicare, two years following eligibility of SSDI benefit
- If adult child (disabled before age 22) loses his/her SSI due to a higher SSDI benefit, then the adult child is still eligible for Medicaid .

SOCIAL SECURITY DISABILITY BENEFITS

Our program can assist clients that are working and receiving SSDI benefits to track their monthly financial outcome

We can help workers that receive SSDI identify

- Trial Work Period (TWP)
- Track Substantial Gainful Activity (SGA)
- Extended Period of Eligibility (EPE)
- Expedited Reinstatement (EXR)

A simple black and white line drawing of a stick figure character with a round head, a smiling face, and thin arms and legs. The character is pointing upwards with its right hand towards a large, tilted speech bubble. The speech bubble has a dotted pattern around its top-left corner, suggesting it is being spoken or thought. The background of the entire slide is a light, textured grey with a horizontal bar at the top consisting of five colored segments: red, yellow, teal, purple, and green.

With benefits and work, I'm ready to chase my dreams!

WAIVER SERVICES

- The name “waiver” comes from the fact that the federal government “waives” Medical Assistance / Medicaid rules for institutional care in order for Pennsylvania to use the same funds to provide supports and services for people in their own communities, rather than institutionalization.*
- Home & Community Based Services (HCBS)
 - under Office of Developmental Supports (ODS).*
 - Formerly known as the Office of Intellectual Disability

WAIVER SERVICES



- Long Term Care Services & Supports: These Waiver Services were combined under one program : Community HealthChoices (CHC) - under the Office of Long-Term Living.*
- Waiver Income Cap of \$2523 & Resource Cap of \$8000 (2022)**

** Five Year lookback of transferred assets
(if less than fair market value.)*

*** SSI's Income & Resource Caps supersede Waiver's
Income & Resource Caps*

PA PROGRAM THAT PROVIDES INCENTIVE TO WORK



- ✓ *Medical Assistance for Workers with Disabilities (MAWD)*
- Department of Human Services (DHS)
- ✓ *Eligibility (2022)*
 - Age 16- 64 years
 - Have a disability or chronic health condition
 - If on SSDI, automatically meets disability standard
 - If not on SSDI, must verify disability/chronic health condition - Medical Review Team will verify
 - Applying for SSI/SSDI is not required for MAWD

QUESTIONS?



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THANK YOU FOR YOUR TIME!

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