

# **Work Incentives Planning and Assistance Project (WIPA) -An Overview-**



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**MONTANA CENTER FOR**

**INCLUSIVE EDUCATION**

# Work Incentive Planning and Assistance (WIPA)



- 95 Work Incentives Planning and Assistance (WIPA) projects across the U.S. and the U.S. territories work with Social Security beneficiaries with disabilities on job placement, benefits planning, and career development.
- Services are free
- Montana has two WIPA projects:

**MSU Billings Montana Center For Inclusive Education**

Toll Free: 888-823-3822

**North Central Independent Living Services, Inc.**

Toll Free: 800-823-6245

# Community Work Incentive Coordinator (CWIC)



- Provides work incentives planning and assistance services to Social Security Administration beneficiaries
- Help beneficiaries and their families determine eligibility for Federal or State work incentives programs
- Partners with community agencies and refers clients to Employment Networks or State VR agencies
- Informs beneficiaries with disabilities of further protection and advocacy services available to them
- Provides healthcare planning and counseling

# Area Work Incentives Coordinator (AWIC)



- AWIC's are experienced employment support experts who:
  - Coordinate and/or conduct public outreach on work incentives in their local areas;
  - Provide and/or coordinate and oversee training on Social Security employment support programs for all personnel at local Social Security offices;
  - Handle sensitive or high profile disability work-issue, if necessary; and
  - Monitoring disability work-related workloads in their regions.

# Work Incentive Liaison (WIL)



- Every local Social Security office in Montana has an assigned WIL who provides advice and information about our work incentive provisions and employment support programs to individuals with disabilities and outside organizations that serve those with disabilities.

# Major Disability Programs



- Social Security Disability Insurance(SSDI)
- Supplemental Security Income(SSSI)
- Childhood Disability Benefits(CDB)

# Social Security Disability Insurance (SSDI)



- Pays workers under full retirement age who are disabled or blind and their eligible dependents
- Worker must be insured for benefits
- Benefits paid from the Social Security Trust Fund
- Benefit amount is based on lifetime average earnings covered by Social Security(FICA)
- Medicare eligibility begins after 24 months
- Must be a US citizen or meet non –citizen requirements

# Childhood Disability Benefits (CDB)



- To be entitled to benefits must:
  - Be at least age 18 years and unmarried
  - Have a disability that began before age 22 years
  - Have a parent who is receiving Social Security retirement or disability benefits; or
  - Have a parent who died after working long enough and paying Social Security taxes; and
  - Meet the disability requirements as an adult
  - If currently receiving on a parent's record as a dependent child, benefits terminate at age 18 (unless full-time student.)  
If the child has a disability, apply for CDB five months prior to turning age 18 to prevent benefits from ending

# Supplemental Security Income(SSA)



- Pays people who are aged (65 or older,) blind or disabled
- No benefits paid to dependents
- Benefits paid from the general tax fund not the Social Security Trust Fund
- Maximum Federal Benefit Rate(FBR)
- Income and resource limits
- Medicaid eligibility
- Must live in the United States
- Must be a US citizen or meet non-citizen requirements

# Definition of Disability



- The inability to engage in any substantial gainful activity(SGA) by reason of any medically determinable physical or mental impairment(s) which has lasted or can be expected to last for at least 12 consecutive months or can be expected to result in death
- ❖ A child receiving SSI, at age 18, will have a medical re-evaluation under the adult criteria

# What is Substantial Gainful Activity? (SGA)



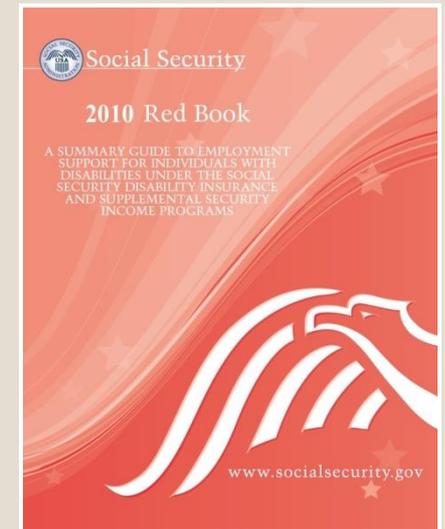
- Important part of the eligibility process
- One of the first questions asked in application process :  
“*Are you working?*”
- Guideline used to evaluate work activity in determining disability
- 2015 levels:
  - \$1,090/month for disabilities other than blindness
  - \$1,820/month for blindness
- Applies to SSI *only* at the initial claim
- Work activity must **always** be reported to Social Security

# What Are Work Incentives?



- Special rules for employment support that help preserve benefit eligibility, including health insurance
- Serve as a safety net while making the transition from benefits to work
- Available under SSDI/CDB and SSI

[www.socialsecurity.gov/redbook](http://www.socialsecurity.gov/redbook)





Trial Work Period

Extended Period of  
Eligibility

Unsuccessful Work  
Attempt

Impairment-Related  
Work Expenses

Subsidy/Special  
Conditions

Continuation of  
Medicare

Recovery During  
Vocational  
Rehabilitation

Expedited  
Reinstatement



## **Work Incentives SSDI/CDB**

# Trial Work Period (TWP)



- Allows you to test ability to work for nine months(not necessarily consecutive)
- Complete within a rolling 60-month period
- Due full benefit check **regardless** of earnings
- Months where gross wages are more than \$780 they count as a TWP month.
- When you are self-employed Social Security looks at net income of \$780 or higher or 80 hours a month as TWP.
- No work incentives considered-only earnings
- Tracking TWP is important

# Extended Period Of Eligibility (EPE)



- Begins immediately after the ninth Trial Work month ends regardless if beneficiary continues to work or not
- Lasts for 36 **consecutive** months
- Must report monthly earnings to Social Security when over SGA
- During the EPE, Social Security will determine if work is SGA
- If not SGA, payments are due
- If SGA, payments are suspended
- Medicare (if active) can continue all months
- First month of SGA after the EPE results in **termination** of cash benefits

# Impairment Related Work Expense (IRWE)



- Items or services that, because of a disability, one needs and uses in order to work
- Must be paid by the individual and not reimbursed by another source;
- Be related to the individual's disability
- Must be reasonable cost
- Can be excluded from earnings when making an SGA determination

# Examples of IWRE



- Attendant care services
- Medications prescribed to treat the impairment
- Medical devices
- Modifications to a vehicle
- Residential modifications
- Service animals
- *Some* transportation costs
- Work-related assistance devices

# IRWE Example



## ➤ **SSDI Example:**

Gross Wages: \$1090 (above SGA)

- 200 (IRWE)

\$ 890 (countable income-below SGA)

# Subsidy/Special Conditions



- Form of support received on the job
  - Job coach
  - Extra assistance from co-workers
  - Extended or more frequent breaks
- Support results in individual receiving more pay than the actual value of his/her work
- Only the actual **value** of the work is counted when determining SGA

# Subsidy Example



- Bob works 30hrs a week at \$9.00/hr. He is doing well with work, but still needs extra help and has a job coach five hours a week.
- Working 30hrs/wk at \$9.00/hr Bob earns \$1100/mo (over SGA.) However, he has a job coach 5hrs/wk. SSA will disregard the time Bob is working with his job coach.
- $5\text{hrs at } \$9.00/\text{hr} = \$45.00 \times 4\text{wks} = 180/\text{mo.}$   
(Time with job coach)
- $\$1,100 - \$180 = \$920$  which is under SGA.

# Expedited Reinstatement (EXR)



- If benefits end because of work and earnings, benefits can start again without a new application. Social Security pays provisional (temporary) benefits for up to 6 months while determining if disability continues
- Who is eligible? SSDI/CDB or SSI beneficiary who:
  - Stopped receiving benefits because of earnings from work,
  - Is unable to work or perform substantial gainful activity,
  - Is still disabled because of an impairment(s) that is the same as or related to the impairment(s) that allowed for benefits earlier, and
  - Makes the request within 5 years from the month benefits terminated



General Exclusion

Earned Income  
Exclusion

Impairment-Related  
Work Expenses

Student Earned Income  
Exclusion

Plan for Achieving Self-  
Support

Continuation of  
Medicaid

Blind Work Expenses

Recovery During  
Vocational  
Rehabilitation

Expedited  
Reinstatement



## **SSI Work Incentives**

# Federal Benefit Amount (FBR)



## Supplemental Security Income - SSI

### 2015 Federal Benefit Rate:

Individual    \$733.00

Couple        \$1,100.00

# General/Earned Income Exclusion



- **General Income Exclusion = \$20.00**
  - Automatically excluded from unearned income; remainder counted dollar for dollar
- **Earned Income Exclusion = \$65.00**
  - First \$65.00 from gross earnings automatically excluded; count one-half of the remainder
- If no unearned income, \$20.00 is added to the \$65.00 for a total exclusion of \$85.00

# SSI and Working



Earned Income (wages from work)	\$361.00
<u>-\$65 Earned Income Exclusion</u>	<u>-65.00</u>
	\$296.00
<u>-\$20 General Income Exclusion</u>	<u>-20.00</u>
Total	\$276.00
<u>-1/2 remaining earnings</u>	<u>-138.00</u>
Countable Earned Income	\$138.00
<b>2015 Federal Benefit Rate (FBR)</b>	\$733.00
Countable Earned Income	<u>-138.00</u>
SSI Payment	\$595.00
<b><u>Total monthly income</u></b>	<b><u>\$956.00</u></b>

# Combination of Income



Unearned Income(SSDI)	\$361.00
<u>-\$20 General Exclusion</u>	<u>-20.00</u>
Countable unearned income	\$341.00
Earned Income(wages)	\$500.00
<u>-\$65 Earned income exclusion</u>	<u>-65.00</u>
Countable earned income	\$435.00
<u>-1/2 remaining earnings</u>	<u>-217.50</u>
Countable earning income	\$217.50
Countable unearned/earned total	\$558.50
<b>2015 Federal Benefit Rate</b>	\$733.00
<u>-Total countable income</u>	<u>-558.50</u>
SSI Payment	\$174.50
<b><u>Total monthly income</u></b>	<b><u>\$1,035.50</u></b>

# Student Earned Income Exclusion (SEIE)



- If you are under the age of **22** and a student who regularly attends school, Social Security can exclude earnings from employment each month for that individual. In 2015, disabled students younger than age 22 may exclude **\$1,780** per month, up to a total annual limit of **\$7,180**.
- Exclusion is taken before the earned income or general exclusion

# Plan for Achieving Self Support(PASS)



- Allows a person to set aside income and/or resources for a specific employment goal
- Monies can be set aside for a variety of expenditures:
  - Education or vocational training
  - Starting a business
  - Transportation costs
  - Work Related equipment
  - Supported employment
- Funds are not counted when determining benefit payment

# Blind Work Expense (BWE)



- For persons who receive SSI based on blindness
- When determining SSI eligibility and payment amount, Social Security does not count any earned income used to meet any expenses needed to earn that income
- Examples:
  - Service animal, transportation, Federal, State and local income taxes, Social Security Taxes, Union dues, visual and sensory aids, attendant care services, meals at work
- Results in a higher payment

# Continuation of Medicaid (1619b)



- Earnings from work are too high for monthly SSI benefit check
- To qualify, you must:
  1. Be eligible for a regular benefit check for at least one month
  2. Remain disabled by Social Security rules
  3. Meet all non-medical eligibility rules
  4. Need Medicaid in order to work
  5. Earn under the Medicaid threshold amount  
( **$\$30,416/12 = \$2,534.66$**  for Montana in **2015**)
- Medicaid eligibility continues

# The Ticket to Work



- **Eligibility**
- Social Security's Ticket to Work Program is a free and voluntary program available to people ages 18 through 64 who are blind or have a disability and who receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits.

# Contact Information



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