

Presentation to Participants with Blindness or Low Vision
October 15, 2021

Slide 1
The Benefits of Working

Presented by:
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October 15, 2021

Image: California Department of Rehabilitation logo with motto
Employment, Independence & Equality

Slide 2
The Benefits of Working

Learning new skills
Having more money to spend
Having more money to save
Finding new friends
Accomplishing something important or helpful to others

Which is most important to you?

Image: Hammer and nails

Notes:
Hello everyone! My name is Karen Shrawder. I am a credentialed Work Incentives Practitioner. This basically means that I have been trained on the work incentives that enable people, receiving SSI, SSDI, or other benefits, to become employed and not lose their benefits until they are ready.

Thank you for inviting me to talk with you today about some of the work incentives that people who receive SSI, and other benefits, can use when they decide to get a job. First of all, why should people get jobs? Is earning money the most important reason to become employed? Is getting more money every month worth risking the loss of, or change in the amount of,

your SSI or other benefits you receive? Let's discuss the answers to these questions. At the end I will tell you a little bit about the California Department of Rehabilitation, DOR for short, which is the state vocational rehabilitation agency where I work, and if there's time, I'll tell you a short success story from one of the Work Incentives Planners who work there too.

Slide 3 Types of Benefits

Which benefits can people receive from the Social Security Administration (SSA)?

SSI?

SSDI?

CDB/DAC?

Retirement?

Don't know?

What happens to these benefits when you go to work?

Notes:

Which benefit do you currently receive? Are you sure?

Actually, many of us used to receive monthly paper checks from the Social Security Administration, SSA for short, but now most of your monthly checks are deposited directly into your bank accounts. You go to bed with a certain amount of money in your account, and you wake up the next day, check how much money is in your account, and there is more than yesterday! You relax because you know this will happen every month, and you can count on it. Some of you spend the money on rent, food, and other necessary things, and then sometimes there is a tiny bit left that you can use to buy something fun! Some of you don't ever see that money because your parents have it in their account, and they use it to help with the cost of rent, food, and other things for your family.

Don't you ever wish you could get a job that you enjoy, so you could earn some money to spend on things you want or even to help other people get what they want or need? Let's talk about what would happen to your monthly cash payments if you become employed.

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What is Supplemental Security Income (SSI)?

For people who are disabled, over age 65, or blind

Resource Limit: \$2,000 for an individual, \$3,000 for a couple

Always have more money when working than when receiving only SSI

Notes:

Let's talk about SSI first since that's the one many of you probably receive. SSI stands for Supplemental Security Income. It is for people who don't have a lot of money and who are disabled, blind, or over age 65. As many of you know, when you're on SSI you can't save money. If you do save too much money in your account, you may not get your monthly SSI payments. That's scary; right? You and your family depend on that SSI monthly payment!

Let me tell you a couple of secrets, but these are the kinds of secrets you can share with anyone you want. First, there really is a way to save money, and Social Security will ignore it. You can open a CalABLE account, and the money won't count as a resource. I'll tell you more about this later, so don't wander away. The second secret is that, if you are on SSI, and you find a job, you will always have more money than when you only had SSI! Pretty amazing! Want a quick example? Those of you who like math can help those of us who don't! Ready?

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Scenario: Robin

Robin is 31 years old

Robin's job: grooming dogs and cats

Working 10 hours per week

Earning \$15 per hour

What will happen to her SSI?

Image: Four dogs and three cats

Notes:

How many of you like animals? Robin loves animals! She gets SSI every month and is 31 years old. She just got a job recently at a place where they

groom dogs and cats; she gives them baths and brushes them. She works 10 hours per week, earning \$15 per hour, which is the minimum wage in some counties within California. Robin was afraid that, if she got hired for this job, she would lose all of her SSI and maybe even her Medi-Cal, also called Medicaid, health insurance. I showed Robin how Social Security calculates how much SSI a person can get while they are employed. They only count a small part of her earned income.

Slide 6 SSI Calculation

$\$15 \text{ per hour} \times 10 \text{ hours per week} \times 4 \text{ weeks} = \$600 \text{ per month} - \text{earned income}$

$\$600 - \$85 - \text{exclusions}$
 $= \$515$

$\$515 / 2$
 $= \$257.50 - \text{amount Social Security counts}$

$\$1,011.23 - \text{SSI amount}$
 $- \$257.50 - \text{amount Social Security counts}$
 $= \$753.73 - \text{new SSI amount}$

$\$753.73 - \text{new SSI amount}$
 $+ \$600 - \text{earned income}$
 $= \$1,353.73 - \text{total monthly income}$

More money every month!

Image: Old adding machine

Notes:

Let's calculate how much of Robin's income from her new job Social Security will count. They don't count the whole amount.

First they subtract some exclusions totaling \$85. Then they divide the remainder in half, so they only count \$257.50 of Robin's earnings. That's a lot less than \$600! Right? Then they subtract that amount from her monthly SSI payment, which was \$1,011.23, so while Robin is working, her SSI

payment amount will be \$753.73. I can hear what you're thinking. That means she will get less SSI while she's working. Yes. That's true, but check this out.

The final step is to take the \$753.73, her new SSI amount, and add it to the \$600 she is earning from her job that she is enjoying so much. How does income of \$1,353.73 sound on a monthly basis? Not too bad. Right?

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Two Important SSI Work Incentives

Student Earned Income Exclusion (SEIE)
Blind Work Expense (BWE)

Notes:

Let's quickly discuss two more SSI work incentives.

First we'll discuss the Student Earned Income Exclusion, and then we'll discuss the "special" one, that is only for SSI recipients who are blind, according to Social Security's definition of statutory blindness.

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Student Earned Income Exclusion (SEIE)

Students can earn up to \$1,930 per month with no impact on SSI
Up to \$7,770 per calendar year (2021 amounts)

Image: Student holding books and smiling

Notes:

Have you heard of the Student Earned Income Exclusion, SEIE for short? Most people haven't. So, if I tell you about this fabulous work incentive, will you promise to tell at least two other people about it?

If you are a high school or college student, under age 22, you can earn up to \$1,930 per month with no impact on your monthly SSI payments. It's true. Your monthly SSI amount will not change! The limit is \$7,770 per calendar year in 2021.

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Blind Work Expenses (BWEs)

Items or services:

Purchased while employed

Paid for out-of-pocket

Do not have to be related to blindness or low vision

Examples:

Guide dog expenses, assistive technology equipment and training, union dues, lunches eaten at work, transportation costs, and much more

When reporting monthly wages, submit:

Copies of pay stubs

Receipts for all BWEs

Social Security may count less of your earned income, resulting in a higher monthly SSI payment!

Notes:

So this is one of my favorite work incentives, and it's a great acronym.

Have you heard of a BWE? It stands for Blind Work Expense. When you are employed, and you pay for items or services yourself, be sure to keep all receipts! If you send the list of your purchases to SSA along with copies of your pay stubs, and include the receipts for each purchase, the total amount could be subtracted from the amount of your earned income to determine how much of that income Social Security will count! This could increase the amount of your monthly SSI check.

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Scenario: Brandi

Brandi is 31 years old

Working 10 hours per week

Earning \$15 per hour

Monthly Blind Work Expenses (BWEs):

\$50 monthly bus pass

\$75 cell phone bill

\$50 Lions Club dues

\$7.50 prorated annual Toastmasters dues

Total amount of monthly BWEs: \$182.50

Notes:

Robin's friend Brandi, who is deaf-blind, just got the same job as Robin and started at the same time. Her earned income is the same as Robin's, \$600 per month. She spends \$50 on her monthly bus pass, \$70 for her cell phone bill, \$30 for her Lions club dues, and a prorated amount of \$7.50 per month in Toastmasters dues. The total of these Blind Work Expenses is \$182.50.

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Let's compare

Robin's new SSI amount: \$753.73

Brandi's new SSI amount: \$911.23

Total monthly income:

Robin: \$1,353.73

Brandi: \$1,353.73

Same amount!

More money every month!

Image: Balanced scale

Notes:

When we do a similar calculation to the one we did for Robin a few minutes ago, we discover that Brandi's new SSI amount while she is working will be \$911.23, instead of Robin's \$753.73, because Brandi is submitting receipts for BWEs when she reports her wages every month. Her total monthly income will be \$1,353.73. How does that compare with Robin's total monthly income? It's the same amount! Even though Brandi spent money on her BWEs, she has the same amount of money as Robin at the end of the month.

So, if you started working tomorrow, how many BWEs can you come up with? Probably quite a few!

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Other Benefits

Always more money with SSI and work

What about SSDI?

Notes:

So, we've talked about SSI and how, even if the amount gets a bit smaller each month when you get a job, you end up with more money to spend. Let's discuss what happens if someone getting SSDI becomes employed.

Please pay close attention. You may not receive SSI. You might receive another type of disability benefit, like the ones I'm going to talk about next, or you may receive both.

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Title II: Social Security Disability Insurance (SSDI)

Work history
Bridge from work history to future employment
Social Security determines the amount

Notes:

There are other benefits that Social Security gives people in certain situations. For example, a person who gets Social Security Disability Insurance, SSDI for short, has worked quite a bit in the past, called their "work history," and had to stop working, or work less hours, because of a disability. Social Security helps those people by giving them monthly SSDI cash benefits until they are ready to return to work, either in that same type of job or in a different job or career.

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Title II: CDB

Childhood Disability Benefits (CDB)
Disabled Adult Child (DAC)

Two names for the same benefit
Over age 18

Disability prior to age 22
Parent is disabled, retired, or deceased

Similar work incentives to SSDI

Notes:

Besides SSI and SSDI, another type of benefit that some people with disabilities receive from Social Security is called Childhood Disability Benefits, or CDB for short. Sometimes Social Security also calls it Disabled Adult Child, or DAC. You can receive this benefit if you are 18 or older, disabled prior to age 22, and one of your parents is disabled, retired, or deceased. When you get CDB, you have almost the same work incentives as people receiving SSDI. For example, you will have a nine-month Trial Work Period. While you're working and earning money, your CDB checks will continue and will remain the same amount!

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SSDI and CDB Work Incentives

9-month Trial Work Period (TWP)

36-month Extended Period of Eligibility (EPE)

3-month Grace Period

Substantial Gainful Activity (SGA) Amount: \$2,190

Subsidies and Special Conditions

Impairment-Related Work Expenses (IRWEs)

Notes:

Let me tell you another secret that you can share. When people who receive SSDI or CDB start a new job, most of them will continue to get their monthly benefit checks for at least nine months, and the amount won't change! It doesn't even matter how much they earn! They go through a Trial Work Period to make sure they can do all of their job tasks and gain confidence. The nine month Trial Work Period is followed by the 36 month Extended Period of Eligibility and three month Grace Period. The Substantial Gainful Activity, SGA, amount is \$2,190, and if they earn less than that, they can continue receiving their cash benefits even longer. Also, their Medicare coverage will continue for at least six or seven years once they start working!

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What about health insurance?

SSDI and CDB: Medicare

SSI: Medi-Cal/Medicaid

Both can continue for a long time

Image: Group of Healthcare workers

Notes:

As I mentioned, if you get SSDI or CDB, your Medicare will most likely continue for a long time even after you start working again. Now, which benefit did we discuss first? Before we talked about SSDI and CDB? That's right; SSI. When you get SSI, in most states, you automatically get Medi-Cal, also called Medicaid. Let me tell you some more good news. If you get a job and earn quite a bit of money, your monthly SSI checks may go away, but that's okay, because you will still have more money than when you only had SSI. And guess what? As long as you meet certain rules, you may keep your Medi-Cal/Medicaid for a long time, even when you don't get SSI cash payments anymore!

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Summary

It's okay to get a job!

Even if you receive cash and healthcare benefits from SSA

SSI:

You always have more money when you receive SSI and are working

SSDI and CDB:

You can earn a million dollars for at least nine months and benefits continue without change

Image: Cartoon duck sitting in a pile of money

Notes:

I hope you have learned a lot during this presentation! Now, if someone tells you that you can't get a job, because if you do, you will lose your cash

and health benefits, you can educate them by letting them know this isn't true. It's okay to get a job! You can get used to working and increase your confidence before you work yourself off of those government benefits and become self-sufficient and financially independent.

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One More Work Incentive

EXR: Expedited Reinstatement

Available for five years after benefits stop

Get benefits back within a month or two

No need to reapply

Notes:

Finally, I need to tell you about one more amazing work incentive that Social Security offers. No matter which of the three benefits you receive—SSI, SSDI, or CDB—within five years after your benefits have gone away because you are happily employed, if you have to stop working, or you need to work less hours, you can ask Social Security to start your monthly benefits up again. You do not need to reapply! This is called Expedited Reinstatement or EXR for short.

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CalABLE Accounts

Save up to \$15,000 annually with no impact on cash or health benefits

Save even more if you are working

Optional pre-paid debit card

Use this money to pay for Qualified Disability Expenses (QDEs)

QDEs are anything that helps you Achieve a Better Life Experience

Examples: rent, food, clothing, assistive technology, transportation, and much more

Notes:

Many states offer ABLE accounts that individuals with disabilities can own, as long as their disability or medical condition existed prior to age 26. With a CalABLE account, you can save up to \$15,000 per year with no impact on your SSI or other benefits. Social Security will totally ignore that money. If you are working, you can save even more! You also have the option of a pre-paid debit card. You must spend the money on Qualified Disability

Expenses or QDEs, which include anything that helps you achieve a better life experience, including food, rent, clothing, assistive technology, transportation, and much more. I'll tell you where you can find more information about this when we get to our resources slide, so hang in there.

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California Department of Rehabilitation

Work Incentives Planners (WIPs)

Before receiving WIP Services, beneficiaries:

Must request their Benefits Planning Query (BPQY) from the Social Security Administration (SSA)

Give their BPQY to the WIP

Have completed their training program

Are ready to do whatever it takes to find and keep a job

Image: California Department of Rehabilitation logo with motto
Employment, Independence & Equality

Notes:

Within the California Department of Rehabilitation, there are around 31 Work Incentives Planners statewide. Before working one-on-one with a WIP, the beneficiary must first request their Benefits Planning Query, or BPQY, from the Social Security Administration and then give it to their WIP. They must be finished with their training and be ready to do whatever it takes to get and keep a job.

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Don't Have a DOR Case Open?

Work Incentives Planning and Assistance (WIPA) Projects:

Provide benefits planning services

Around seven of these in California

Mainly serve beneficiaries remotely

Serve students, even if they aren't seeking employment

Employment Networks (ENs):

Some have benefits planners but not all

Serve beneficiaries who do not have an open case with the DOR
Ticket to Work (TTW) can be assigned to them

Notes:

Not all of you are currently receiving services from the state Department of Rehabilitation. Let me tell you about two other options for receiving benefits planning services besides the DOR's Work Incentives Planners.

Work Incentives Planning and Assistance, or WIPA, projects have contracts with SSA, and they offer benefits planning to SSI and/or SSDI beneficiaries who are seeking employment. They also offer benefits planning for students whether they are seeking employment or not. Most services are offered remotely because there are only seven WIPA projects throughout California.

The other option for benefits planning is Employment Networks, or ENs for short. If you do not have a current case open with the DOR, you can request benefits planning from an EN, and you can assign your Ticket to Work to them, so you can be excused from medical reviews from SSA. The list of ENs and their contact information is on the ChooseWork.SSA.Gov website.

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Resources

Links:

Create a MySSA Account: www.ssa.gov/myaccount

Explore DB101.org

Learn more about ABLE accounts at ABLENRC.org

Visit the CalABLE website: <https://www.calable.ca.gov/>

Review fact sheets and forms on SSA.gov website

Check out the Ticket to Work program with list of ENs at
Choosework.ssa.gov

Notes:

Here are some links to websites that may be helpful. It's time to take action and discover the benefits of working!

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Questions?

Ask general questions
Please don't ask personal questions

Thank you!

Image: Person standing beside life-size question mark

Notes:

Thank you for participating! I hope you find the type of job you're looking for. Are there any general questions I can answer? I can't answer specific, personal questions about your benefits though, so you'll have to write those questions down and save them until you get your Benefits Planning Query from Social Security and meet with a benefits planner in the near future.