

>> Hello, everyone, and welcome to Overview of SSDI Benefits and Work Support. We're really happy that you're able to join us for our webinar today. I'm going to start off by giving you some housekeeping rules. The audio for today's webinar is being broadcast through your computer. Please make sure your speakers are turned on or your headphones are plugged in. You can control the audio broadcast via the audio podcast panel. If you accidentally close the panel, you can reopen by going to the communicate menu at the top of the screen and choosing join audio broadcast. If you do not have sound capabilities on your computer or prefer to listen by phone, dial 1650-479-3207, even number 663705833. Real time captioning is provided during this webinar. The captions can be found in the media viewer panel which appears in the lower right corner of the webinar platform. If you want to make the media viewer panel larger, you can minimize other panels like chat, Q&A, and/or participants. For Q&A, please use the chat box or Q&A box to send any questions you have during the webinar and we will direct the questions accordingly during the Q&A portion. If you are listing by phone and not logged in to the webinar, you may also ask questions by emailing me to -- emailing me at sbrown@ndi-inc.org. Please note this webinar is being recorded and the materials will be placed on this webpage, realeconomicimpact.org. If you experience any technical difficulties during the webinar, please use the chat box to send a message to Shajira Brown, project coordinator, or email her at sbrown@ndi-inc.org. With that, I'm going to turn it over to Nancy Boutot, my colleague.

>> Thank you so much, Shajira, and welcome everyone. My name is Nancy Boutot, and I work with National Disability Institute and work on this wonderful project that we are talking to you about today. So I want to say that I'm very happy that we have some partners with us today. Wanda Lopez, who is the assistant director of special projects for New York City Office of Financial Empowerment. We also have Francis Llu, the vice president of City Community Development. And we also have Martha Jackson, the assistant commissioner Employment and Business Development for the Mayor's Office for People with Disabilities. We're going to have them talk about their programs in just a moment. In the meantime, what I'd like to do is talk to you a little bit about Empowered New York City. Empowered NYC is a groundbreaking new partnership dedicated to improving the financial stability of New Yorkers with disabilities and their families. The Empowered NYC collaboration is initiatives that will create, test, and promote new strategies to enable New Yorkers with disabilities to improve their financial stability. This initiative will advance financial capability through broad engagement and education, tailored one-on-one financial counseling, enhanced with new expertise, as well as outreach and tools and specialized benefits support services. We have many partners that are involved in this project, so I would like to take a moment to mention them. That's the New York City Office of Financial Empowerment. The Mayor's Office for People with Disabilities. City Community Development. National Disability Institute. Also, the Mayor's Funds to Advance New York City. Poses Family Foundation. And our wonderful advisory board of municipal offices, disability service providers, and financial empowerment service providers. So thank you all very much. And I would like to turn it over to Wanda to talk to us a little bit about OFE.

>> Thank you so much. I wanted to start out by saying that the New York City Department of Consumer Affairs protects and enhances the daily economic lives of New Yorkers to create thriving communities. The Department of Consumer Affairs licenses more than 81,000 business in over 50 industries and

enforces consumer protection, licensing and workplace laws, ensuring truth in advertising, and that New Yorkers are able to take paid leave for sick time to care for themselves or their loved ones. Within the Department of Consumer Affairs, the Office of Financial Empowerment supports the agency's efforts to protect and enhance the lives of New Yorkers. The Office of Financial Empowerment is the first local government in the nation with the mission to educate, empower, and protect those with low income, so they can build assets and make the most of their financial resources. One of the Office of Financial Empowerment's first and largest programs is the Financial Empowerment Centers, operating at over 25 sites across the city, to provide free confidential one-on-one financial counseling, open to all New Yorkers. There are no income limits. And we are glad to report that we served our 50,000th customer this year. I'll hand it back over to you.

>> Okay, and we're going to move on to Martha.

>> Hi, this is Martha Jackson at the New York City Mayor's Office for People with Disabilities, known as MOPD. MOPD works to ensure that New Yorkers with disabilities can lead happy, healthy, and productive lives. We connect people with disabilities to meaningful living-wage jobs across the five boroughs through our NYC at Work Initiative, the first public-private partnership for employment for New Yorkers with disabilities. Our goal is to improve services and programs for the over 920,000 New Yorkers who self-identify as people who are living with a disability. MOPD has seven pillars: transportation, education, access, health, housing, (the newest) financial security, and at the center of it all is employment. We believe that through NYC at Work, we can connect individuals who are seeking employment to jobs and careers, and through that improve the quality of their lives, helping them get around the city, education, through access, creating better health services, affordable housing, and again financial security. And we are very grateful to Citi and NDI and Department of Consumer Affairs for launching Empowered Cities at NYC at Work. Again, NYC at Work is the first public-private partnership for Employment for New Yorkers with disabilities. It is an innovative and cross-systems approach to building a sustainable pipeline of qualified talent to meet the needs of businesses in high-growth industry and jobs across New York City. This is business-led and business-driven. And Citi (with an I) has taken the lead in creating financial stability for New Yorkers who are anxious to go back to work. NYC at Work is a collaboration among our providers, businesses, and high-growth sectors, our vocational rehabilitation agencies, schools and colleges, and New York City government.

>> Thank you so much, Martha. Hi, everybody, this is Francis Llu. I'm here with Citi Community Development. For those of you who are not familiar with us, we lead Citi's commitment to financial inclusion and economic empowerment for underserved individuals, families, and communities across the United States. We do this by partnering with municipal partners, like those we're on the webinar with today, with community groups, and with leading nonprofit organizations. And we bring our expertise, products and services to bear, to together expand opportunity for all. We're very thrilled to be a partner in Empowered New York City and to have codeveloped and launched it with the partners on this webinar today. It builds on a long history of work that we've done with the City of New York to expand financial inclusion for low and moderate income New Yorkers. And we are very committed to

this intentional focus on expanding financial inclusion for people with disabilities. These webinars are a crucial piece of Empowered NYC, and we're so glad that you all have joined us today. We'll pass it back over to Nancy now.

>> Thank you so much, Frances. So a little bit about National Disability Institute. NDI is a national nonprofit organization dedicated to building a better economic future for people with disabilities. We are the first national organization committed exclusively to championing economic empowerment, financial education, asset development, and financial stability for all persons with disabilities. NDI affects change through public education, policy development, training, technical assistance, and innovative initiatives. Today's objectives are to learn the different benefits paid under the Social Security Disability Insurance Benefits Program, to understand the relationship between working and benefits, understand work incentives and how they affect cash benefits and Medicare, and discover how working can lead to financial well-being, not only for yourself but also if you have dependents. And with that, I'm so happy to turn it over to Marlene Ulisky, who also works for us at National Disability Institute. She is a technical expert on SSA disability benefits and actually works for the Social Security Administration for over 35 years. So Marlene, thank you so much for being with us. And with that, I will turn it over to you.

>> Thank you, Nancy. I'd like to join my colleagues first of all in thanking you all for the opportunity to share such valuable information today. And it's valuable information that can change the lives of so many people with a disability. But with that, the first thing we're going to talk about as we get started is identifying the two Social Security programs which support individuals with disabilities who are unable to work at a substantial level. And the two programs are shown on the screen. The first is called SSDI, or Social Security Disability Insurance benefits. And that benefit is paid to adults and adults under Social Security rules are those folks over the age of 18 who have a disability and who have worked long enough and recently enough to be insured. Now, this type of a benefit could also be paid to eligible dependents, such as a child whose disability began prior to the age of 22, or it could be paid to a widow or a widower between the ages of 50 and 59 who have a disability and meets other technical requirements. And we'll talk about those categories in a few slides. I also just wanted to mention that it's also paid to dependents who don't have a disability. But for our purposes today, we won't be talking about them because our focus is on disability, it's on working, and how that can lead to financial empowerment. Now, the SSDI Program is not means tested. That means that Social Security does not look at income and it does not look at assets. And Social Security calls assets more or less resources. So it doesn't look at those to see if someone's entitled to a benefit. With this benefit, individuals with a disability -- and they're called beneficiaries -- receive Medicare after they've been entitled to the benefits generally for 24 months. And there are a couple exceptions to that. The other benefit that we'll be talking about -- and we'll be talking about this one a little more at length next month, on September 11th, is Supplemental Security Income, or SSI. And SSI pays a disability-based benefit, but it's a needs-based benefit. The individual may not have ever worked in their life, or they may not have worked recently enough or long enough to be insured. Social Security does look at income and it does look at resources. And if you do qualify for SSI in New York and like in most states, Medicaid's benefits come right along with that. So we're going to have a polling question. We have a couple of polling questions interspersed. And the first is, can a person with a disability receive a benefit under both Social Security benefit

programs? Could you type yes or no in the chat box? I'll give you a couple moments to type yes or no. Or actually to answer A or B, I apologize for that. Okay. I'm not seeing the polling-- the polling questions. Could we place the poll, because we're kind of limited on time? And I'm not seeing the responses. Shajira, could you jump in and just let us know what the responses were?

>> So the responses were about 52% of those who answered said yes and 12% said no.

>> Great.

>> The other 37 wasn't sure.

>> Great, that's pretty good. Okay. And with that, let me back up for one second, and the answer to that is yes. When an individual does qualify for SSDI and their SSDI payment is low enough, and if they meet all the other rules of the SSI program, they can become eligible for an SSI payment also. So we call these folks concurrent beneficiaries. As an example, if an individual has an SSDI benefit and their payment is \$750 or more, they would not qualify for SSI. Because remember what we said, it's means tested, and Social Security looks at income and they look at resources. Now, I know that most of you knew the answer to this question. But you may be wondering why would I include this question in our webinar today. And it's because I want you to know that some of the information we'll talk about today is simple, but some of it's a little more complex. And with all the information you'll hear today, one of the most important things I want to leave with you is that before providing any information to a beneficiary, it's always crucial to know what type of a benefit is being received or whether more than one type of a benefit is being received. And you could find that out a number of ways: by establishing a My Social Security account at SocialSecurity.gov; or you could request a benefit verification letter from Social Security, or you can contact them. But I just wanted to mention that that's really, really crucial. With so many providers on the webinar today, I just want to stress the fact that even though you may understand a lot of this information, that primary rule of engagement is always, always to not provide other than general information until benefits are verified. And also too, it's important to understand the impact of working on all benefits received, much of Social Security benefits. Because many of the beneficiaries you'll be talking to, they may have food stamps. They may have helping assistance. They may be receiving other types of benefits. They may have TRICARE or unemployment compensation and so on. So it's important to know the impact on all benefits before providing individualized guidance. So with that, we'll start on talking a little bit more about SSDI entitlement. Now, Social Security pays a disability-based benefit to three categories or groupings of individuals, as shown on this slide. And we mentioned them earlier. And the first bullet you see, Social Security Disability Insurance benefits. They're paid to a wage earner or someone who worked long enough and paid enough in Social Security taxes to be insured. Now, that individual must be blind or disabled. And you'll see that Social Security does make a distinction between blindness and disability, and some of the rules related to working are different for blindness. Well, the program also pays a benefit to individuals whose disability began before the age of 22 and they have a parent who is either deceased, retired, or disabled. The disabled

adult child is commonly referred to as a DAC, D-A-C, is entitled based upon the earnings record of a parent. Now, there's technical requirements or technical rules, such as if the DAC marries, that could affect eligibility. The last type of a benefit under the SSDI program is a disabled widow or disabled widower's benefit. And that could be paid to someone whose disability began between the ages of 50 and 59 and it's based upon the earnings record of a deceased spouse. Now, there are again there's some technical rules or technical requirements, such as when the disability must have occurred during an 84-month period, and marriage may affect eligibility, and so on. But we're really not going to get into that today, because our focus today is more or less on working, benefits, and how we can help someone to become financially empowered. But before we get to that, I wanted to mention something about insured status. Because I had mentioned that a couple of times and I wanted to give you some details about how someone gets credit for their work and earnings. When you have a beneficiary or when you have someone who is actually working and paying FICA or Social Security taxes, for each \$1320 they earn, they receive one credit up to a maximum of four per year. And to qualify for a benefit, the amount of work they need depends upon when their disability began. If you have someone who's a younger individual and they don't have much work, they're under the age of 31, they may qualify for an SSDI benefit with as little as six credits. So that's as little as one and a half years of work. But the more they work and the more they earn, the higher their benefit amount will be. Even when someone is receiving a disability benefit, work and additional Social Security taxes paid can increase the monthly benefit amount. And folks don't hear that enough I think from the Social Security Administration, it can actually bump up a benefit. The Social Security computers do something which is called a recomputation of benefits. And it's usually mid-year after the W-2s are issued and after folks have filed their tax returns, and after the new earnings are posted under the individual's Social Security numbers. So with those recomputations, the monthly benefit amount, it could keep increasing not only for that wage earner but it could also start increasing for the dependents on that record. So they may have children who don't have a disability, dependent children receiving a benefit. It could be a DAC on the record. There could actually be a mother of a child on the benefit, and so on. So as the wage earner's amount bumps up, the dependent's amount can bump up as well. And what does that mean? That means also when the COL, or the cost of living, increases are posted each January when there is a cost of living increase, that means a higher monthly benefit amount. So it's a win-win situation by working. So SSDI work incentives. So Social Security encourages individuals receiving a disability benefit to work. And one of the ways they encourage work is through special rules called work incentives. The work incentives allow beneficiaries to transition to work and receive monthly benefit payments and their Medicare as they transition. Now, how can the work incentive help? And they actually can help by giving the beneficiary an extended period of time to work while keeping eligibility in transitioning. There's at least nine years in which to transition. And as shown on the bullets on your screen, it identifies the nine years. There's full benefits payable during a nine-month trial work period, which we'll talk about in a moment. There's a three-year re-entitlement period, called an extended period of eligibility, or EPE, where monthly benefits can be automatically restarted, depending upon the level of earnings. And then there's five years in which Social Security can actually restart payments under a special provision of the law called expedited reinstatement. And that's without a new application being filed. And that could be used when benefits terminate due to working at a higher level. Now, this particular provision is a great safety net. It's great because many beneficiaries know how long it has taken for them to actually receive benefits, and they're hesitant to try working because they may have to wait years for benefits to start again. With expedited reinstatement, benefits can start immediately. So it's really, really a great safety net. And

during this nine years, the beneficiary also has continued access to their health care coverage, and that's their Medicare, if they're receiving Medicare at that time. So let's talk I think a little bit about some of the SSDI work incentives. We'll talk today about the trial work period, the 36-month extended period of eligibility, and then we'll look at some of the tools that a beneficiary can use in the EPE to reduce the earnings Social Security counts. The tools we'll be talking about today are IRWE, or impairment-related work expenses. And you'll do notice if you visit a Social Security office, they talk in acronyms, always. They use a lot of terms that you may not understand. And if you do visit the office and don't understand, ask them, and I'm sure they'll be happy to explain it to you. We'll also talk today about subsidy and special conditions. But I want you to know that there's even more tools than this. There's a lot of tools that can reduce countable earnings. But due to the time length of the length of this webinar, we can't talk about all of them. And these are some of the most important ones that I think you need to understand. Now, these work incentives are available to someone receiving an SSDI benefit, a DAC benefit, or widow's benefit, for any of those benefits. They are not available for someone receiving SSI. And SSI is the subject of our next webinar in September. Now, we'll also be talking a little bit about continuation of Medicare coverage while working, and then we'll top it off by talking a little about the Medicaid buy-in. And with some of the work incentives, I think you'll say, hey, this is great, I get it. But with some of the others, you might be a little confused. But just know that learning the work incentives and learning how work affects the benefits, it's a building process. And the more you hear it, the more you'll begin to understand it. But once more, I need to caution you, always leave benefit advisement to professionals who receive special, in-depth training on the work incentives. It's so important to remember that many of the beneficiaries will be making life-changing decisions based upon the advice they receive. So we always want to ensure that they receive accurate information and only after benefits have been verified through Social Security. So the first work incentive we'll talk about today is a trial work period. And a trial work period, it's a great opportunity to work as an employee, or to work for yourself, for at least nine months while keeping cash benefits and health insurance, such as Medicare. And think about what a beneficiary living on a very limited income could do with these extra earnings. The average benefit amount this year is \$1197. Not a whole lot to live on. But with that extra income, someone one can begin paying down debts or place the money in reserve for an emergency fund. They could start a checking or a savings account. Or they could make a purchase, which could be the beginning of positive changes in their life. Now, a beneficiary is only entitled to one nine-month trial work period for each type of benefit they receive, excluding SSI. And most beneficiaries receive just one type of a benefit, but you may see someone who receives combined benefits. And they may be combined, not only SSDI and SSI, but you may see combinations like SSDI and DAC, or SSDI and a widow's benefit. And those are the folks who may have a trial work period on each of those records, and those are complex cases and those dates may be different. So those are actually cases that really need referred to someone who has special training, like someone in a financial empowerment center. Now, the way the trial work period months are counted is any month which the beneficiary is working and when they're earning over \$850 gross as an employee, or if they're self-employed, it's \$850 net, that's after taxes -- or after expenses, rather, or over 80 hours of work if they're self-employed. Now, in this bullet, what that means is even if a self-employed individual has self-employment, a net self-employment, income of less than \$850 in a particular month, if they worked over 80 hours in that month, it is counted as one of the trial work period months. Now, when Social Security looks to counting those months, they can't -- a beneficiary cannot use any other work incentive. And you may say, why? Why can't they use any other work incentives? And that's because there's no limits on the amount of

earnings that someone can have during a trial work period. Now, when Social Security counts those months, they look to see that all of those nine months were completed in a five-year period of time. They start counting the months forward. And if the nine months were not completed in that five-year block of time, and there are months outside of that block of time, the older months drop off and they're not counted. But once their nine months complete, that nine-month trial work period is complete, they may only receive the one nine-month trial work period. And you may ask, is everyone entitled to an immediate trial work period? And that answer is it depends. So it kind of sounds a little simple, but it depends. It depends upon how they got on benefits, whether it was through a regular application or through expedited reinstatement. Which we'll talk about shortly, and we'll talk about a little more in-depth next month. If it's through expedited reinstatement, the beneficiary must have at least 24 months where they qualified for a payment to be eligible for a trial work period. Now, what happens after the trial work period? After the trial work period, Social Security looks at a beneficiary's work, compares it to the earnings guideline -- called substantial gainful activity -- and they determine month to month whether or not the individual can continue to receive their monthly payment. The SGA guideline generally changes each January. It usually bumps up a little bit. And you can find it on the Social Security website. That's SocialSecurity.gov. This year, it's \$1180 a month for an individual with a disability. But remember, we talked about disability and blindness being different. The SGA level is higher for individuals who are blind. It's \$1970 a month if the person meets the SSA standards and are designated as statutorily blind by Social Security. And that's real important, it's important to know, because an individual could be receiving a benefit just based upon additional impairment. But it doesn't rise to the level of stat blindness. There are specific listings they must meet and the listing of impairments in the Code of Federal Regulations to be considered blind. Now, when Social Security does look at work and earnings, they're looking at countable earnings and using work incentives, that's one way to lower the earnings Social Security counts, and perhaps continue to receive a monthly benefit. With self-employment, Social Security looks at that a little differently. We know that they look at net versus gross earnings. However, in certain circumstances, such as when someone has been receiving a benefit for less than 24 months, or if they have already gone over the SGA level, or in other instances, like in an expedited reinstatement case, they not only look at the earnings, but they look at whether or not the individual is performing significant services, they may look at comparability and worth of work. So we're not really going to focus a lot on self-employment today because that would be a webinar in and of itself. And it would take a lot of time. We're going to focus a little more on working as an employee. Now, after a beneficiary has completed their nine trial work period months, the very next month starts a 36-month EPE, which is a reinstatement period. The EPE reminds me kind of like a train rolling down the track, and it starts whether or not the beneficiary is working, and it keeps on running month after month. The EPE is a significant work incentive because it determines whether or not that individual receives or not receives the monthly payment, depending upon their countable earnings, whether they are above the SGA level or below the SGA level. So let's talk about the EPE and earnings below the SGA level. Now, when Social Security determines what earnings will count in the EPE, they subtract any known work incentives. And you may be thinking, well, how will they know that a beneficiary is working and whether or not their using certain work incentives? And the answer to that is quite simple, that the beneficiary is always required to report their work to Social Security. And when they do, for SSDI benefits, back benefits, for those benefits Social Security will send them a work activity report form to complete. It's Form SSA-821. And on that work report form, there are various questions which one answer tells Social Security whether or not they're using a particular work incentive. Now, it's also quite

common for a beneficiary, along with the work report, to make annotations on the form, to jot down additional information, to enclose pay stubs, or enclose additional information even from an employer regarding them working. In the EPE, if a beneficiary is working and their countable earnings are below SGA, they receive their full monthly payment and Medicare continues. But let's say we have a beneficiary, they began their EPE, and their countable earnings are above the SGA level. Let's talk about what happens. SSA, Social Security, will pay them their payment for that first month and the next two months. This three-month period is called a grace period. And after the grace period, benefits are suspended when their countable earnings continue above the SGA level. And notice I said suspended, not terminated. There's a big difference in SSA. They're still carried on the SSA computer as active. As shown in the second bullet, if their countable earnings fall below SGA, benefits restart, so they're still active. Now, how does Social Security know this? Well, the beneficiary again is required to keep in touch with Social Security and to report when there's a change in their work activity or their earnings. If the beneficiary continues though to earn above SGA after the grace period and after the 36-month EPE, their monthly benefits terminate. And notice that I said monthly benefits terminate, I didn't include Medicare, because it continues. After the EPE, if the benefits terminate and if the beneficiary stops working or falls under the SGA level, Social Security can restart their benefits under expedited reinstatement. And we talked about that just a little bit earlier. We hope though you'll come back next month for our webinar on SSI and hear a little more about expedited reinstatement. But for now, know that expedited reinstatement is a resumption of benefits without a new application. SSA starts paying provisional benefits immediately while they're reviewing whether or not that beneficiary has the same or related disability. Now, expedited reinstatement is so so very important, because many of you know that when someone applies for a disability-based benefit from Social Security, it sometimes takes years and years for that benefit to be approved. When I lived up north in Pennsylvania many moons ago, I worked for a -- I was the director of a hearing office in Pittsburgh, Pennsylvania. And at that time we had a big backlog of cases. We had actually a five-year backlog of cases. That was about 15,000 cases, or 15,000 people, awaiting a hearing to see whether or not they're disabled. That five years did not include the time it took for that case to get to the hearing level. That was tack on at least another year or two. So you can see why this is a very, very valid fear, working and losing benefits. Because someone may be depending on those benefits to meet their daily living needs. So let's talk now a little bit about some of the tools we can use to decrease the countable earnings. We'll talk about impairment-related work expenses, then we'll talk about subsidy and special conditions. The first, with IRWE, impairment-related work expenses, it's the payment for an item or a service needed by a beneficiary to work. It has to be related to an impairment. It has to be paid out of pocket. It can be related to the reason why that individual is receiving their disability benefit, or it can be related to another medically determinable impairment. Something else -- another type of medical condition the individual has, but something for which they are not receiving a disability benefit. Now, Social Security deducts the cost of IRWE from countable earnings if it meets these conditions. The item or service enables the beneficiary to work; it's needed because of the impairment; it's paid out of pocket, it's not reimbursed by another source, like Medicare/Medicaid or other insurance; and the cost is reasonable. If a beneficiary has IRWEs, Social Security would need receipts to prove that the earnings were used to pay for these items or services. The receipts are given to Social Security when work is reported or when pay stubs are provided to them. And if approved, Social Security will deduct the cost of the IRWEs from earnings. Now, IRWEs may allow a beneficiary to keep their SSDI cash benefit in the EPE when they're working above the SGA level and it lowers or reduces the earnings Social Security counts. And you'll see on your screen there's five

examples of IRWEs. It could be medical treatment, but that is for nonroutine care. It could be prescription medication, personal care assistance, some transportation expenses, or medical devices. That could be something like a wheelchair, a back brace, a diabetes monitor, things like that. Here's an example of an early calculation. Ann is working part-time. She completed a trial work period. She's in her EPE. She works five days a week, five hours a day, and she earns \$13 an hour. We take \$13 an hour times her 25 hours a week. We times it by 4.33, because we know that some months have a little more than four weeks, and that is kind of a formula in the Social Security policy in their POMS manual. They use that for estimating earnings. And we come up with \$1407.25 a month, over the SGA level. But Ann uses Access-A-Ride's paratransit services to get to and from work, because she can't drive. She has a seizure disorder. The paratransit services, they cost her \$119.07 a month. And she also has out-of-pocket prescription drug costs for her seizure medication of \$125 a month. Her total IRWEs are \$244.07 a month. So we take her earnings, we subtract the combination of her impairment-related work expenses, and the remainder is \$1163.18, without IRWEs. She doesn't get a benefit. She's in her EPE, she completed her grace period, so she would not have a benefit payable. But by using IRWE, she's under SGA and a benefit is payable. Subsidy and special conditions. Now, another tool which can be used to decrease the earnings Social Security counts is subsidy or special conditions, and that's only used again if someone's working above the SGA level. In general anyone who receives extra support or supervision on a job or when a beneficiary is paid more than the value of the worth of their work or services, there's subsidy. And we generally see that if someone has an intellectual developmental disability or a mental health disorder, or perhaps a childhood disability. Special conditions is support or on-the-job assistance. It's usually provided by someone other than an employer, but it can be provided also by an employer. There's five bullets on this slide and it just helps to recognize subsidy or special conditions. One or more may exist. They have either fewer or simpler tasks than other workers doing the same job for the same pay. Or they have a customized job, they're given additional or longer breaks than other individuals doing the same job for the same pay. They have a job coach who helps them perform the job. They're allowed lower productivity. There's special accommodations provided, and so on. Now, how does Social Security know this? And once again, it's the work activity report form. When Social Security sees that on a work activity report form that someone is receiving say special help, they have a job coach, what Social Security should be doing is sending a form to the employer asking them for the percentage or the amount of money so that they can make appropriate deductions if those earnings are above the substantial gainful activity level. Now, in this one, we have another example, of subsidy and special conditions. We have Ms. Ward. She was hired as a janitor. She's part of a supported employment program. Her position pays \$16 an hour. It's the same rate they pay to individuals either with a disability or without a disability. They provide her with fewer and easier tasks because of her unsafe work habits. She has irregular or fewer hours due to her lower stamina. She gets more rest periods. She gets extra help and supervision due to her problems remembering and staying on task. So how it works is, she's paid \$16 an hour. Social Security sent her employer a form to complete about her subsidy, because she stated on her work activity report form that she receives extra help on the job. The employer stated that she subsidized 50% due to her disability and explains why. Social Security then calculated her work at \$8 an hour when they make the SGA determination. So at this point we're going to have another quick poll. Can a person with a disability who is receiving an SSDI benefit have earnings over the SGA level in their EPE and still be entitled to their monthly payment? We'll give you about 10 seconds to answer that one in the interest of time.

>> And Marlene, this is Nancy. I just wanted to let everybody know that if you can't see the poll, it's on the right side of your screen, under the poll tab. So if you don't have that open, if you hit the poll tab, then you will see a box to check for yes or for no.

>> Okay, great. Thanks, Nancy. And Shajira, could you jump in and -- for some reason I cannot see those poll results.

>> Sure. So about 34% answered -- sorry. 36% answered yes, and 14 answered no, while 50% -- 49% did not answer.

>> Okay, thank you very much. And I think the stats are probably higher than that. And I think by this point in time, I think that you all know that the answer is yes. We've heard how IRWEs and subsidy and special conditions can help because they could reduce earnings, the earning that Social Security counts to under the SGA level in the EPE. And remember, when earnings are under the SGA level in the EPE, the cash benefit continues, okay. And now we're going to jump on to continuation of Medicare coverage. And this slide discusses what happens when benefits stop because countable earnings are over SGA, but it doesn't address what happens when earnings are under the SGA level. And I just want you to know that when it's under the SGA level, monthly payments continue and Medicare continues. And that would be all parts of Medicare. But when monthly benefit payments -- they'll stop when earnings are over the SGA level. When that happens, Medicare continues at least 93 months. And that's actually seven years and nine months. And that's free Medicare part A coverage after the trial work period. Now, if a beneficiary wants part B and D -- part B is supplemental coverage. Part D is prescription drug coverage. If they have it and they want it to continue, they would need to purchase them. And there are programs for assistance in purchasing part B and part D. Now, after the 93 month plus period of free premium -- premium free Medicare ends, a beneficiary can actually purchase what's called premium HI for the working disabled from Social Security. And that's their continued Medicare coverage. The cost depends upon how many quarters or credits of coverage they have. If it's less than 30, I think the premium is \$422. If it's between 30 and 39, the premium is 200-some-odd dollars. The New York Medicaid Buy-in Program, it's a state program. It allows working individuals with a disability to obtain Medicaid, even if they have more in income or more in resources that ordinarily would not be allowable under Medicaid. It's actually an incentive to work. It takes away some of the fear of losing health insurance coverage. And for some beneficiaries, their fear is greater for losing coverage -- their health insurance coverage -- than cash benefits. And you'll see on the screen, an individual must be a resident of New York, be at least 16 years of age, up to 65, have a disability as defined by Social Security, be a US citizen, national, Native American, or immigrant with satisfactory immigration status, be engaged in paid work. And that includes part-time and full-time. Have gross income up to \$61,740 for an individual and \$83,340 for a couple, and have significant resources, below \$20,000 in a one-person household, or below 30,000 in a two-person household. And there's a link on your screen for more information on the Medicaid Buy-in Program. I just wanted to mention that the Medicaid Buy-in Program may be really, really good for someone who doesn't yet have their Medicare coverage because they just got on benefits and they haven't completed their 24 months and their qualifying period. That may be a great time for the Medicaid Buy-in Program.

Or it could be a great time if someone is receiving supplemental security income benefits, they're earning significant wages, and their earnings are over the threshold level -- that we'll talk about next month -- and they don't have enough expenses to qualify for a individualized threshold. That's really, really a great benefit. The last work incentive we'll talk about is ticket to work. And that's a voluntary employment program for beneficiaries ages 18 to 61 who want to work, and it's for service providers who want to provide return to work services. The ticket provides greater choice through an increased network of providers. They're called employment networks. Some may be local. Some may be anywhere across the country. But they may provide virtual services. Vocational rehabilitation is also an employment network. Participating in the Ticket to Work Program provides protection from continuing disability reviews. And those are the medical reviews which are required to be conducted by Social Security periodically for anyone receiving a disability-based benefit. And it provides long-term support. For more information, there's a website on your screen. It's www.choosework.ssa.gov. And there's a toll-free number, 1-866-968-7842, or TTY number is 866-833-2967. And again, this program is a free program and it's a voluntary program. It's really a great program that provides beneficiaries with a lot of choice in where they go for the services they need and the support services they need. Reporting work, this is really crucial when someone is working. It's one of the most important things I'd like you to walk away with today. It's the fact that when a beneficiary works, when there's a change in the job, or any of the changes shown on your screen, it has to be reported to Social Security. Along with the detailed information reported to Social Security, it's recommended that a beneficiary provide their pay stubs as well. Under the law, Social Security is required to provide a receipt, no matter how a beneficiary reports their work. And the receipt should be maintained as proof of reporting of earnings. In the event that an overpayment occurs, it could be a good protection. The last slide I'm covering is on SSDI work incentives and financial stability. And you've seen through the presentation how the trial work period, the grace period, IRWEs and subsidies can allow increased income. You saw the extended period of eligibility and how it allows a beneficiary to test their ability to become self-sufficient and financially empowered while preserving benefits. You saw the safety net of expedited reinstatement. A beneficiary can't continue working. We learned about extended period of Medicare coverage, premium HI for the working disabled, and the Medicaid Buy-in Program. And we also learned that working may cause the loss of benefits, but it also can lead to increased monthly benefit amounts for a beneficiary and their dependents who qualify in the future. So with that, Nancy, I think I'm going to turn it back to you.

>> Thank you so much, Marlene. We've had some great questions come in. And we've got about six minutes left, so I want to get through a few slides and then we'll get to some questions. So slide 44, SSDI work incentives -- I'm sorry, slide 44, the trial work period, grace period, impairment-related work expenses, and subsidy can allow increased income, as we just learned. The extended period of eligibility allows a beneficiary to test their ability to become self-sufficient and financially empowered, while preserving their benefits. What great information. Also, expedited reinstatement is a great safety net if a beneficiary cannot continue to work, which sometimes does happen. And the extended period of Medicare coverage, the premium health insurance for working disabled, and Medicaid Buy-in for people who work allows for ongoing access to healthcare coverage while working. And then lastly, working may cause the loss of cash benefits, but that doesn't -- but that mean that it'll be an increased monthly benefit amount for the beneficiary and their dependents who qualify. I'm sorry, I think I may have said that a little bit wrong. I want to rush and make sure that we get through all of our slides. So in terms of

some action items that we like to provide you each month, please keep joining us every month to build your knowledge on the topics that we're covering, to get ready to refer your customers to this pilot that we're promoting, use the tools and learn how to verify benefits. And reach out to Wanda Davis. We'll give you her information if you would like to be a financial empowerment site. So we have some resources for you. And first is the Social Security Administration, Marlene mentioned earlier. A great way to find out more about your benefits and work. Also, the National Disability Institute, realeconomicimpact.org, and then there's the Medicaid Buy-in Program for New York. And the website is listed there. So Marlene talked about it. If you would like more information about Medicaid Buy-in, please go to that link. And then also for those of you who may have difficulty working through the Social Security Administrative system, or maybe you're in a situation where you might be in an overpayment situation, you could always call Protection and Advocacy for Beneficiaries of Social Security. And their website is www.drny.org. And then lastly, as Marlene said, this information can be really complicated. However, we've got Work Incentives Planning and Assistance to help you. And locally that will be through Hostos Community College. Their website is 800-739-0118. Or you can also call the Ticket to Work Program. So lots of good information for you there. I want to just let you know who you can contract and then we're going to get to a few questions. So of course there's myself. There's Wanda. There's Crystal and Abby. So all of us would be more than welcome to help you. And just get in touch with us, our information is there. And also, just know that these slides will be on our website in the next two weeks, along with Marlene's presentation. So you will be able to not only see this presentation again, but also listen to the slides and the information. So I do want to ask Marlene a few questions that I thought were really good. So the first is, what if a worker does not want the employer to know they have a disability? So they have not disclosed. If the Social Security Administration sends the work activity report, that will identify to the employer that the employee has a disability. And sometimes people don't want to disclose. Any thoughts on that?

>> Yeah. And that actually, that's really a great question. And that happens not real frequently. But some of the time when I was with Social Security, a beneficiary would not want their employer to know that they had a disability. And that's their right. They don't have to disclose should they choose not to disclose. What they would need to do is just write that on the work activity report form and perhaps highlight it and just say, please do not contact my employer. That's probably the best thing to do. However, with that being said, if you are a person who has subsidy, there wouldn't be any other way to verify that you do have a subsidy. So you would need to provide Social Security with enough information that they could make a determination like that on their own. But that's really, really a great question. And I can fully appreciate why someone would not want their employer to be advised of that. And with that being said also, what Social Security does is they verify earnings. And in the absence of pay stubs, they use different means to secure monthly earnings. They may use the work number, which is widely used across the country by Social Security. But if an employer does not participate in the works number -- which is a database which provides monthly earnings -- then they may send a form to the payroll office of the employer. So again, that's why it's really important to provide Social Security with your pay stubs or with your monthly earnings particularly if you don't want your employer to know. You can indicate that on your work activity report form, that I would probably put that on the first page and I would highlight it so it isn't missed. Great question.

>> Thanks so much, Marlene. And I would like to get to one more question, because we had some really great questions come in. And we did go back to the contacts. We do have somebody in chat ask that we go back. So there is the list of contacts for everyone. And remember that this presentation will also be available to you on the real economic impact website. So one more question, Marlene. I know we're a minute over, but I think people would really like to get their questions answered. Does the trial work period start automatically, or do you have to ask that it starts? Is the same for people who are using Ticket to Work?

>> Okay. And there were two part to that question. One is whether the trial work period is the same for a person using Ticket to Work and whether the beneficiary must ask that a trial work period begin. And the answer to that is -- I'll answer the first part first. A person, an individual, does not have to request that Social Security begin their trial work period. When Social Security sees earnings on their earnings record under their Social Security number, they will start developing that work and looking at the monthly earnings or trying to get the monthly earnings when work appears. Now, work appears on the record when a person -- they're issued a W-2 or they file their tax return. The IRS shares data with Social Security. So when earnings appear, Social Security automatically develops it. So even though you may not have requested a trial work period, you may have already worked a trial work period if you have not reported your work. On the other hand, if you're going to work for the first time, you can -- when you send Social Security your pay stubs, you could say, hey, I'd like to start my trial work period, or please provide me with the status of my trial work period. And what they'll do is they enter all the information into their computer, they use a special software program called E Work, and in it's policy-driven. And it spits out the notices and the data and it automatically calculates your trial work period. And that's one of the ways you'll know exactly where you stand so you can make the best decisions for yourself. The other -- the second part of that question was related to the trial work period and whether you get a -- a Ticket to Work Program and whether you get a trial work period with Ticket to Work. And the answer to that is with the Ticket to Work Program, nothing changes. All of the work incentives are applied the same, work affects benefits the same. There's a lot of myths out there about, I'm participating in the Ticket to Work Program, so my earnings don't count. And that's really a myth. Work always affects benefits the same way they always have. The major protections of the Ticket are the continuing disability reviews, they're suspended when a ticket is assigned and the individual is progressing toward achieving their goal. And the other benefit of the Ticket Program is a beneficiary has a wide variety of provider called employment networks to go to for the services they need. Those are kind of the two of the benefits of that program. But work always affects benefits the same, ticket or not. But they do -- they would be entitled to a nine-month trial work period if they are receiving a SSDI, a DAC benefit, or a widow's benefit -- disabled widow's benefit.

>> Thank you so much, Marlene. I know we have a few other questions, I apologize that we're not going to be able to get to them on this webinar. Please join us for our next training, which will SSI: Benefits and Work Incentives You Need to Know. That will be on September 11th from 1 to 2 PM. And our registration link is there for you to click on. And then please take our survey. Your feedback will help us develop a training series that will help meet your needs and the needs of the customers you serve. So thank you again very much and we'll talk to you all next month. Bye-bye.

