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Building Financial Security for
People and Families with Disabilities



Consumer
Affairs



Overview of SSDI: Benefits and Work Supports



Building Financial Security for
People and Families with Disabilities



Mayor's Office for
People with Disabilities

Consumer
Affairs



CitiCommunityDevelopment.com



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(continued)

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If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing questions to sbrown@ndi-inc.org.

Please note: This webinar is being recorded and the materials will be placed on this webpage:

<https://www.realeconomicimpact.org/our-work/financial-counseling>.

Technical Assistance

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.

Partner Introductions



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EmpoweredNYC

- EmpoweredNYC is a groundbreaking new partnership dedicated to improving the financial stability of New Yorkers with disabilities and their families.
- The EmpoweredNYC collaboration is an initiative 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, outreach and tools and specialized benefits support services.

Strategic Partners

- NYC Office of Financial Empowerment
- Mayor's Office for People with Disabilities
- Citi Community Development
- National Disability Institute
- Mayor's Fund to Advance New York City
- Poses Family Foundation
- Advisory Board of municipal offices, disability service providers and financial empowerment service providers

NYC Department of Consumer Affairs (DCA) Office of Financial Empowerment (OFE)

- **DCA** protects and enhances the daily economic lives of New Yorkers to create thriving communities.
- Within DCA, **OFE** is the first local government initiative in the country with the mission to educate, empower and protect New Yorkers and their neighborhoods so they can improve their financial health and build assets.

Learn more:

<https://www1.nyc.gov/site/dca/partners/financial-empowerment.page>



NYC Mayor's Office for People with Disabilities (MOPD)

- **MOPD** works to ensure that New Yorkers with disabilities can lead happy, healthy and productive lives.
- **NYC: ATWORK** connects people with disabilities to meaningful, living wage jobs across the five boroughs.
- **MOPD** improves services and programs for the over 920,000 New Yorkers who self-identify as people who are living with a disability.

Learn more: <https://www1.nyc.gov/site/mopd/index.page>

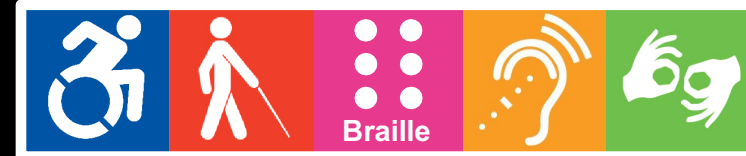




AccessibleNYC Pillars



@NYCDisabilities



THE FIRST PUBLIC-PRIVATE PARTNERSHIP FOR EMPLOYMENT FOR NEW YORKERS WITH DISABILITIES

- Innovative, cross-systems approach to building a sustainable pipeline of qualified talent to meet the needs of businesses in high-growth industry jobs across NYC
- Business-led, business-driven initiative
- **NYC: ATWORK** is a collaboration among providers, businesses in high growth sectors, vocational rehabilitation, schools and colleges, and NYC government



Citi Community Development

- Citi Community Development leads Citi's commitment to financial inclusion and economic empowerment for underserved individuals, families and communities across the U.S.
- Through innovative collaborations with municipalities, community groups and leading nonprofit organizations, Citi's expertise, products and services are harnessed to help expand opportunity for all.



CitiCommunityDevelopment.com

National Disability Institute (NDI)

- **NDI** is a national nonprofit organization dedicated to building a better economic future for people with disabilities.
- 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

- Learn the different benefits paid under the Social Security Disability Insurance Benefits Program.
- Understand the relationship between working and benefits.
- Understand work incentives and how they affect cash benefits and Medicare.
- Discover how working can lead to financial well-being -- not only for yourself but also for dependents.

Today's Presenter



Marlene Ulisky

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What Are Social Security Disability Benefits?

The Social Security Administration has two programs to support individuals with disabilities who are unable to work at a substantial level.

Social Security Disability Insurance (SSDI)

- Insurance program for former workers and their eligible dependents
- Not means tested
- Medicare

Supplemental Security Income (SSI)

- Program for uninsured individuals
- Means tested
- Medicaid

Poll #1

Can a person with a disability receive a benefit under both Social Security programs?

Yes

No

Social Security Disability Insurance (SSDI)

SSDI Entitlement

- Wage Earner - Disability Insurance Benefits
 - Blind or Disabled
 - Insured
- Disabled Adult Child Benefits
 - Child of Insured Wage Earner who is deceased, retired or disabled
 - Blind or Disabled - Disability must be established before Age 22
 - Marriage may affect eligibility
- Disabled Widow(er) Benefits
 - Widow or Widower of Insured Wage Earner
 - Blind or Disabled – Disability must be established before end of a “Prescribed period”
 - Age 50-59
 - Marriage may affect eligibility

Reference: United States Census Bureau – 2016 American Community Survey 1-Year Estimates

Insured Status

An individual may qualify for various benefits by earning Social Security credits when they work in a job and pay Social Security taxes.

- In 2018, an individual receives one credit for each \$1,320 of earnings, up to maximum of four credits per year.
- To qualify for a benefit, the amount of work an individual needs depends upon the age when disability began.
- Once an individual is receiving a disability benefit, working and paying additional Social Security taxes can increase the monthly benefit amount.

SSDI Work Incentives

Work Incentives

Work Incentives are special rules that make it possible for people with disabilities who receive Social Security Disability Insurance Benefits to work and still receive monthly benefit payments and Medicare.

How Can Work Incentives Help?

SSDI Work Incentives can help by giving a beneficiary time to transition to work while keeping eligibility. A beneficiary has at least nine years in which to transition, which includes:

- Full benefit payments during nine months of work called the Trial Work Period (TWP)
- A three-year re-entitlement period called the Extended Period of Eligibility (EPE)
- Five years in which Social Security can re-start payments under “Expedited Reinstatement” without a new application if benefits terminate due to work
- Access to continued healthcare coverage if eligible

Common SSDI Work Incentives

- Trial Work Period
- Extended Period of Eligibility
 - Tools to Reduce Countable Earnings
 - Impairment Related Work Expenses
 - Subsidy
- Continuation of Medicare Coverage

Trial Work Period (TWP)

The TWP is a Work Incentive that allows a beneficiary to work or run a business for at least nine months while keeping cash benefits and health insurance (if eligible at that time).

- A beneficiary uses one of the nine months if they ...
 - Earn over \$850/gross, or
 - Are self-employed and work over 80 hours in a month or earn over \$850/net.
- The TWP continues until a beneficiary uses nine TWP months within a rolling 60-month period.
- A beneficiary must report work activity to Social Security.

What Happens After a Trial Work Period (TWP)?

After the TWP, Social Security looks at a beneficiary's work and compares it to an earnings guideline called Substantial Gainful Activity (SGA) to determine month-to-month if they can continue to receive monthly payments.

- In 2018, SGA is ...
 - \$1,180 per month
 - \$1,970 per month (for people who are blind *and meet SSA standards*)
- Using other Work Incentives can lower the income that is counted.
- Self-employment is looked at differently depending upon how long benefits have been received.

Extended Period of Eligibility (EPE)

After a beneficiary has completed all nine TWP months, a 36-month reinstatement period called the Extended Period of Eligibility (EPE) automatically starts the very next month, whether they are working or not.

During the EPE, eligibility for cash benefits is based on whether ***countable*** earnings are over or under Substantial Gainful Activity SGA.

Extended Period of Eligibility (EPE) – Below SGA

During the Extended Period of Eligibility, SSA considers and subtracts any ***known*** work incentives from the earnings they count.

If a beneficiary's countable earnings are ***below Substantial Gainful Activity (SGA) ...***

- They receive their full monthly payment each month that their disability continues.

Extended Period of Eligibility (EPE) – Above SGA

During the EPE, if a beneficiary's countable earnings are ***above Substantial Gainful Activity (SGA)*** ...

- If they are in the 36-month Extended Period of Eligibility, their payments continue for that month plus the next two months before they are suspended.
- If they fall under the SGA level, benefits will re-start.
- If a beneficiary continues to earn above the SGA level after the 36-month EPE, their monthly payments terminate. If this happens, and if they stop working within five years of when benefits ended or if they reduce earnings to under SGA, they can ask Social Security to reinstate their benefits by using a work incentive called "Expedited Reinstatement."

Tools to Decrease Countable Earnings

Impairment Related Work Expenses (IRWE)

An IRWE is a payment for an item or service needed by a person with a disability to work. It must be needed to work due to an impairment and paid out-of-pocket.

Social Security will deduct the IRWE from countable earnings if ...

- The item or service enables the beneficiary to work.
- The item or service is needed because of an impairment.
- The item or service is paid out-of-pocket and is not reimbursed by another source such as Medicare, Medicaid, or private insurance.
- The cost is “reasonable.”

Impairment Related Work Expenses

IRWEs may allow a beneficiary to ...

- Keep their SSDI cash benefit during the EPE when working above SGA.
- Lower the earnings Social Security counts.

Examples of IRWEs may include the following:

- Medical treatment: Physician visits, diagnostic procedures/tests
- Prescription medication
- Personal care assistance
- Some transportation expenses
- Medical devices

IRWE Calculation

Ann is working part-time. She completed a TWP and is in EPE. She works five days per week/five hours per day and earns \$13 per hour: $\$13 \times 25 \text{ hours per week} \times 4.33 = \mathbf{\$1,407.25 \text{ per month}}$

She uses the Access-A-Ride (AAR) paratransit services to get to and from work because she cannot drive due to a seizure disorder. The paratransit services cost \$2.75/full fare per trip/\$5.50 per day: $\$5.50 \times 5 \times 4.33 = \mathbf{\$119.07 \text{ per month}}$

Ann also has out-of-pocket prescription drug costs of **\$125 per month**.

Total IRWEs = **\$244.07 per month**
($\$119.07 + \125)

\$1407.25 Gross earnings
- 244.07 IRWE (AAR + Prescription drugs)
1163.18 Remainder

Countable Earnings without IRWE:

\$1407.25



Benefit Not Payable

Countable Earnings with IRWE:

\$1163.18



Benefit Payable!

Subsidy and Special Conditions

Subsidy is when an employer pays more in wages than the value of the services performed.

Special conditions is support and on-the-job assistance provided by the employer or by someone other than the employer.

Either may exist if a beneficiary ...

- Has fewer or simpler tasks than other workers doing the same job for same pay, or have a customized job; or
- Is given additional or longer paid breaks than other workers doing the same job for same pay; or
- Has a job coach who helps a beneficiary perform some of the work; or
- Is allowed lower productivity for same job at same wage as others without a disability; or
- Is provided special accommodations, support, or extra supervision.

Subsidy and Special Conditions - Example

Ms. Ward was hired as a janitor, as part of a supported employment program. The janitor position pays \$16 per hour, the same rate for individuals with a disability or without a disability.

The employer provides the following for Ms. Ward:

- Fewer and easier duties due to unsafe work habits
- Irregular and fewer hours due to lower stamina
- More rest periods during the workday
- Extra help and supervision due to difficulty remembering and staying on task

How it Works: Ms. Ward is paid \$16 per hour. SSA sent her employer a form to complete about subsidy because Ms. Ward stated on a Work Form that she receives extra help on the job. The employer states she is subsidized 50% due to her disability and explained why. SSA calculates her work as \$8 per hour when they make the SGA determination.

Poll #2

Can a person with a disability who is receiving an SSDI benefit have earnings over the substantial gainful activity level in their EPE and still be entitled to their monthly payment?

Yes

No

Continuation of Medicare Coverage

If benefit payments stop because earnings are over SGA, a beneficiary may ...

- Continue to receive at least 93 months (7 years and 9 months) of free Medicare Part A after their TWP.
- If they want the other parts of Medicare to continue, such as Supplemental Medical Insurance (Part B) and Prescription Drug Coverage (Part D), they may purchase them.
- “Premium HI for the Working Disabled” is available for purchase after the 93+ month period of premium free Medicare ends so long as you continue to have a disability.

New York Medicaid Buy-In Program

To qualify for the Medicaid Buy-In program for Working People with Disabilities, an individual must ...

- Be a resident of New York State;
- Be at least 16 years of age (coverage up to 65 years of age);
- Have a disability as defined by the Social Security Administration;
- Be a US Citizen, a National, a Native American or an immigrant with satisfactory immigration status;
- Be engaged in paid work (includes part-time and full-time work);
- Have gross income up to \$61,740 for an individual and \$83,340 for a couple; and
- Have resources below \$20,000 (one-person household) / \$30,000 (two-person household).

NOTE: Retirement accounts excluded (e.g. pensions; IRAs; 401(k) and Keogh plans)

Learn more: https://www.health.ny.gov/health_care/medicaid/program/buy_in/

Ticket to Work

- A voluntary employment program for Beneficiaries ages 18-64 who want to work and for Service Providers who want to provide return-to-work services.
- Ticket provides ...
 - Greater choice through an Increased Network of Providers (Employment Networks)
 - Protection from Continuing Disability Reviews
 - Long-term support
- For more information
 - <https://www.choosework.ssa.gov>
 - 1-866-968-7842 / 866-833-2967 (TTY/TDD)

Reporting Work

- When a beneficiary starts a new job, when there is a change in hours or pay, or when the job ends, they must report the following to SSA:
 - Name of employer
 - Number of hours/week they will be working, and hourly wage
 - Date they started their new job, and end date (if applicable)
 - Their Social Security number (always, with any correspondence)
 - Include paystubs when possible. (Include SS # and name on each.)
- A beneficiary can provide this to SSA each month via fax, mail or in-person or set up a “My Social Security” account and enter the information.
- Under the law, SSA is required to provide a receipt no matter how work is reported. Keep these receipts as proof of reporting.

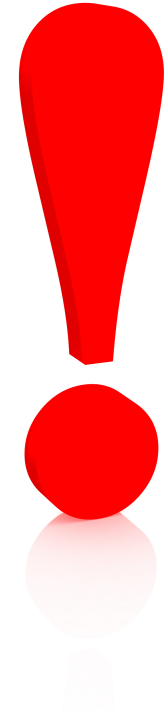
SSDI Work Incentives and Financial Stability

- The trial work period, grace period, impairment-related work expenses and subsidy can allow increased income.
- The extended period of eligibility allows a beneficiary to test their ability to become self-sufficient and financially empowered while preserving benefits.
- Expedited Reinstatement is a great “safety net” if a beneficiary cannot continue to work.
- The “Extended Period of Medicare Coverage,” “Premium HI for Working Disabled,” and the “Medicaid Buy-In for People with Disabilities Who Work” allows ongoing access to health care coverage while working.
- Working may cause the loss of cash benefits now but can also lead to increased monthly benefit amounts for a beneficiary (and their dependents who qualify) in the future.

Action Items

Keep joining us each month to ...

1. Build your knowledge base and your level of comfort regarding financial empowerment.
2. Get ready to refer your customers to the new financial counseling pilot – coming this fall!
3. Use the tools you learn about to verify benefits.
4. Reach out to Wanda Davis if you would like to be a financial empowerment site.



Resources

Social Security Administration (SSA)

- 1-800-772-1213 or TTY 1-800-325-0778
- www.socialsecurity.gov/work

National Disability Institute

- www.realeconomicimpact.org/resources/webinar-archive

Medicaid Buy in Program for New York

- https://www.health.ny.gov/health_care/medicaid/program/buy_in/index.htm

Protection & Advocacy for Beneficiaries of Social Security (PABSS)

- Disability Rights New York: <http://www.drny.org/>

Work Incentives Planning and Assistance (WIPA)

- Hostos Community College
- 1-800-739-0118
- Ticket to Work Program/ChooseWork: 1-866-968-7842 or TTY 1-866-833-2967

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Questions?



Join Us For Our Next Training

SSI: Benefits and Work Incentives You Need to Know

Date: September 11, 2018

Time: 1:00 p.m.-2:00 p.m.

Registration:

<https://ndiwebinars.webex.com/ndiwebinars/onstage/g.php?MTID=e240c37020bd29bce2172612e95d306ec>

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