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Hello everyone.

High .

This is Nancy with national disability Institute, sorry for that little delay , before I do partner introductions I would just like to take a moment and remember the 17th anniversary of 9/11 and remember those that we lost in the terror attacks of September 11, 2001.

Thank you.

We are very happy to have wonderful partners with us today, Wanda Lopez , from the New York City office of financial empowerment, Martha Jackson with the mayor's office for people with disabilities, and Francis Lou who is with city community development.

>> A little bit about and powered NYC, it is a groundbreaking partnership dedicated to improving the financial stability of New Yorkers with disabilities and their families. The collaboration is an initiative that will create , test, and promote new strategies to enable New Yorkers with disabilities to improve their financial stability. The initiative will advance financial capability through broad engagement in education, tailored one-on-one financial counseling to enhance with new expertise , outreach and tools and specialized benefits support services.

As I mentioned, we have some people with us today, we have numerous strategic partners working on this project, including the New York City office of financial empowerment, the mayor's office for people with disabilities, city community development, national disability Institute, the mayor's funds to advance New York City, the focus family foundation and an advisory board of municipal offices disability service providers and financial empowerment service providers. We want to thank them all very much. I would like to turn it over to Wanda Lopez to talk a little bit about the New York City office of financial empowerment. >> Wanda, I think you might be on mute.

Apologies, and my in there now?

Yes, perfect we can hear you. Great, I am so sorry, the New York consumer affairs office protects the daily lives of New Yorkers to create thriving communities, at the Department of consumer affairs we have over 80,000 businesses in 50 industries and enforce consumer protection, licensing and work place laws ensuring truth in advertising and enabling New Yorkers to take sick time to care for themselves or their loved ones. Within the Department of consumer affairs we do have the office of financial empowerment that has been providing one-on-one financial counseling since 2008 in over 20 financial empowerment centers. They also provide free tax prep services at 200 sites and have helped 500,000 New Yorkers file taxes which has been linked to \$700 million in tax refunds and saved fees. We are excited to be part of the EmpoweredNYC initiative. I will turn it over to my colleague, Martha Jackson, at the mayor's office.

Good afternoon and thank you for joining, for those of you not familiar with NYC Mayor Office for People with Disabilities, we have been in existence since the 1970s and our focus is to ensure that New Yorkers with disabilities can lead happy, healthy, and productive lives, we work to improve services for over 900,000 New Yorkers that identify as being a person with the dependability -- with a disability, we are focused on a number of pillars, including NYC at work that connects people with disabilities to meaningful jobs across the five boroughs. The focus of our office

is transportation, education, access to all things, health, especially accessible health for women, affordable and accessible housing, at the center of it all of course his employment. Because of that we joined with our partners at city community development and the office of financial empowerment to create financial security which has EmpoweredNYC to be effective .

NYC at work is the first public-private partnership for employment with New Yorkers with disabilities. This is designed as a business lead, business driven initiative with close to 100 businesses that are taking the lead on this. It is in fact a supply and demand driven model. The collaboration among dividers and businesses in the sectors on vocational rehabilitation, schools and colleges and the New York City government.

Now I will turn this over to Francis.

Great, thank you so much Martha, it is great to be with you on this EmpoweredNYC webinar. I am Francis blue with city -- Frances Liu, with city development, we lead to financial inclusion and we do this by partnering with nonprofits, municipalities and community leaders. Together we work to develop new programs, services and initiatives that will strengthen economic opportunity for all. We are thrilled to be a partner and a supporter of EmpoweredNYC. This builds upon years of work that we have done with the Department of consumer affairs and Office of Financial Empowerment to strengthen and support financial services and empowerment services for all New Yorkers. This initiative is truly collaboratively codeveloped. We are all come -- committed to strengthening financial inclusion for those people with disabilities. These EmpoweredNYC webinars are a core component of the initiative. We are glad to be working with the excellent partners at Office of Financial Empowerment, the national disability Institute, the mayor's funds, and others to bring EmpoweredNYC to life and to today's webinar, with that I will turn it back over to Nancy.

Thanks so much Francis. Thank you Wanda and Martha. I am happy to introduce today's presenter to you all, or reintroduce if you were on last month's webinar, Marlene Ulisky, she is a manager of financial empowerment at the national disability Institute. I have been lucky enough to know her for close to 20 years now. She worked for the Social Security administration for over 35 years. Thank you Marlene for being here, with that I will turn it over to you. Thanks Nancy. I am happy to be here this month to present some valuable information. Today we will talk a little bit about Social Security and SSI and some of the work incentives that people with disabilities can use to become financially EmpoweredNYC. Before we do that, I wanted to talk just a minute about the national disability Institute. They are a national nonprofit organization dedicated to building a better economic future for people with disabilities, we are the first organization committed exclusively to championing economic empowerment, education, development, and financial stability for all people with disabilities and this affects change, public education, training and technical assistance, and innovative initiatives. Today's objectives, there are five object lives, what I plan to do is provide you with a greater understanding of the supplemental security benefits program, we will talk about five work incentives, how to apply them while reducing their earnings of Social Security counts. We will learn how to keep Medicaid while working under a special work incentive called 1619 B, and if you are on last month's webinar you will probably recall we discussed how to keep Medicare for those receiving SSDI benefits. These are powerful work incentives. What we would like to do is change the focus of benefit limits to financial stability for employment. At the end of the webinar, Nancy will review some of the resources that you can go to for some of the help that you need.

Last month we had that SSDI webinar and benefits and using work incentives and how they can increase the financial stability of those with disabilities. I webinar is helpful to many participants but we learned a little bit from it. A couple of those things that we learned were, there were about 95% of the participants that said that they agreed or strongly agreed that our webinar gave them the information that they needed and they actually found some of the information so helpful that they learned how to apply some of the information. We were really thrilled that that occurred. We would like that to be 100%, about 90% of participants said that either a little or most of the information was new. We were thrilled about that and happy to see that we provided information that people out there needed that they did not have. Then there was something that we learned a little bit and some feedback that we received and made a couple of changes. Some of the feedback was, for the returning participants, they wanted more examples and more questions and answers. What you will see with this webinar is, we tried to incorporate what it was that you wanted. You wanted more examples, you wanted a little more time for questions and answers at the end. Hopefully we will deliver what it was that you told us we needed. Let's start. >> So, what is SSI? We know the SSI is supplemental security income benefits, and needs-based benefit. Sometimes you will hear this referred to as being means tested. It is meant to provide food and shelter for people with limited means. It is paid not only to individuals with disabilities, but also to individuals.

Let me back up on that. Sorry about that. This is also for individuals that are agent, and -- aging, and by that I mean over the age of 65. It is a benefit that is paid to disabled adults or children and you will remember from the last webinar, SSDI benefits are paid to adults but SSI can be paid to adults or children and children are defined as those under the age of 18. They must have limited income and limited resources. It is funded by general tax revenue, that means that everyone's tax dollars fund the SSI program and in New York State and in most states, SSI recipients are also eligible for Medicaid.

So what is the maximum amount paid? The maximum amount paid under SSI for a single individual is \$750, or \$1125 for a couple who are both disabled. The amount received can depend upon several factors, it could be affected by other income which is received, it could be affected by gaming, you will hear that term, things were Social Security considers some of the income or resources of the parent as being available to a child, or the income or resources of a spouse being available to another spouse. So the payment could be affected like that. It also could be affected by living arrangements. Some states supplement supplemental security income and in New York State there is a supplement that can be as high as \$800. Here we do not pay estate supplement. Once again, on the state supplement it is affected by many factors and could be affected by income, living arrangements, it could even be affected by residents. To be eligible for supplemental security income, an individual must have technical factors or roles that are not related to disability or blindness before the disability or blindness is even considered by Social Security. Again, you see that an individual

has to have limited income to qualify. That is under \$750 per month and limited resources, \$2000 for an individual or \$3000 for a couple if it is a child under age 18, mom and dad's income along with their resources may be deemed to the child or that means it is assumed to be available to be used. As a result the child may or may not qualify for benefits until they turn age 18 and that child becomes an adult. Then the resources are no longer considered. This is why you will sometimes even the child under age 18 does not qualify for SSI despite their disability, suddenly when they turn age 18 they reap high -- they reapply and become eligible as an adult. If an individual meets the income role than they have to meet the definition of disability. There is a different definition for an a child and each are based upon a different listing of impairment in the federal code of regulation.

I might also add that there is a different definition of disabilities for an individual that is blind under the SSI rules because they do not have to meet a duration requirement, that is not a factor. There are some other additional technical requirements like U.S. citizenship, or certain categories of aliens along with other rules. With this presentation we will focus more on individuals that are more in a disability role and we will focus on adults and on working. This presentation is not meant to provide training on the rules for becoming eligible for a benefit. It is actually more or less to provide you with information on how someone can become financially EmpoweredNYC by working and by using the Social Security work incentives. Now let's briefly look at some examples of some income which is not counted in the supplemental security benefits program. You will see on your screen a variety of items, value of food stamps, housing subsidy, home energy assistance and with many people that receive supplemental security income benefits, they also receive a variety of other public benefits. So working can actually affect a variety of benefits. With this presentation we are focusing on how working and using specific work incentives affects the Social Security benefit. I would encourage people that are thinking about working or encourage providers that are working with individuals who are thinking about working, I would encourage them to make rebuttals to the office of financial increment pilot sites so the individual can get a full picture of all benefits again, there is other types of income based upon the nonprofit agency, impacts, refunds, income tax refunds including the earned income tax credit or deposits into an ABLE account. In the next month or the following months you will have another webinar that will be involving ABLE. We are coming to a poll question now. Our first poll question is, if you are a single individual who receives supplemental security income, can you have a balance of \$95,000 in an ABLE account and continue to receive a monthly SSI pavement -- payment? Could you please answer yes or no and we will go over the results. We will wait a minute or so.

The results are coming in.

There are a lot of responses so far.

About half of the participants have answered. It was on the right side of the screen and you can tap yes or no for that particular question. There is about 47 left to answer.

Okay. In the interest of time, can we talk about some of the results?

Sure, the results are, 51 of you indicated yes, 24 indicated no .

Okay, with that question , 54% have answered yes and they are correct. You actually can have a balance of \$95,000 in an ABLE account and continue to receive your monthly SSI payments and actually, assuming you meet the other factors of eligibility

you can actually have up to \$100,000 in that account and it actually is not counted as a resource for supplemental security income benefits. That is really something that many people that are working can use to save money for some of their disability related expenses for the future.

So that leads into some of the resources actually which are not counted. You will see on our screen some of the resources for primary residence. It is one vehicle used for transportation. It could be an SSA special-needs approved truck. It could be ABLE counts up to \$100,000, it could be resources protected under a path, medical devices and adaptive equipment or income tax refunds including the earned income tax credit for up to 12 months after receipt. With this slide in particular, with the earned income tax credit, it used to be counted and exempt for only up to nine months. I am just throwing that out there so that you know that even sometimes you think you know the rules or you have heard the rules, they are subject to change. It is always important to check with the office of financial empowerment with a financial counselor there to see what the current roles are. Earned income tax credit after the month received is not counted as income in the month received but when it is saved it is excluded up to 12 months. If we look at the special needs trust or pooled trusts that can be counted as unearned income with money taken out of that account . When it is in the special needs trust or the pooled trust and it is SSA approved, it is not counted. Remember, there is a big difference between income and resources. I will give you a tip you, if you have a special needs trust or a pooled trust that could fund or contribute to an ABLE account. I encourage you to participate in the webinar on ABLE, you will learn many great tips on being financially EmpoweredNYC or tips that you could PASS on to some clients with regards to some of the income and resource related roles .

Let's talk about Medicaid for a moment, once you are determined to be eligible for supplemental security benefits , in New York you read -- you receive state administered Medicaid that starts immediately. It is like that in most states but not all states. Medicaid is we know is a federal insurance program and a state program. Now let's go on to some of the supplemental work incentives. Like we said last month, they are special rules that Social Security has in place. It makes it possible

for individuals to receive SSI to work and still receive their monthly payments and their Medicaid. The work incentives are there to support beneficiary efforts to become self-sufficient for working or to even supplement their benefits through working. It is probably the best way that I can think of to begin a journey to financial empowerment. When you are continuing to participate in the trainings and the webinars, you will see there are so many other steps that you can take to improve your financial well-being and become financially EmpoweredNYC. To begin becoming financially EmpoweredNYC it is always recommended that a beneficiary contact the financial empowerment center before beginning to work. I'm saying this for a lot of reasons. It is also crucial that a training professional look at the benefits and type of benefits received to see if there is anything the beneficiary needs to consider before taking the first big step, things like what type of a medical review diary does that person have, will it cause a medical review to be generated if they work? Is that person in a five-month waiting period if they are receiving SSDI benefits, have they completed an E PE or are they in an initial period. It is really important that an individual with disabilities check with the financial empowerment center and check with the financial counselor to get the accurate information that they might need.

How can work incentives help? Work incentives can help an individual with a disability to transition to work and keep more of their income or to maintain their Medicaid. With more income, an individual can pay for better medical care or work related expenses that can save money, build assets, live in a better or safer neighborhood, they can meet new people or become more independent. It is all about living the type of life that they want if they choose to work and not limit their choices in life. It is about learning about work incentives and the choices there. It is also about planning for the future. Now, an individual can actually work at whatever level they choose is best, part-time or full-time, with that being said, I just want to mention something that I often hear individuals say, I can only work at the part-time level or Social Security will cut off my benefits. I think it is more important to clarify that Social Security does not look at whether a person is working part-time or

full-time, they really do not care if they are working part-time or full-time when they are employed. But they do look at their earnings, the amount of their earnings. Sometimes I hear providers say, yes, it is okay to work part-time, but full-time is not an option and sometimes that holds individuals back because many are capable of working more hours. I think it would benefit their financial situation. When there are questions related to the level of work or to earnings, particularly with the beneficiary received for a variety of public benefits like many SSI recipients, we see it is always crucial again to talk with a trained professional.

I will give you a quick example, a provider could tell an SSDI beneficiary that they could work at whatever level they choose for nine months and it will not affect their benefits, but they might not consider the other public and if it's that they received. If this particular individual, let's say they are on a home and community-based

services way -- waiver, there are different income limits under that program,

they are different than the SSDI limits under that program and that can affect the waiver. We all know that people that receive waiver services, many of those services are very critical for that person.

There are some example shown on your screen and some of the work incentives that we will talk about

are all very powerful work incentives. You can see the five ones that we will talk about today, the students earned income exclusion, the earned income exclusion, the plan to achieve self-support, section 1619 B, or continued Medicaid while working, and expedited reinstatement. Let's start out, we are going to talk first about the student earned income exclusion the students earned income exclusion can only be used by an SSI recipient. If someone is receiving SSDI or disabled widows benefits they cannot use this. The SSI recipient has to be under the age of 22 and regularly attending school. Social Security does have some rules on what is or what constitutes regularly attending school, but all you need to know is that it does not mean that individual needs to be in full time, does not mean they have to be in a formal classroom setting. If individuals are under the age of 22 are regularly attending school and working, then Social Security will not count all of their earnings

when they determine what the SSI payment amount will be. You will see on your screen up to \$1820 of earnings each month can be excluded under this work incentive, or up to \$7350 of earnings per year. That is a lot! We are going to see in the next slide an example of this. We have one, one is 19, he is an individual with disability, he receives SSI, he graduated from high school and began attending school. While accepting school -- while accepting the job he accepted a job working five days a week, four hours per day and we use the formula that Social Security uses without pay stubs and they see that he is earning \$1299. We look at his gross earnings at \$1299, the student earned income exclusion allows him to exclude up to \$1820 per month. He has zero in countable earnings, his SSI payment is \$750 per month. His earnings are \$1299 and his total income is \$2049. If his SSI payment is not reduced this time because he chooses this earned income exclusion, a powerful incentive. What happens to the SSI payment if we have a working SSI recipient and they no longer qualify for the student earned income exclusion? Maybe they are over the age of 22 or maybe someone that is not attending school? You see on this slide that Social Security applies a general \$20 exclusion and a \$65 earned income exclusion. What that means is they do not count the first \$20 of earnings, they don't count the next \$65 of earnings when they determine what the payment amount will be. After they subtract that total of \$85, they divide their earnings by half and that is the amount which reduces the SSI payment. We will see an example on this next slide.

On the next slide we see that Juan again is 22, still attending school, doing well he is doing so well that his employer gave him a raise. He works five days a week, four hours a day, \$16 per hour. He makes \$1385 and \$.60 per month. Social Security from those earnings, they subtract a \$20 general exclusion, they subtract a \$65 earned income exclusion. The divide in half and that ends up being \$650.30 in

countable earnings. That is the amount which reduces the \$750 SSI check and what remains is \$99.70. That is the new SSI payment amount. When you add that to his earnings, he is still in a better position by working, he has \$1485.30 in total income. Now folks, the way the it works is when Juan records his earnings Social Security puts those earnings into the computer and the computer will automatically

apply these exclusion so that Juan does not have to ask them to apply this, it's just automatic. Now we are ready for the second poll, with the second poll, an SSI recipient must receive at least one dollar in SSI each month to keep Medicaid coverage, is that true or is that false? They have to have at least one dollar in SSI to keep their Medicaid, true or false? >> Okay, we will just wait a moment.

>> Okay, do we have a lot of responses?

Yes, we have about 50% that have participated. I will just let everyone put their votes in and then end the poll and afterwards the actual figures will show.

Okay .

I will close the poll now.

Okay.

Can you tell us the results? >> So we have 24 people that indicated true and 39 indicated false. The poll results will be showing shortly.

The answer to that is, no. You may hear that this is a fact and it actually is a myth that you must have at least one dollar in SSI for Medicaid to continue. This truly is absolutely false. I think this may have stemmed from the fact that when an individual applies for supplemental security income benefits they have to be eligible for a cash payment, at least a one dollar cash payment for one month before qualifying for 1619 B. After an SSI recipient goes to work, their Medicaid can continue if earnings either alone or in combination with other income is too high for an SSI payment. Know to qualify, an SSI recipient has to meet all of the other rules of eligibility. If SSI benefits stopped due to excess resources or if they stopped for any reason other than earnings, their Medicaid can actually stop. To qualify for 1619 B, an individual, an SSI recipient has to meet the five rules shown on this slide. Those have to have been eligible for an SSI cash benefit for at least one month before becoming eligible for 1619 B. We talked about that. They must still have a disability, what that means is they did not have a medical continuing disability review order because the disability to cease.

They must meet the SSI eligibility requirements except for their earnings. They must need to continue Medicaid to work, and they must earn under the state threshold level for the gross earned income that is insufficient to replace SSI and Medicaid and any other publicly

funded Medicaid benefits. In New York State, the state threshold level is \$45,812. That amount varies from state to state. If someone is earning above that amount, they can actually apply for an individualized threshold with Social Security if again, their earnings cannot replace their SSI, their Medicaid, or any publicly funded attendant care benefits.

On this slide we have an example of calculations with earnings in 1619 B. On this we see that Juan is 23 years old, he graduated, his employer was pleased with his progress and productivity and increased his hours, he is now working 30 hours per week and earning \$16 per hour. He secretly wants to pay down his student but by working more hours and earning more money, but he is afraid. He is afraid to lose his SSI cash payment. He is afraid to lose his Medicaid completely. With the amount of hours that he is working, and his hourly wage his earnings are \$2070.40 per month. Social Security subtracts the general exclusion of \$20, \$65 earned income exclusion, they divide that in half and the countable earned income is \$996.70. That is far more than the \$750 SSI payment that means that his SSI payment 0 dollars. His Medicaid continues so long as he meets the rules on the prior slide. He continues automatically. What Social Security does is they enter the information into their computer, their computer system transmits a code to the state saying the Medicaid continues and the Medicaid will continue. Now the wet -- next work incentive we will talk about the plan to receive self-support or PASS.

This is for those that are receiving SSI or can become eligible for by setting aside some of their earnings, some of their unearned income, or by setting resources for a set period of time for items to use or for services needed to achieve a work goal. Their work goal must specify an individual job. When complete this will either decrease for people receiving SSI it would decrease the amount of SSI that they receive, or, if it is someone who receives SSDI also, it must totally eliminate that benefit if they achieve their work goal. Work goals could be something like someone wants to become a registered nurse. Their expenses could include

paying for a portion of their education not covered by grants or not covered by other programs. Maybe they have to purchase books or pay for transportation to and from school. That could be someone that could benefit from past. It could be continuing to work even in the current job. It does not happen very often but it is possible to have a PASS for something like that. Perhaps you have an individual or someone with an intellectual disability and they are either working as an assembler or doing data entry work. They have a job coach and they want to work more hours with less support but they need someone to pay for that job coach. They are paid for for a limited period of time. They are not on a waiver which can pay for it. They need somehow to find a job coach and a PASS could be the answer for something like that. A work goal cannot be something like I want to get a degree, I want to purchase a vehicle, I want to buy a computer. It has to be a specific goal, registered nurse, an accountant, a plumber, a maintenance worker, or something like that. Again, for SSI recipients, if they achieve their work goal, the amount of money they received by achieving the work goal

must decrease the amount of SSI benefits they receive and for those receiving SSDI benefits, the goal would be at the SGA level or higher so that it would totally eliminate that SSDI benefits. Social Security figures that they will not count the income or the resources but the beneficiary is saving and setting aside for those items or expenses that they have under their past. That means either an SSI payment or higher SSI payments.

On this slide you will see some examples of past examples, this could be childcare, transportation, or perhaps it would be equipment, goals, or uniforms for a job.

On this slide you will see an example of how PASS works. In our example we have Tim, Tim needs to buy for a plumbing apprenticeship program, he works 10 hours per week and his employer pays for apprenticeship schooling. Tim is setting aside \$357.50 per month in his PASS for tools and transportation to get to and from his job.

In the first column you will see how working affects Tim's and if it's without PASS. He earns \$800 per month and for Social Security he does calculations and accountable income of

\$357.50 and that reduces the SSI payment to \$392.50. In that second column, you will see how using the PASS for expenses and for tools and transportation affect his PASS. He is still earning the same amount. He is still saving the same amount. \$357.50. When Social Security deducts his PASS savings from the incomes account is countable earnings or income is 0 dollars which means that his work does not receive the SSI benefit due to the PASS. On the bottom line you will see the comparison of the income when he uses this PASS and when he is not using this PASS.

You can see that it is very beneficial for those that can use a PASS to achieve their work goals when they have expenses for items or services needed to achieve that goal.

The last work incentive we will talk about today is expedited reinstatement. Expedited reinstatement is a safety net for individuals that work their way off and if it's and they are terminated but for one reason or another they have to return to the disability role. It allows the beneficiary, and that can be an SSDI beneficiary or an SSRI beneficiary to again begin receiving benefits if they cannot continue to work or if they have to reduce their earnings to under a substantial gainful activity level. We talked about SGA last month and we said that is \$1180 in countable earnings. To qualify for expedited reinstatement an individual has to apply for that within five years of the date they were terminated. Their Medicare and Medicaid could start up immediately and provisional payments start up immediately for up to six months while Social Security is processing their pay. I just want to mention one thing on the slide, there is a big difference between termination and suspension of benefits. Payments have to be terminated when someone is in 1619(b) status there payment is suspended, not terminated. When someone is in an extended period of eligibility and they are working

above the substantial gainful activity level, their benefits are actually suspended, they are not terminated they could be reinstated without using expedited reinstatement. This is just the work incentive for people that were terminated because they are working at such a high level that they work their way off benefits. >> How and when to report earnings, it is important that SSI beneficiaries report monthly during the first six days of the month. The SSI payments have to be adjusted to go up or down based upon the earnings that Social Security counts there is a variety of ways that SSI recipients can report to Social Security and several are shown on your screen. An SSI recipient can set up both accounts and use the online wage to report the application.

To do that they must not start another job or with Social Security they must have reported their earnings at least once to Social Security so that the employer identification number is entered into the Social Security system. They also can use a mobile wage reporting application or an SSI telephone wage reporting system. Or the last way is they could call, fax, or write to the local Social Security office and provide their pay stubs.

On what to report, on the first webinar on SSI we discussed about communicating and staying in constant communication with so such -- with Social Security. When someone begins working they need to report the name of their employer, the number hours a week -- per week, any changes if they get a raise, a promotion, the date that they started their job, the name of their employer, the date they started, the date they stopped working, their Social Security number, and the need to provide their paystub on which they have noted their Social Security number and their name. Often times pay stubs do not include the Social Security number and Social Security sometimes find it difficult to find a particular person in the system particularly if you have a common name.

Some reporting tips, regardless of whatever method is chosen, one tip is to sign up online to receive monthly reminders on either text message or email reminders to report. If both SSI and SSDI benefits are received it is always helpful to make two copies and provide one copy if you are reporting via fax, or in person to the SSI unit or the SSDI unit to always keep a copy of anything that you give or you receive from Social Security for your records and always maintain a receipt. Under the law Social Security is required to provide a receipt no matter how work is reported, that is under the Social Security protection act and could be used later should an overpayment actually occur.

SSI work incentives and financial stability, you can use more than one work incentive at the same time. Work incentives allow an SSI recipient to keep earnings and become financially EmpoweredNYC. We learned that 1619(b) allows ongoing access to Medicaid while working. We also learned it is possible to immediately get benefits back if they are lost due to employment through the work incentive expedited reinstatement.

With that, Nancy I will turn this back over to you.

Thank you so much Marlene, were absolutely wonderful information. I have had the pleasure not only of listening to you, but also looking at some of the questions and answers that have been coming in and out. I have questions for you and I will give your throat a break and go through a few slides first. That first is action items. We are very happy that we had close to 150 people participating today. Please keep joining us each month to build your knowledge base and level of comfort regarding financial empowerment. These use the tools that you learned

and the benefits because I think Marlene showed pretty critically between last month and this month the differences between benefits of SSI and SSDI and they are huge. This is important to know what benefits someone is receiving.

Another action item is to remember that we will offer free and confidential counseling services. Please get ready to refer your customers to this new project that will be coming this fall. Also please let us know if you would like to join our referral network. You can join that network by contacting Wanda Lopez. That email is on your screen.

And we have some resources for you and then we have some contacts. We will have a few more questions.

Some great resources, one is the Social Security administration, they have a wealth of information on their website. Then beneficiaries can also call the toll-free number and get information to help them out as well. New York protection and advocacy for beneficiaries of Social Security which is also the PASS program, anyone that is having difficulty with the Social Security administration, they are a great advocacy organization. Also work incentive planning and assistance. Post those at community college that offer work incentive plantings and assistance. We will also be providing through the pilot project, we are happy to be able to give you information

about those that are interested in going back to work and the great benefits of Social Security has to offer. You can go to choose work.org for that. Lastly, Marlene mentioned PASS plans. Cornell University has a great tool, it is PASS online.org, very easy, it gives you sample passes and the opportunity to write out your PASS and save it on the website. So really some great information there.

Moving on to contacts, we have myself, Nancy Boutot, I know we had a couple of questions in the chat box that were pretty in-depth and complicated. Feel free to send your questions to me and I will make sure that they get answered.

We already told you the contact information for Wanda Lopez. Also Krista Rivera with the office for financial empowerment and of course Abby Mayerhoff with the mayor's office. We are all here to answer questions about our specific program or the pilot project.

Marlene, there is a question that would be good for you to answer that someone had is there an application process for 1619(b) ? How does one get that?

That is a great question, there is no real application to apply for 1619(b) . What is really important to trigger 1619(b) is for any SSI recipient to regularly report their earnings to the SSI program and SSI will in turn input the data into their computer system and that is unless of course the person's self reporting using Social Security or the other means, once everything is posted to the record in the Social Security computer system, there is a data exchange and Social Security sends the information to the state agency for Medicaid programs . It shares that data, the code is transmitted and 1619(b) , the Medicaid continue so there is no Medicaid application.

Grates, thank you so much.

We also have another question that I will be able to answer and that is where can we access the resources that we just mentioned?

I will let everyone know to go to our website and you will be able to click on all of our previous webinars and get all of the information including the resources that we mentioned today. Today's webinar should be up on the website in roughly 1.5 weeks to two weeks. Moving on to our final slide, this addresses someone else's question, join us for our next training . Someone had a question about ABLE counts. We were able to answer that in shop but I want to let everyone know that next month, Tuesday, October 9 at 1 PM, we will have the next webinar on NY ABLE: Financial Empowerment and ABLE Accounts . You will be able to learn much more about that and the registration link is there for you to join us. Once this survey ends , or I'm sorry, once the PowerPoint ends, a survey will pop up. We really hope that you enjoyed the examples that we gave today, that was from your feedback from our last webinar. We are definitely using your feedback to help us develop the training series to meet your needs. Please take a moment to answer our survey. Thank you very much for your time today and we look forward to talking with you next month. Bye-bye. >> [Event Concluded]