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Building Financial Security for
People and Families with Disabilities



Mayor's Office for
People with Disabilities

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NEW YORK CITY

Overview of SSI: Benefits and Work Supports



Building Financial Security for
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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



Wanda Lopez
Assistant Director of
Special Projects
New York City Office
of Financial
Empowerment
walopez@dca.nyc.gov



Frances Liu
Vice President,
Citi Community
Development
frances.liu@citi.com



Martha Jackson
Assistant Commissioner,
Employment and Business
Development
Mayor's Office for People
with Disabilities
nycatwork@mopd.nyc.gov

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



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

Today's Presenter



Marlene Ulisky

Manager, Financial Empowerment
National Disability Institute

nboutot@ndi-inc.org

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

- Gain a greater understanding of the Supplemental Security Income Program.
- Learn about several work incentives and how to apply them while working to reduce the earnings Social Security counts.
- Learn how to keep Medicaid While Working Section 1619(b).
- Change the focus of benefit limits to financial stability through employment.
- Learn about resources that can help.

Supplemental Security Income (SSI)

What is SSI?

- SSI is a needs based benefit paid by the Social Security Administration to aged, blind or disabled children and adults with ...
 - Limited income; and
 - Limited resources.
- It is intended to provide food and shelter.
- It is funded by general tax revenues.
- In New York and in most states, SSI recipients are also eligible for Medicaid.

What is the Maximum Amount Paid?

- SSI payments are capped at a Federal Benefit Rate (FBR):
 - \$750 per month for a single individual
 - \$1125 for a couple
 - The amount is affected by many things.
- In New York and in some other states, a supplemental payment is paid.
 - In New York, it can be up to \$87 per month.
 - The amount is affected by several factors.

Eligibility

- Must meet non-disability rules before disability is considered.
 - Must have limited income
 - Must have limited resources
 - \$2,000 for an individual
 - \$3,000 for a couple
- Must meet the definition of disability
 - Child (under age 18) or
 - Adult (18 or older)

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

Examples of Income Not Counted

- Value of Food Stamps
- Housing subsidy
- Home Energy Assistance
- Food or shelter based on need provided by nonprofit agency
- Income tax refunds including Earned Income Tax Credit
- Deposits into an ABLÉ Account

POLL #1

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 monthly SSI payments?

Yes

No

Examples of Resources Not Counted

- Primary residence
- One vehicle used for transportation
- SSA-approved Special Needs Trust or Pooled Trusts
- ABLE accounts – up to \$100,000
- Resources protected under a Plan to Achieve Self Support (PASS)
- Medical devices and adaptive equipment
- Income tax refunds, including the earned income tax credit up to 12 months after receipt

Medicaid

- Once an individual is determined eligible for SSI, that individual will receive state-administered Medicaid. Medicaid starts immediately.
- Medicaid is a federal/state medical insurance program.

SSI Work Incentives

Work Incentives

Work Incentives are special rules that make it possible for people with disabilities who receive Supplemental Security Income Benefits to work and still receive monthly payments and/or Medicaid.

How Can Work Incentives Help?

SSI Work Incentives can help by allowing an individual with a disability to transition to work and ...

- Have more income;
 - Pay for better medical care or work-related expenses
 - Save money and build assets
 - Live in a better or safer neighborhood
 - Meet new people
 - Become more independent
- Work at whatever level they choose – part-time or full-time;
- Maintain Medicaid coverage.

Examples of SSI Work Incentives

- Student Earned Income Exclusion
- Earned Income Exclusion
- Plan to Achieve Self Support
- Section 1619(b) Continued Medicaid While Working
- Expedited Reinstatement

Student Earned Income Exclusion (SEIE)

- Applies to an SSI recipient who is a student under age 22 and regularly attending school.
- Social Security does not count the following when they figure the SSI payment:
 - Up to \$1,820 of earnings each month
 - Up to \$7,350 of earnings per year

Student Earned Income Exclusion: How it Works

Juan, age 19, is an individual with a disability who receives SSI. He graduated from high school and began attending CUNY.

While attending CUNY, he accepted a job working:

- 5 days per week
- 4 hours per day
- \$15 per hour

$\$15 \times 20 \text{ hours per week} \times 4.33 =$
\$1,299 per month

1299.00	Gross earnings
<u>-1299.00</u>	SEIE Up to \$1,820 monthly
0	Total countable earned income
\$ 750.00	SSI payment
+ <u>\$1299.00</u>	Earnings
\$2049.00	Total Income



Earned Income Exclusion

- SSI makes deductions from income to determine how much in SSI will be paid:
 - The first \$20 in income is not counted as a general income exclusion.
 - The next \$65 of earnings is not counted as an earned income exclusion. Then, one-half of the remaining earnings are excluded.
- The amount left reduces the SSI monthly payment, but SSI recipients have more income by working.

Earned Income Exclusion (EIE): How it Works

Juan is now 22 and still attending CUNY, and he is doing well. He is doing so well at work that his employer gave him a \$1 per hour raise:

- 5 days per week
- 4 hours per day
- \$16 per hour

$\$16 \times 20 \text{ hours per week} \times 4.33 =$
\$1,385.60 per month

1385.60	Gross earnings
<u>- \$20.00</u>	General exclusion
1365.60	
<u>- \$65.00</u>	Earned income exclusion
1300.60	Remainder
<u>÷ 2</u>	Half of remaining earnings
650.30	Total countable earned income



$\$750.00$ Full SSI check – $650.30 = \$99.70$
(SSI payment)

$\$99.70 \text{ SSI} + \$1,385.60 \text{ Earnings} =$ **\$1485.30**
Total Income

POLL #2

An SSI recipient must receive at least \$1 in SSI each month to keep their Medicaid coverage.

True

False

Medicaid While Working: Section 1619(b)

- After an SSI recipient goes to work, Medicaid coverage can continue, even if earnings (alone or in combination with other income) become too high for an SSI payment.
- To qualify, an SSI recipient must meet all other rules of eligibility. If SSI benefits stop due to excess resources or for any reason other than earnings, Medicaid may be stopped.

Section 1619(b) Eligibility

To qualify for 1619(b), an SSI recipient must meet **all** of these rules:

- **Must** have been eligible for an SSI cash benefit for at least one month before becoming eligible for 1619(b);
- **Must** still have a disability;
- **Must** meet SSI eligibility requirements except for earnings;
- **Must** need continued Medicaid in order to work; and
- **Must** earn under the state threshold (\$45,812) or have gross earned income that is insufficient to replace SSI, Medicaid and any other publicly funded attendant care.

SSI Calculation: Earnings and 1619(b)



Juan is now 23 and has graduated! His employer is pleased with his progress and his productivity and has increased his hours to 30 hours per week:

- 5 days per week
- 6 hours per day
- \$16 per hour

Although Juan would like to pay down some of his debt by working more hours and earning more money, he is afraid to lose his SSI payment/Medicaid completely.

$\$16 \times 30 \text{ hours per week} \times 4.33 =$
\$2,078.40 per month

2078.40	Gross earnings
<u>- \$20.00</u>	General exclusion
2058.40	
<u>- \$65.00</u>	Earned income exclusion
1993.40	Remainder
<u>÷ 2</u>	Half of remaining earnings
996.70	Total countable earned income
\$750.00	Full SSI check – 996.70 = \$0 (SSI payment)

\$0 SSI + \$2078.40 Earnings = \$2078.40 Total Income

Medicaid continues under 1619(b)

Plan to Achieve Self Support (PASS)

- If an individual with a disability receives SSI or can become eligible for it, a PASS allows them to set aside ...
 - Earned income
 - Unearned income (other than SSI), or
 - Resources... for a defined period of time to use for expenses needed to reach a work goal.
- When Social Security figures the SSI payment, they do not count the income/resources set aside under the PASS plan.

Examples of PASS Expenses

A PASS plan can help an individual save money to pay for the following:

- Education or training
- Job coaching
- Attendant care services
- Child care
- Transportation
- Equipment, tools or uniforms for a job

PASS Example: How it Works

Tim needs to buy tools for a plumbing apprenticeship program. He works part-time -- 10 hours per week. His employer pays for his apprenticeship schooling. Tim sets aside \$357.50 per month in the PASS for tools and for transportation to/from his job.

	Part-time work	Part-time work with PASS
Paycheck	\$800.00	\$800.00
Subtract the General Income Exclusion	\$20.00	\$20.00
Remainder	\$780.00	\$780.00
Subtract the Earned Income Exclusion	\$65.00	\$65.00
Remainder	\$715.00	\$715.00
Count \$1 for every \$2 earned	\$357.50	\$357.50
Equals Countable Earned Income	\$357.50	\$357.50
---	---	---
Countable Earned Income	\$357.50	\$357.50
Minus PASS Expenditures	\$0.00	\$357.50
Remainder (Total Countable Income)	\$357.50	\$0.00
---	---	---
Base SSI Rate	\$750.00	\$750.00
Minus Total Countable Income	\$357.50	\$0.00
Equals Adjusted SSI Payment	\$392.50	\$750.00
Monthly gross income (earnings and adjusted SSI)	\$1,192.50	\$1,550.00

Expedited Reinstatement (EXR)

EXR offers a fast track to benefits reinstatement if ...

- A beneficiary or recipient worked their way off benefits;
- A reinstatement request is made within five years after the date benefits terminated;
- A beneficiary or recipient is either not working or is working under the substantial gainful activity level; and
- They have the same or a related disability.

They are eligible to receive immediate, provisional benefits and Medicare/Medicaid for up to six months while SSA is processing their case.

How and When to Report Earnings

It is important that SSI recipients report earnings to SSA **monthly** during the first six days of the month. SSI payments must be adjusted and can go up or down monthly based upon countable earnings.

There are a variety of ways a SSI recipient may report to SSA:

- Set up a “My Social Security” account and use the online wage reporting application.
- Use the Social Security mobile wage reporting app from a smart phone.
- Use the SSI Telephone Wage Reporting System (SSITWR).
- Visit, call, fax or write to the local SSA office.

What to Report

In the first webinar on SSDI, we discussed communicating with SSA and reporting the following:

- Name of employer
- Number of hours per week and hourly wage and any changes
- Date beneficiary started their job
- Date beneficiary stopping working (if applicable)
- Social Security number
- Paystubs (Include SS# and name on each if you are mailing, faxing or taking into the SSA office.)

Reporting Tips

- Regardless of which method is chosen, sign up online to receive monthly email or text message reminders at <https://www.ssa.gov/benefits/ssi/wage-reporting.html>.
- If both SSI and SSDI are received, it is helpful to make two copies -- provide one copy to SSI and one copy to SSDI.
- Always keep a copy (or original) of anything you give to or receive from SSA for your records.
- Under the law, SSA is required to provide a receipt no matter how work is reported.

SSI Work Incentives and Financial Stability

- More than one work incentive can be used at the same time.
- The work incentives allow an SSI recipient to keep more earnings and to become financially empowered.
- Section 1619(b) allows ongoing access to Medicaid coverage while working.
- It is possible to get benefits back again if lost due to employment through Expedited Reinstatement.

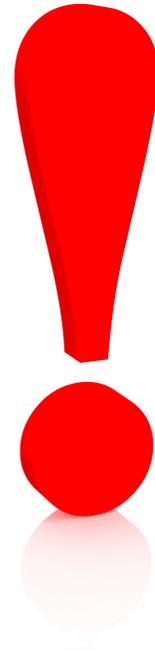
Action Items

Keep joining us each month to ...

- Build your knowledge base and your level of comfort regarding financial empowerment.
- Use the tools you learn about how to verify benefits.

Free and confidential Financial Counseling Services:

- Get ready to refer your customers to the new financial counseling pilot -- coming this fall!
- Please let us know if you would like to join our referral network.
- To join this network, contact Wanda Lopez at walopez@dca.nyc.gov.



Resources

Social Security Administration (SSA)

1-800-772-1213 or TTY 1-800-325-0778; www.socialsecurity.gov/work and www.ssa.gov/ssi/

Protection & Advocacy for Beneficiaries of Social Security (PABSS)

Disability Rights New York: www.drny.org/

Work Incentives Planning and Assistance (WIPA)

Hostos-CUNY Community College: 1-800-739-0118

Ticket to Work Program/ChooseWork

1-866-968-7842 or TTY 1-866-833-2967

Cornell University – PASS Online

www.passonline.org

Contacts

Nancy Boutot

National Disability Institute (NDI)

nboutot@ndi-inc.org

Wanda Lopez

Office of Financial Empowerment (OFE)

walopez@dca.nyc.gov

Crystal Rivera

Office of Financial Empowerment (OFE)

crivera@dca.nyc.gov

Abby Mayerhoff

Mayor's Office for People with Disabilities (MOPD)

amayerhoff@mopd.nyc.gov

Questions?



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Join Us For Our Next Training

NY ABLE: Financial Empowerment and ABLE Accounts

Date: Tuesday, October 9

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

Registration:

<https://ndiwebinars.webex.com/ndiwebinars/onstage/g.php?MTID=e04411eac626017a26711dea67640b47f>

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