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ABCs of Social Security Benefits and Work Supports + Where to Find the Experts

Shannon Edam

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>> Good morning, everyone, thank you for joining us for our webinar today. Next slide, please. My name is Michael Roush. I'm the director of the Real Economic Impact Network here at the National Disability Institute. Before we get started, I'd like to share housekeeping tips with you. Listening to the webinar. The audio for today's meeting can be accessed using computer audio, or by calling in by phone. If you select computer audio, please make sure your speakers on turned on or your headphones are plugged in. If you do not have sound capabilities on your computer or you prefer to listen by phone... you can dial 1‑929‑205‑6099 and enter the meeting code 946‑143‑285.

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Great... next slide, please? Submitting questions. Please use the Q&A box to submit any questions you have during the webinar. And... we will direct them accordingly. If your question is not answered during the webinar... or you're listening by phone... and not logged in, you may e‑mail me at nroush@ndi‑inc.org.

If you experience any technical difficulties during the webinar, please use the chat box to send a message to the NDI host or e‑mail Maggie Redden at mredden@ndi‑inc.org. The materials will be placed on the following websites. At National Disability Institute. Nationaldisabilityinstitute.org/resources/webinars. You can also access the recording on the Illinois Council on Developmental Disabilities website at www2.Illinois.gov/sites/icdd.

Great... and before we get into our presentation, we do want to do a poll, a couple polling questions. So... on your screen, you should see the prewebinar poll. If you could take a few seconds to answer these questions, that would be great. We'll take a couple seconds for you to answer these questions. Great... thank you, Maggie. We can close the poll.

Thanks, everyone for answering that. We'll do another polling at the end of the webinar today. For those of you who are new to the National Disability Institute, we'd like to share with you a little bit about our organization. At the National Disability Institute, we envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities. Am at the National Disability Institute, we collaborate and innovate to build a better financial future for people with disabilities and their families.

To learn more about our organization, please go to www.nationaldisabilityinstitute.org.

One of the initiatives that we have, we're working to innovate and to build financial stability and independence of people with disability. It's financial wellness for people with disability initiative. This training initiative is working to build the awareness on financial wellness strategies for people with disabilities and their families.

This initiative is in partnership with the Illinois Council on Developmental Disabilities. And we greatly appreciate their support to build a better financial future for individuals with disabilities.

With that, I would like to introduce Mariel Hamer, who is the Associate Director of Program & Policy at the Illinois Council on Developmental Disabilities to share a few words. Mariel?

>> Mariel: Good morning, and thank you, Michael. Can you hear me okay?

>> Michael: Yep, you're good.

>> Mariel: Okay... I'm so excited to welcome everyone to the webinar today. This is the third of many more to come. For those of you who are not familiar with the Illinois Council on Developmental Disabilities, our mission is to help lead change in Illinois so all people with developmental disabilities exercise their right to equal opportunity and freedom.

The council's vision is that every person in Illinois has the same rights, opportunities and ability to exercise choices so they can achieve self‑worth and personal fulfillment in all access of life.

What is important to know is that we are guided by a five‑year state plan and are excited to see the impact and increase individual and family advocacy in Illinois as a result of our grant with NDI.

With that said, I want to thank the National Disability Institute for the rich resources they are bringing to Illinois. NDI has been effective in addressing the unique needs of the developmental disability community as it relates to achieving financial wellness. This initiative will allow council the opportunity to provide a more‑targeted approach and financial wellness resources through education and training.

Today's information is super important and I'm very appreciative to all of you for taking time out to sit and learn. With, that I'll go ahead and hand it back over to Michael. Thank you.

>> Michael: Thank you, Mariel. We really appreciate you participating today and for the support of the initiative. Thank you.

Great... next slide. So... for today's webinar, we have a packed agenda. Today, we're going to share a little bit of information on Illinois disability statistics, some we've shared in the past, but today, we're really going to look at sharing information on Social Security Administration disability benefit programs. It's a very important component to building, for an individual to be able to navigate the public benefits, to be able to build their financial wellness. We'll be sharing some complex issues.

We'll also be sharing benefits information and counseling, looking at the resources and tools that you can access, to learn more about public benefits, particularly the, offered by the Social Security Administration. We will also have time for questions and answers at the end of the webinar. We'll close out by sharing with you a new training opportunity in the early part of 2020 that we will be hosting with the Illinois Council on Developmental Disabilities. Next slide?

So... we're very grateful today to have two amazing presenters. Our first presenter is our friend and colleague here at the National Disability Institute, Marlene Ulisky, who is the Manager of Financial Empowerment & Disability Benefits. She's also a disability benefits expert with the ABLE National Resource Center.

We also have Ron Mulvaney, who is with us. The Program Director with the Illinois Assistive Technology Program. And you'll learn more about the WIPA program, the work incentive planning assistance program.

You're in for a real treat, to have these two subject matter experts share information with us on Social Security benefits.

So... with that, Marlene, I'm going to turn it over to you to get us started.

>> Marlene: Okay... thank you, Michael and thank you, Mariel, also, and thank you to the Illinois Council on Developmental Disabilities for giving us this opportunity this morning.

During the last webinar, I know you learned from Katie Mets, [phonetic], my colleague about five key financial strategies that lead to financial wellness. As you can see on your screen, they include, first of all, establishing a goal, benefits planning and work supports, which is our focus today, employment, free tax preparation, financial education and financial coaching, and finally, asset development.

Before we go on, I want to explain what is benefits planning and work support. And benefits planning means seeking out and securing services of trained professionals that are well‑versed in understanding benefits and how working affects any and all benefits in individuals we see. We'll hear the terms benefits planners and benefits counselors, but they refer to the same individual who has work on work supports, which are also referred to as work incentives. You'll see those words used interchangeably during the presentation.

Work incentives are work supports allow individuals with disabilities to maintain either cash benefits or Medicare, Medicaid or other types of public benefits and to become self‑sufficient or to supplement.

As we go through this information, I just want you to keep in mind why benefits planning and work supports are foundational and a critical piece of the other strategies, as we walk through the slides, I think that, you'll see that some of the information, which appears simple on the surface, might not be so simple to interpret or to use and we highly recommend that anyone who chooses to work, seek benefits planning services which are at no cost.

Now... you may wonder how something could be at no cost, but... the services provided by a work incentive planning and assistance grantee, that you'll hear Ron talk about in a bit, they're funded by Social Security. That tells you how strongly Social Security actually believes in the services.

My goal today is not to talk in depth about benefits or about work supports, but... it's to provide you with the information so that you know why benefits planning, also called benefits counseling, is a critical piece when an individual receiving one or more benefits chooses to work. On the next slide, let's look at challenges an individual faces when they choose to work.

One of the largest challenges is navigating the maze of complex benefit systems and obtaining full and accurate information. Many of the fears are based upon incorrect information from neighbor to neighbor or friends to friends. Or information they've been provided by a government agency that administers the benefits. Benefits are very complex. When you ask a question of a federal agency, and perhaps you leave out just one small detail, that can change the entire response to your question.

The second challenge is the fact that beneficiaries, who are unclear about the effect of working on benefits, they're less‑likely to move forward along the employment continuum. Perhaps they want to supplement their benefits or received costly information about benefits in the past, they're less‑likely to continue to work or... perhaps, many of you probably heard about individuals trying to work and being hit with a larger payment. Many individuals receive benefits from Social Security, they receive a lot of federal, state, or local government benefits. Each of the programs can provide their policy, their rules and information about their specific programs that impacts all benefits that person may receive. For example, the roles pertaining to working, SSI and SSDI benefits. They're not the same rules that apply to income and earnings for the food stamps program.

Another example is resource limits, they're different for Medicaid benefits. Sometimes for Medicaid waiver programs or Medicaid buy‑in programs. When someone hears the word Medicaid, they think it's just one program and the rules are straight across the board and are the same. That's not always true.

Barriers to employment. They may be able to be overcome if supports and services can be identified and if connections can be made. One barrier to employment may involve an individual with an intellectual developmental disability and chooses to work. Perhaps he or she has tried and tried to work, but it never worked out. They hear about benefits planning and counseling, referring to Vocational Rehabilitation, VR provides them with some of the services they need, including on‑the‑job training or job coaching... and with that connection and perhaps a later connection through their Medicaid waiver program, they receive additional job coaching services, which provides the support they need to continue to work successfully. The benefits planner can help them use the Social Security work support and tell them how an ABLE account may be able to help them.

Again, as you can see, financial wellness continues when the benefit planner is involved. Finally, a large challenge is serving all the individuals who choose to work. Some of the programs we'll talk about have capacity issues and services might not be delivered quickly. Because of the last challenge, we've given you options, you'll hear later on the presentation on where to find some of the services you need, depending on where you are in the employment process.

On the next slide... in light of all of the challenges, I wanted to start out briefly by talking about the two programs under which Social Security pays a disability‑based benefit. And I'm doing this as a foundational piece so that you have a greater understanding of the need for benefits counseling. Social Security, as you see on your screen, they have two programs to support individuals that are unable to work at a Substantial Gainful Activity level.

Social Security uses a number as a guideline of Substantial Gainful Activity and that number is $1,220 a month. Or... $2,040, only if that individual is blind. When someone is performing a job for either pay or profit.

Now... when Social Security looks at whether or not someone is disabled, the first thing they look at is whether they're working at that level and if they are, they're not disabled, despite the severity of any medical condition. For both of the programs, the definition of disability is the same, for an adult, but disability is evaluated differently when the individual is blind and they're applying for Supplemental Security Income benefits.

That first benefit is SSDI, Social Security Disability Insurance. On this screen, I listed only the dependents who have a disability and qualify on that record like a disabled adult child or widower. To qualify for that program, someone has to work recently enough and long enough and be paid enough in Social Security taxes to qualify. It is not a needs‑based program. Medicare comes along with it. In most cases, after 24 months. When I refer to SSDI benefits, I'm referring to any of the other disability‑based benefits, paid under this program.

To refresh your memory, for those of you who heard of a disabled adult child, with a disability before the age of 22 and qualifies under a parent's Social Security record. The other program is Supplemental Security Income benefits and that's an eligibility program for individuals who haven't worked enough or haven't worked long enough and it's a needs‑based program. Needs‑based means that Social Security looks at income and they look at liquid resources like money in the bank or cash on hand to determine if someone is eligible. And in most cases, in most states, Medicaid comes automatically with SSI benefits, but Illinois is a section 209B state, which means that Medicaid doesn't automatically come along with SSI. The individual has to apply for it separately.

On the next slide... moving on... let's go a little deeper and talk about similarities in the program. There's a definition of disabilities for an adult. It's the inability to engage in Substantial Gainful Activity by reason of any medically determinable impairment or combination of impairments which has lasted or can be expected to last for a continuous period of not less than 12 months or result in death.

An individual must be totally and permanently disabled under SSA's definition.

There are several work supports or work incentives that provide assistance to working individuals to move from benefit dependency to independence or to supplement their benefits. They allow an individual to exercise their choice, to enter, re‑enter or stay in the workforce and work at whatever level they choose by protecting their monthly payments, their health insurance coverage while they work.

The last similarity, I listed... with the two programs, it's the choice in obtaining services and supports under both programs. Individuals can choose from Employment Networks, Employment Networks are organizations that provide employment or related services under the Ticket to Work Program and... Vocational Rehabilitation or from work incentive counselors, or from both. With the last bullet, I want to relate choice with work incentives and counseling. They fund many of the organizations which provide the benefit counseling services.

On the next slide, let's look at some program differences and I included this slide so that you could see that identifying one's benefit being paid under one program is actually paid under another program, can cause quite a problem, particularly when someone chooses to work.

Working with individuals who have a disability and have worked with them, probably over several decades, more than I wish to admit, I could probably say that over half the individuals I've spoken with, don't know what type of benefit they received or whether they're even receiving multiple benefits, which we'll talk about in a moment. You can see the differences, I listed SSDI on one slide and SSI on another slide. SSDI has a financial cliff when someone is working over the Substantial Gainful Activity level. After applying and subtracting work supports. In SSI, it's a little different. The SSI program subtracts certain seclusions under the law and working causes an individual to lose $1 for every $2 earned, but they always end up with more money in their pocket by working.

You'll see some other differences, you'll see with number four in SSDI, an individual can save any amount of money and it doesn't affect benefits. With SSI, there's a $2,000 resource limit. If that limit is exceeded, an individual may lose their SSI benefit and their Medicaid benefit.

The last I want to mention is number six. Most work incentives and supports are different for each program. Most are different. It's really important that you know which program, under which program you're receiving a benefit or... whether you're receiving benefits under multiple programs. It's work incentives I want to talk about next and how they can help.

On the next slide... one of Social Security's highest priorities, it's to support individuals who want to work in beneath the SSDI program and SSI program, include a number of employment support programs, commonly referred to as work incentives or work supports.

Now the work incentives are special rules. They make it possible for an individual who has a disability and receives a disability‑based benefit to work at whatever level they choose, part‑time or full‑time and to continue to receive monthly benefits payments or gradually, transitional benefits or maintain Medicare or Medicaid. They must know the rules, though. And all of the rules are the work incentives are identified in the red book, as you can see on the screen in your link. Www.ssa.gov/redbook. That provides you with a wealth of information about benefits and about the work incentives. It sounds real straightforward and simple. But... is it?

On the next slide, let's just look at this, look at a research study completed by Mathematica. And Mathematica is a government contractor and it's looking at beneficiary knowledge of work incentives. Mathematica has done a lot of research under the Ticket to Work Programs since the law was passed back in 1999. The data in this graph is about 7 years old or so, but gives you a general idea where we are in terms of beneficiary knowledge. The graph was compiled using Social Security data on work incentive usage and data maintained by the Social Security‑funded WIPA projects. Work Incentives Planning and Assistance Projects, which Ron will talk about in a second.

You'll see in this graph, there's three shades of blue on this screen. The darkest blue color shows the percentage reporting knowledge when they first talked about the project. The medium blue shows the number of beneficiaries using work incentives and intake at the initial meetings.

Finally, the lightest blue color shown on the right of your screen, it shows the percentage of beneficiaries not using work incentives, but... the benefits counselor suggested they use it.

Now... notice the significant differences in what beneficiaries know about work incentives, what they're using, what they could be using and this graph, it kind of reminds me that very often, someone will hear about a particular work incentive, but they won't know quite how to use it. They won't know where to go, they don't know what documentation Social Security needs for them to use it and frankly, that's one of the main reasons why benefits counseling or benefits planning is so important.

Another reason they're important is complex issues. Let's go to the next slide and then the next slide. And... with someone else's question, the answer seems simple enough. Anyone can work. Somebody who receives Social Security Disability Insurance benefits, disabled adult child benefits, disabled widow remember widowers benefits, oftentimes when a question's asked, the answer isn't black and white, it's just important to seek benefits counseling prior to starting to work so that there are no surprises.

I listed a couple surprises here on your screen. Just so that you know this step is critical, these are things I saw when I worked at Social Security. A work‑triggered medical continuing disability review. Work can trigger a medical review if someone's case is diaried for review and expected. You need to know that and a benefit counselor will know that.

And... there could be other unexpected surprises and unexpected reopening of an allowance to a denial, due someone starting work a little earlier than they should have. They started working, perhaps, in their five‑months waiting period. That'll change things. That person will likely be over‑paid.

Or... not realizing that depending on how someone applies for benefits, they may not be eligible to use all of the work incentives. Perhaps someone applied for benefits using expedited reinstatement and they think they have another Trial Work Period, a nine‑month Trial Work Period and it doesn't start immediately. They have to be on the roles and receive 24 months worth of benefits before they're eligible for that. Someone needs to know that and a benefits counselor can tell someone if they're eligible for that, at that time.

On the next slide... to further complicate matters, individuals can receive more than one monthly payment from Social Security when they qualify on various records. You'll see concurrent entitlement when someone receives SSDI and SSI or a DAC benefit and SSI benefit, or you'll see dual entitlement when someone receives a benefit under their own record and a partial benefit under another record, like a parent or a spouse. Simultaneous entitlement. You'll see technical entitlement. When all of these things happen, the work incentives are applied separately to each benefit.

So... depending upon where someone ‑‑ when someone became entitled and where they are in the employment process, the dates of work incentive usage may be different. Someone may be receiving benefits under SSI and SSDI. Those work incentives are applied differently.

There also could be technical rules for continued eligibility that someone might not be aware of. If someone is receiving a disabled adult child benefit, if they marry other than another disabled adult child benefit, their benefit will terminate. It's really easy to become overwhelmed. It gets very technical and complex.

So... on the next slide ‑‑ to add to that ‑‑ how does employment affect other programs? To add to what's already complex, many individuals who have a disability receive benefits from other programs. Some are means‑tested, some are not means‑tested. The programs on your screen may have different income or resource rules. And working may affect each differently. There's Medicaid waivers, or Housing and Urban Development Assistance, SNAP assistance, Medicare savings programs which pay Medicare part B premiums and part of other costs.

The Medicare buy‑in, Worker's Comp, TANF, Defense Department, there's TRICARE. There are so many different benefits, it gets complex. What do you do?

On the next slide, you'll see, you don't have to be an expert. Should you be an expert? My answer is no, you don't have to be an expert. You have choice in where you go for the information you need to make informed decisions about how employment affects your benefits and you need to know the value of the information. You need to know where to find tools and resources that can help and you know where, you need to know where to find those experts. On all benefits received. Next slide. Benefits income and counseling.

The Social Security Administration provides information about working and the affect on monthly payments, Medicare, Medicaid. They have various experts in the office called Technical Experts, Work Incentive Liaisons or an Area Work Incentive Coordinator and others. These employees have the highest level of knowledge or technical expertise, but don't provide information on how working affects benefits other than those administered by Social Security.

Now... the Social Security AWICs have done a great job and just completed earlier this spring, a large national work incentives training initiative. Both of the Illinois AWICs played a critical role in training staff throughout the state of Illinois. The problem is, they provide information on Social Security benefits. They're not trained on providing information on other benefits in individuals they may receive.

Next slide? Benefits information may be obtained through the agency administering the separate Benefit Program. There's Centers for Medicare & Medicaid Services, Department of Agriculture, Department of Defense, state or local agencies, Department of Human Services, Housing and Urban Development, and others. Be alert for exceptions. VR provides benefits counseling and federal and state‑funded programs may or may not mirror some of the federal rules or guidelines.

And... with this slide, Ron... I think I need to turn it back to you. I think you were going to cover it. Back up one slide... Ron... can I turn it over to you?   
 >> Ron: You certainly can.

>> Marlene: I apologize, Ron.

>> Ron: Not a problem at all. I've had my thunder stolen before, it's all good. Thank you for having me. I'm the Program Director for the Illinois Assistive Technology Program which Michael told you about earlier.

One thing I want to say as I go through this, my responsibility in this presentation is to talk about where can you access information and also, how to be prepared when you're talking, before talking with a WIPA program.

With this slide... the one thing I want everyone to understand, it's very difficult to comprehend a lot of this information. With all of these different agencies operating in what I call silos, then you need to understand each individual's, each individual program's rules.

Now... what WIPA can do, or a trained benefits counselor can do is help pull this all together.

In 1999, when the Ticket to Work legislation was created, Congress realized that if you went to Housing and Urban Development, you learned about their rules. You went to Social Security, you learned about their rules. If you went to the DHS office in Illinois... you found out about Medicaid and Medicare savings programs, et cetera.

What we can do is pull all that information together so that you can have benefits interact. So... when you can contact, as Marlene said, these various agencies, you have to know what questions to ask. Because... when you do ask a question, at the highest level here... these federal agencies, they're going to answer your question, but they're not going to put the residual information around those questions, which is what WIPA is trained to do.

So... when you ask WIPA a question, or a trained benefits counselor, we put that residual information that is pertinent to that question. So... just keep that in mind.

The other thing I want you to understand is this is an ongoing building block‑type deal. You're not going to be able to sit down with a benefits counselor and learn everything you need to know in one session. This is very complex information, so... relax, obtain what you can, with a benefits analysis is written for you, you know... read through it more than once, because... it is written in very detailed way, but also very difficult information to understand. Okay?

The next slide, please? Benefits counseling, as Marlene had said, is free. However... keep in mind there, are some programs out there that do charge. If you can contact a number of different entities to get information, which I'll go over in a moment, but... you can also find help at the choosework.ssa.gov/findhelp. We refer people to that program if they want to find various resources.

Now... I like to tell people that we triangulate with other resources. We may triangulate with the Illinois Division of Rehabilitation. Because they're going to do the benefits counseling piece. WIPA will do the benefits piece. If you're needing supports to prepare, we're going to make that referral to the Illinois Division of Rehabilitation Employment Network, or you may have difficulty filling out application. We may make a referral to the Center for Independent Living so a specialist can help you fill out applications, organize your finances and so on.

So... keep in mind those pieces that, there are other resources we coordinate with and we'll talk about how to find those other resources on the next slide.

In Illinois, Kaylee Raymond does benefits counseling. She accepts all individuals that receive Social Security Disability Benefits. The prerequisite is first you have to be eligible for Social Security Disability Benefits, title 2 or SSDI and SSI benefits. One or the other or both. The prerequisite is being eligible for Social Security, not in application, but... being eligibility.

Once you're eligible, you can also contact an employment network if you want to receive services through them. And sometimes they have benefits counselors as well. And the WIPA programs I'll give you in a moment, the two entities in Illinois that are assigned WIPA projects.

They are more‑targeted and have a priority level providing services. We haven't had a funding increase since 2006, so... our main priority is working with individuals that are working and especially people that are working above the substantial gain for activity level. The next priority is those working below the substantial gain level. The third priority are people below the Trial Work Period limit.

The lowest priority is going to be individuals that, well... next would be the, those that have a job offer and then, we would, then, be with individuals that are not currently working. What happens to us, we get so many referrals, we have to apply this priority level. I know people in contemplation still need information. So I came up with a general information system. If someone is waiting for our services, we can get them what we call a packet of information which gives them the general information, so they can read through that and they can proactively contact us so that we're not chasing a lot of people around and eating up a lot of valuable time working with those individuals that are currently working. We try to get that information to individuals as quickly as possible and sometimes, that's enough just to get the general information and it gets them into going for a job and then we can do the comprehensive counseling for them. Had to create a system so we get information to people, but we can't do comprehensive benefits counseling to everyone, because we don't have the staff to do so. Next slide, please?

The Ticket to Work help line, if you're wanting general information, this was set up by the Social Security Administration so people could call and ask general questions. You could also find out the status of your ticket and that number is 866‑968‑7842 or TTY 866‑833‑2967. So... that's a place where you can also contact the National Call Center called the help line and ask those general questions. If you need additional information or more‑extensive services, they can make a referral to our WIPA program and the Mayor's Office in Chicago as well. Next slide, please?

The acronym WIPA and when I'm at presentations, often people have fun with the acronym. It stands for Work Incentives Planning and Assistance. Even if that person is working, they may have goals or get an opportunity to advance themselves, or take another position, become a supervisor. Each situation is different. We're here on an ongoing basis to help people strategize and move forward. We put that burden on the beneficiary, hey... this is a process, we can't rubber stamp this for you, it won't stay the same.

An SSI beneficiary, after they paid in enough, they, they accrue credits and once they get enough credits, they could become eligible and a different set of rules are applied. Understanding that WIPA counseling is an ongoing process to help people on an ongoing basis. You couple that with getting a lot of information from a lot of different entities, over time and through experience, at anything we do, we have better knowledge as we provide with visiting and revisiting the work incentives, Health Care options, how housing is affecting and ongoing.

We analyze, we're very comprehensive. We look at all the benefits and help you understand how state and federal benefits interact, so... it's, it's not easy to comprehend and often, it, if an individual needs assistance, we can triangulate with a family member and employment staff person. Someone that's helping them find employment, or often a job coach may help someone sit in on counseling sessions.

Whatever works for that individual is what we try to do to help each individual move towards their highest level of self‑sufficiency. That'll be different for each person. We're all unique and all have our own approach in how we proceed.

The Ticket to Work legislation in 1999 came about because Congress knew people couldn't get all the information. We became a one‑stop shop, like... information people. Like a traffic policeman who directs people where to go. When we do individual counseling, we only talk about what applies to you, not all of the other information that we can address in this counseling, in this presentation.

We are all certified. We go through a very rigorous certification, through Virginia Commonwealth University, and we have to do 18 credit hours every year with ongoing certification. So... you know... that ongoing training keeps us on the, on the cutting edge, to, you know... give you the right information on this.

Next slide... please? Two projects in the state of Illinois, the Illinois Assistive Technology Program, that I'm with. And we cover the entire state of Illinois, minus the city of Chicago proper. The city of Chicago is covered by the mayor's office. And... you know... we sometimes collaborate with [indiscernible] and her staff to help individuals that may move from our territory to theirs or visa versa. If the wrong referral comes in, we make sure those people get contacted by the appropriate WIPA project. We try to coordinate training every year.

Who is eligible? I think I touched on this awhile ago in my rambling, but... prerequisite is a person receiving SSI or SSDI, disabled adult child benefits, disabled widows benefits between the ages of 14 and full retirement age. A few years ago, Congress extended the retirement age, depending upon the year you were born. If you're 66 years old and your full retirement age isn't until age 67, we can help you understand the transition between disability benefits into retirement benefits. General questions can be given to the Ticket to Work help line and the phone numbers are there for you.

Expectations, we'd like for individuals to come with an open mind and not be pressured. It is very difficult for people to understand these benefits, so... through this process, of counseling, writing a benefits analysis, and then, being able to ask questions of us, to clarify that benefits analysis, people take that information and move forward with it.

Next slide... sorry about that. Ongoing with eligibility, in‑depth services for those that are working, have a job offer, actively interviewing for jobs, having interviewed in the past 30 days, have a job interview scheduled in the next two weeks. They're a Veteran or they meet the transition youth of 14 to 25. We have a priority level ‑‑ not everyone that meets this eligibility criteria will get in depth counseling, but... we will do our best to get them the right information they need so that they can get basic information ‑‑ so they can make a decision about moving forward.

So... I wish, in my ideal world, that I could counsel every person that contacts us and if that person moves toward employment, we will do the comprehensive counseling, but... there may be a longer wait for those working at a lower level than those at a higher level.

Individuals can gets information from the Ticket to Work help line, which is listed here, or they can also call the help desk to get more information. Or they can call the help desk. We assist beneficiaries in getting the right information about employment. We make referrals, give them the contact information to the appropriate entities that can help them. Division Rehabilitation Employment Network, Center for Independent Living, IPS programs created by Dartmouth, evidence‑based supported employment for individuals with psychiatric ‑‑ needing psychiatric assistance, they can help someone go to work and... improve their mental health by employment. Not only the Social Security Disability Benefits, but also the Health Care, stamp benefits, housing, it's a comprehensive approach and those supports are very important to help that person, you know... we try to make that a priority to get individuals all the supports they need.

I don't think this is my slide, Marlene.

>> Marlene: Okay.

>> Ron: I do appreciate the opportunity to go over that with everyone.

>> Marlene: Thanks so much. I guess we're going to wrap up and talk about enhancing your financial future. And... just know that the benefit programs administered by Social Security are very complex. We recommend that you seek professional services from a benefits counselor to make good decisions for yourself. You're building your financial future and your family's financial future. We know that it is possible to work and to come out ahead financially. Even when your benefits are reduced or a benefits counselor is show you that on paper. Working, also, is the only way to increase your monthly benefit amount or the monthly benefit payments to any dependents paid on your record. You can work at whatever level you choose. You can maintain your benefits, keep your Medicare, Medicaid or transitional benefits when you do understand the rules and the benefits counselor can help you with that. It is possible to receive benefits if they're lost.

Your goals are unique. Make wise decisions. On the next slide, we provided you with some resources and again... most of the resources, some of the resources were from the National Disability Institute. We have a multitude of webinars available on our website. We have provided a resource on where to obtain assistance from a community work incentives coordinator. Or from Vocational Rehabilitation. We provided you with a link for the Social Security Red Book and we provided you with a blog on how working will affect benefits.

You can go to those at your leisure and... read over some of the materials that we provided. With that... I think Michael, I want to turn it back over to you.

>> Michael: Thanks for sharing this great information with us today. We really appreciate it. We have five minutes left... but... before we close out and address a couple questions... Maggie, we'd like put the polling question back up and... we would like to ask everyone to take a few seconds to complete or answer each of the questions, the three questions that are on your screen.

All right... we can close up the toll. Thank you all, so much, for taking a few seconds to answer that. I do want to share with everyone that the presentation slides will be available on the NDI website. That we shared earlier and... we will, you will also receive an e‑mail with the, the archive of the ‑‑ a recording of this webinar. And it usually comes out via e‑mail to everyone that registered in about a week. Within a week. You should receive it.

We don't have much time, but I do want to have a couple questions, send a couple questions to our presenters. Presenters, please note that we only have three minutes, so... this is a speed round to try to answer the questions.

The first question that's come in is that, and Marlene, if you could address this, are there training programs on benefits that we can take? So... asking if there's other trainings to get more information?

>> Marlene: There are some training programs. I know, what I'd particularly be interested in is training in my particular state and I think Michael will talk about that in a minute. There's some Train‑the‑Trainer sessions that will be coming up in Illinois. So... I'd be first interested in that. You can go to our website, the National Disability Institute and there is some training posted there. Those are the best trainings that I can recommend.

>> Michael: Great, thank you. And... we will, in addition to the resources that Marlene shared, there's a variety of webinars on Social Security benefits, on the NDI website and other tools that people can access.

We really appreciate the great response we received today. Next year, in 2020, we will be doing another webinar series. And... so... let us know if this webinar was beneficial to you and you can look to see, to create additional webinars on understanding Social Security benefits. Next slide, please.

So... I want to share with you the opportunities to learn more as Marlene had mentioned. We will be doing a Train‑the‑Trainer session on a new curriculum that's been updated for the state of Illinois on financial wellness for people with disabilities. This training will take place in February and we just got the location yesterday and it will be held in Springfield. In December, we'll be sending out the registration link for people to apply to participate in the free training. That looked at a variety of financial wellness strategies including disability benefits for people with disabilities. So be on the lookout for more information on that training.

If you have any questions on this project or on financial wellness strategies for people with disabilities, please send us an e‑mail at ask@ndi‑inc.org. I'd like to thank the Illinois Council on Developmental Disabilities for their support in building the financial wellness for people with disabilities and for their support of the initiative. To bring this information to the state of Illinois. I'd like to thank our presenters for being here.

[Captioner has a hard stop at 12:00 p.m. ET].

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