

Employment choices for individuals: Work part-time, full-time, or not at all



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Arkansas Career Training
Institute staff***

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***EmployAbility Project
Division of Aging and Adult Services
Department of Human Services***

SSI and SSDI disability beneficiaries

- Almost 1 of 10 working-age Arkansans receives disability benefits
- Currently, 9.5% of Arkansans aged 18-64, and climbing steadily
- 159,469 individuals receiving SSDI and/or SSI
- Not sustainable

Social Security & SSI are valuable programs

- Income when you're not able to work
- Health care coverage when you can't buy insurance

However, disability benefits limit your options

Limited income

- SSI
 - Single - \$674/month
 - Couple - \$1,011/month
- SSDI – average benefit is about \$900/month

If you work, you'll have more money for important things

- Home or apartment
- Healthy food
- Clothing
- Reliable vehicle and gas
- Entertainment



Other reasons to work

- Be active and involved
- Use your skills and abilities
- Meet more people

Work can be therapeutic

Work can be stressful, but research studies have found:

- Reduction in psychiatric symptoms for those who worked, compared to those who did not work
- Higher levels of self-esteem, morale, self-efficacy, and overall life satisfaction

How do people qualify for SSDI and SSI?

- Severe disability that keeps them from performing substantial gainful activity
AND
- Have enough work credits to qualify for Social Security benefits, or
- Very poor to qualify for Supplemental Security Income (SSI)

What is SGA?

Substantial Gainful Activity

- To qualify for SSDI or SSI, you cannot be earning more than SGA
- \$980/month in 2009 (after SSA deductions)
- Each year SGA increases

Social Security Disability Insurance (SSDI)

Three groups covered by SSDI:

- Disabled workers
- Disabled adult children
- Disabled widows and widowers
- Receive a Social Security check and get Medicare after 24 months

Congress has changed some laws to encourage employment

Disability beneficiaries can work without losing all of their safety net benefits



SSDI and SSI can be a bridge to employment and a better life

- Work part-time and keep your cash benefits and health coverage, or
- Work full-time and keep health coverage
- Some work expenses can be deducted from earned income

Disability Reviews

- SSA can no longer start a disability review just because you go to work
- If you are actively using the Ticket To Work program, SSA can't even start a scheduled disability review

SSDI and SSI have different rules



- Examples will show how work incentives can help
- Talk to a benefits counselor before you go to work

Social Security Disability Insurance (SSDI)



SSDI

- How much can an SSDI beneficiary earn each month and still receive full benefits?

After your benefits start, what happens if you work part-time?

If your earnings do not exceed SGA (\$980/month after SSA deductions):

- You still get your full SSDI check every month, year after year
- You still have Medicare coverage
- You have more money
- May affect Food Stamps, rent, etc.

Arthur Metcalf, Benton

- Mr. Metcalf has bipolar disorder
- Works part-time as van driver
- Still gets his full SSDI check and Medicare



Mr. Metcalf's comments on work

“I like to work and I like being busy. I sat at home living off my Social Security benefits, but I was depressed.

“Work has definitely raised my self-esteem and my confidence. I am so much more than my diagnosis. I have a job, my own home, and most important, a life I am proud to lead.”

Some work expenses can be deducted

- Expenses you pay out-of-pocket
- Necessary for you to work
- Related to your disability
- Examples:
 - Mileage to and from work
 - Medication for depression, anxiety
 - Etc.

Dorothy Vaughn, Highland Sharp County

- Wal-Mart greeter
- Earned about \$100 over SGA each month
- SSA deducted her work mileage
- Her Social Security, Medicare, & AAPD waiver continued
- Her job included health insurance



SSDI Example: Bill

- Bill's only income is a \$750/month SSDI check
- Bill gets a full-time job earning \$1,500/month
- Bill is earning a lot more than SGA
- What will happen to Bill's SSDI benefits and Medicare?

What happens when Bill earns more than SGA?

- For the first 12 months that Bill works, he still gets his SSDI check
- For the next 33 months
 - If he earns more than SGA in a month, he will not get an SSDI check
 - If he earns less than SGA, he will get an SSDI check

Bill, continued

After 45 months of employment, Bill can decide:

- He can keep earning over SGA, and his SSDI checks will be terminated
- Or he can give up working full-time and keep his SSDI check

Even after Bill's SSDI benefits are terminated

- Keep Medicare with no Part A premiums for next 4 years
- May qualify for Working Disabled Medicaid – pays Medicare premiums, deductibles, and co-pays
- Can get SSDI benefits back quickly if he has to stop working during next 5 years

Lori Gentry, Ash Flat

- Received SSDI benefits
- Returned to full-time work in 1997
- Still has Medicare after 12 years
- Added coverage by Medicaid and employer group health insurance
- Better coverage than when she got an SSDI check

Supplement Security Income (SSI)

SSI Disability

Who gets SSI Disability?

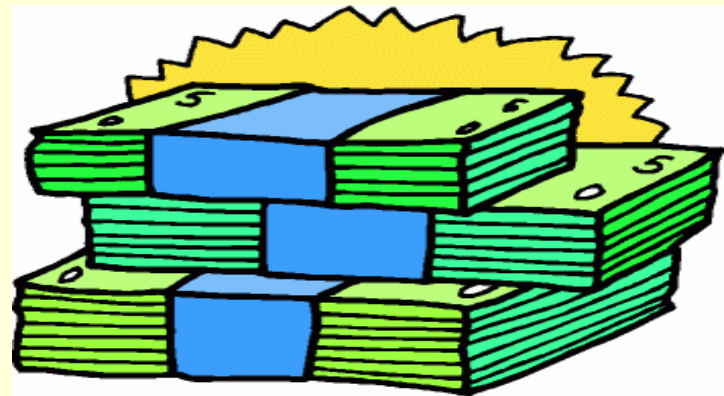
- Disability or Blindness
- Low income

SSI Benefits

- Single - \$674/month in 2009
- Couple - \$1,011/month
- Medicaid coverage

Basic SSI rules for work

- Less than half of your work income is counted
- It's OK to earn over SGA



SSI Example

How much can Freddy earn?

- Single SSI recipient
- His only income is SSI - \$674/month
- Then Freddy gets a job earning over \$1,000 a month
- Will he lose SSI and Medicaid?

SSA counts less than half of Freddy's work income

- Freddy earns \$1,265
- SSA only counts \$590
- SSI check reduced to \$84
- Freddy has doubled his monthly income, from \$674 to \$1,349
- He'll still have an SSI check and Medicaid



What if Freddy

- Gets sick and can't work?
- Gets fired or laid-off?
- Works fewer hours some months?

Some expenses are deductible

- SSA will deduct some work expenses that you pay out-of-pocket
- Mileage, some medical expenses, etc.
- This let's you get a bigger SSI check

PASS Plan

PASS plans can help you pay for a work-related goal

- Car to go to work
- Education or job training
- Tools or computer
- Money to start your own business

PASS Plan

Money for your PASS plan can come from

- Income from working
- SSDI benefits
- Savings

SSI recipients can earn a lot and still keep Medicaid

- Earn up to \$27,623 in 2009
- Earn even more if you have high medical expenses
- Must meet other SSI criteria:
 - Still have a disability
 - Unearned income less than \$694
 - Resources are less than the SSI limit

Dustin Shreve

Lincoln, Arkansas



Transitioned from school to employment and lives independently.

Dustin's Story

- Interest in auto mechanics
- Worked part-time in high school
- ARS helped with tuition and books for technical college
- Used PASS plan to buy tools
- Works full-time as mechanic
- Has his own car and mobile home

Dustin's Safety Net



- Earns too much to get an SSI check, but he still has Medicaid
- If he gets sick and can't work, disability benefits will start back up

Franklin McMurrian, Little Rock

- Quadriplegia - spinal cord injury at 16
- Received SSI, but wanted more from life



Franklin's path to employment:

- Studied at UALR, ARS provide tuition assistance
- BS, Information Science
- Got job as Client Delivery Specialist at Acxiom
- Earns over \$40,000/year
- Group health insurance
- Still has Medicaid

Franklin's job enables him to



- Support his wife and 2 children.
- Have a nice house in West Little Rock
- Buy his own van.
- Still has Medicaid in SSI category

**If you receive SSDI and/or
SSI, talk to an AWIN
counselor before you go to
work**

To contact your local AWIN counselor,
or to get information about working,

call the

**Employment Sources
Hotline**

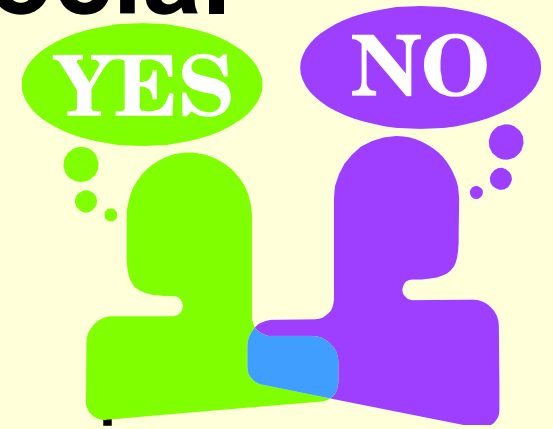
1-866-283-7900

Tell the Social Security Administration if you work.

- When you start work
- Report each month's earned income
- Avoid an overpayment
- AWIN counselors can help you deal with SSA

What if I don't tell the Social Security office?

- Someone will report you
- Field office will get your earnings record eventually
- If you had an overpayment, your check could be cut, even if you stop working



How will employment affect Medicaid eligibility?

- SSI recipients automatically receive Medicaid
- Many SSDI beneficiaries also have Medicaid to supplement Medicare
- Most Medicaid programs for individuals with disabilities use the SSI rules
- Less than half of your income from working is counted

Working Disabled Medicaid

A special Medicaid program for individuals who support themselves by working.



Who's eligible for Working Disabled Medicaid?

- 16-64
- Disability
- Work
- Unearned income, such as SSDI, does not exceed \$694/month (2009)



Earn more



- Single - earn over \$4,000/month
- Married - earn even more
- Spouse or parents income not counted

Save more



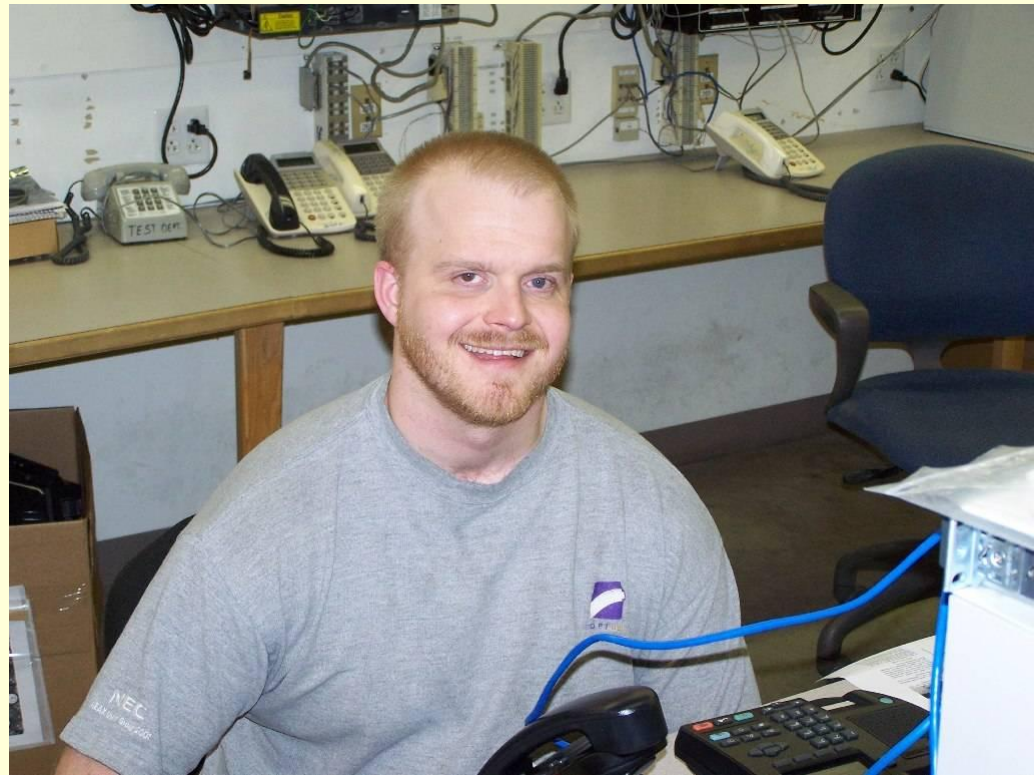
- Single \$4,000, Couple \$6,000, plus
- Up to \$10,000 for education, work expenses, house, vehicle, medical
- Some resources not counted
 - 2 vehicles if both spouses work
 - Retirement – IRAs, 401Ks, etc.

Key features of Working Disabled

- Earn a good income
- Spouse's income not counted
- Save for the future
- Don't have to get SSI or Social Security first
- May qualify even if working full-time

Jasper Jaynes, Jonesboro

- Motorcycle accident at 16
- Quadriplegia
- SSI and Medicaid
- After college, got a good job



Jasper - Continued

- Health insurance thru his job, but spinal cord injury excluded as pre-existing condition
- Married, has his own car and home
- Applied for Working Disabled Medicaid
- Medicaid supplements employer coverage

Amber

- Married
- Has disability and gets small SSDI check
- Husband works full-time, she works part-time
- She can qualify for Working Disabled



Medicaid Waivers & Work

- Medicaid waivers provide home and community services for individuals who qualify for long-term care:
 - Physical disabilities – AAPD waiver
 - Developmental disabilities – ACS waiver
 - Children with special health needs - TEFRA waiver
- Income limit – 300% of Poverty Level, or \$2,022/month in 2009
- Waiver participants can work

Dorothy, Highland Sharp County

- Spinal stroke
- Quadriplegia
- Wal-Mart greeter
- Went to work from nursing home bed
- Still has Social Security Disability, Medicare, & Medicaid waiver



Dorothy's attendants help her get to work



Marisa lived at a Human Development Center

- Started working at Wendy's while living at Warren HDC
- Now lives in the community using DD waiver services



Jessica, Little Rock



Jessica

- Cerebral Palsy, receives SSI
- Uses Medicaid waiver services
- Works part-time as a Waiver Coordinator
- Uses her experience supervising aides to help others

**Services to help
you go to work**

Supported Employment

Helps individuals with severe disabilities get jobs

- Find the right job
- Get hired
- Job coaching to learn work tasks
- Coaching to learn new assignments
- Iron out problems at work

Who pays for supported employment?

- ARS and DSB pay for short-term supported employment
- Medicaid DD waiver pays for long-term supported employment for waiver participants

Medicaid personal care and attendant care:

- Help getting ready for work
- Help getting to and from work
- Help in workplace with personal care

Franklin uses personal care

Hires & supervises
his own attendants
through Independent
Choices



Don't forget!

***Call the Employment Sources
Hotline***

1-866-283-7900

before you go to work

EmployAbility Project

Call if you have questions, need brochures
or a speaker:

Scott Holladay, 501-682-8510

scott.holladay@arkansas.gov



Bernie Quell, 501-6831225

bernie.quell@arkansas.gov

Yes, You Can Work

The End

