

Benefits Counseling

- ▶ The importance of developing a plan to achieve a better life.

Benefits Planning Query (BPQY)
Confidential Social Security Data

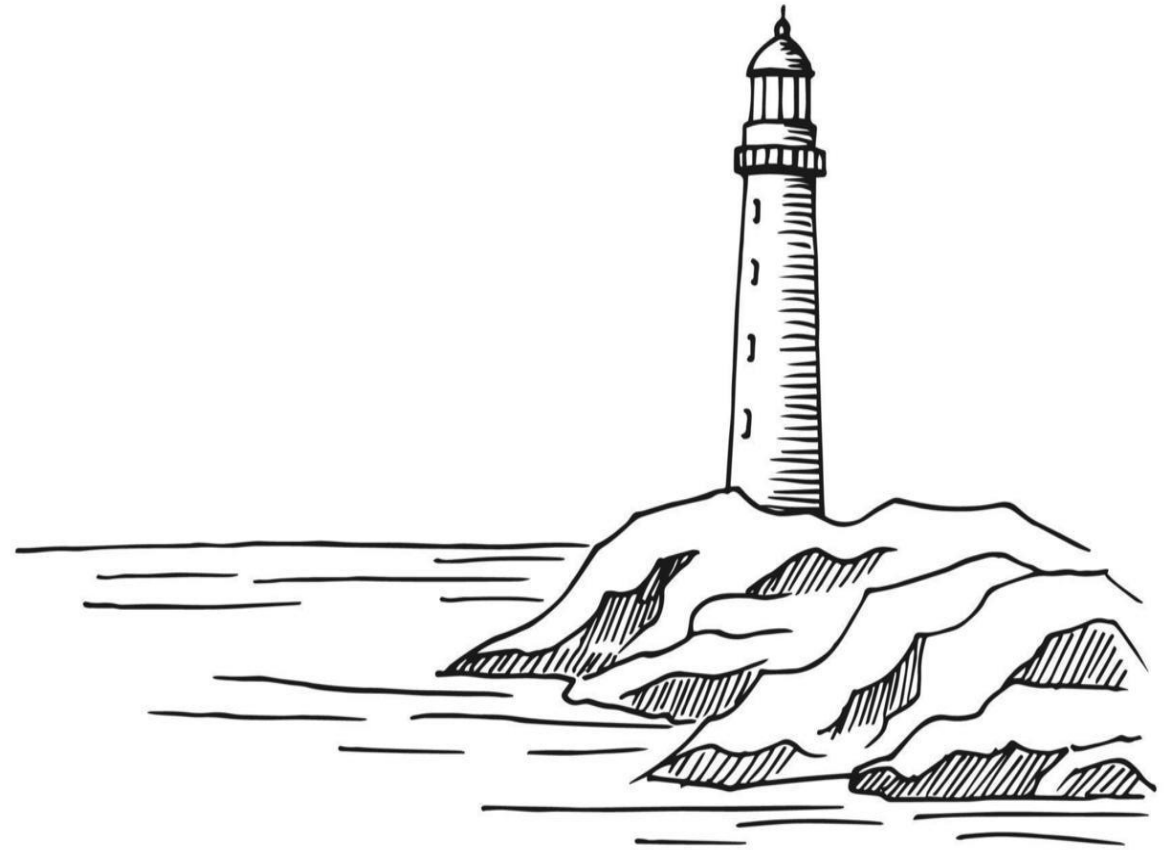
SSN: 000-00-0000

NAME:	Social Security Disability Insurance (SSDI)	Social Security Disability Insurance (SSI)
RECORD	See Below	See Below
<u>CASH</u>	Disabled Worker	Disabled Individual
Type of Benefits	Current Pay	Current Pay
Current Status	No	No
Statutory Blindness	10/1/2010	08/27/09
Date of Disability Onset	03/2011	08/09
Date of Entitlement	\$281.00	\$439.00
Full Amount	\$281.00	\$439.00
Net Amount	No	No
Others Paid On This Record	\$281.00	Not Applicable
Total Family Cash Benefit	\$0.00	None
Overpayment Balance	\$0.00	
Monthly Amount Withheld		
<u>MEDICAL REVIEWS</u>		
		11/14
		3+ years

INFORMED CHOICES BENEFITS COUNSELING

A GUIDING LIGHT THROUGH
BENEFITS

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MGA, CWIC, CESP



Informed Choices Benefits Counseling

- ▶ Almost two decades as an industry leader
- ▶ Physical, Intellectual, Veterans, Youth, Deaf, Blind, ASD, etc
- ▶ Certified in Discovery Evaluation and Vocational Counseling, Customize Employment, and Supported Employment
- ▶ Certified by Virginia Commonwealth University in collaboration with the Social Security Administration for Benefits Counseling



By the end of this session, you should gain a general understanding of:



Benefits overview (without expectations of making you an expert)



The importance of benefits counseling



How to connect to benefits counseling

WHAT DOES SSI STAND FOR

- A. Social Security Income
- B. Supplemental Security Income
- C. Special Security Income
- D. Stable Security Income



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Why would one person get SSI yet another person SSDI (Title II)

Supplemental Security Income

- “Means tested” cash benefits for individuals with a disability who have little income and few resources.
- Administered by the Social Security Administration (SSA), and paid out of federal tax dollars.
- In most states, SSI recipients are eligible for Medicaid.
- Federal monthly SSI payments are capped at \$914 per month in 2023. \$943 for 2024. Some states provide supplemental payments.

Social Security Disability Insurance

- Three different types – SSDI, CDB (Child), DWB (Widow, Divorce).
- Title II disability benefits are a form of insurance. They are NOT means-tested. Resources and most forms of unearned income have no effect on these benefits.
- In most states, SSDI recipients are eligible for Medicare.
- The amount of disability benefits payable under Title II is determined by the number holder’s employment record. If SSDI payment is low, can collect SSI as well

WHO NEEDS BENEFITS COUNSELING

- A. Someone with or about to begin a job
- B. Someone interested in finding a job
- C. Someone who said "no" to employment
- D. A and B
- E. Everyone



WHO NEEDS BENEFITS COUNSELING

- A. Someone with or about to begin a job
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- D. A and B
- E. **Everyone**



Open Question: Why Everyone?



Open Question: Why Everyone?

Many Myths and
Misconceptions

People tend to self-
limit their potential

People incorrectly
understand the rules
and get in trouble

My friend
told me...

People who say no are
afraid to even explore
options

Another
agency
told me...

Open Question: Why Everyone?

Many Myths and
Misconceptions

People tend to self-
limit their potential

People incorrectly
understand the rules
and get in trouble

Low
Priority...

People who say no are
afraid to even explore
options

...But
Equally
Important

Acronym Overload!

SSI - SSDI

PASS - ABLE
- MAWD

TWP - EXR -
SGA - EPE



SSI and Income

- SSI benefits are based on need, meaning any other income a SSI recipient has will affect the cash payment amount.
- Income is any item an individual receives in cash or in-kind that can be used to meet his or her need for food or shelter.
- This includes unearned income, earned income, deemed income, or in-kind income.

Examples of Income for SSI:

Earned Income includes wages, net earnings from self-employment, royalties, honoraria, and sheltered workshop payments.

Unearned Income includes Social Security benefits, pensions, State disability payments, unemployment benefits, interest income, dividends.

In-Kind Income is food or shelter adults receive that is paid by someone else.

Deemed Income is the part of the income of a SSI recipient's spouse or parent(s) living with the SSI recipient.

Advice

-“Pay” a rent

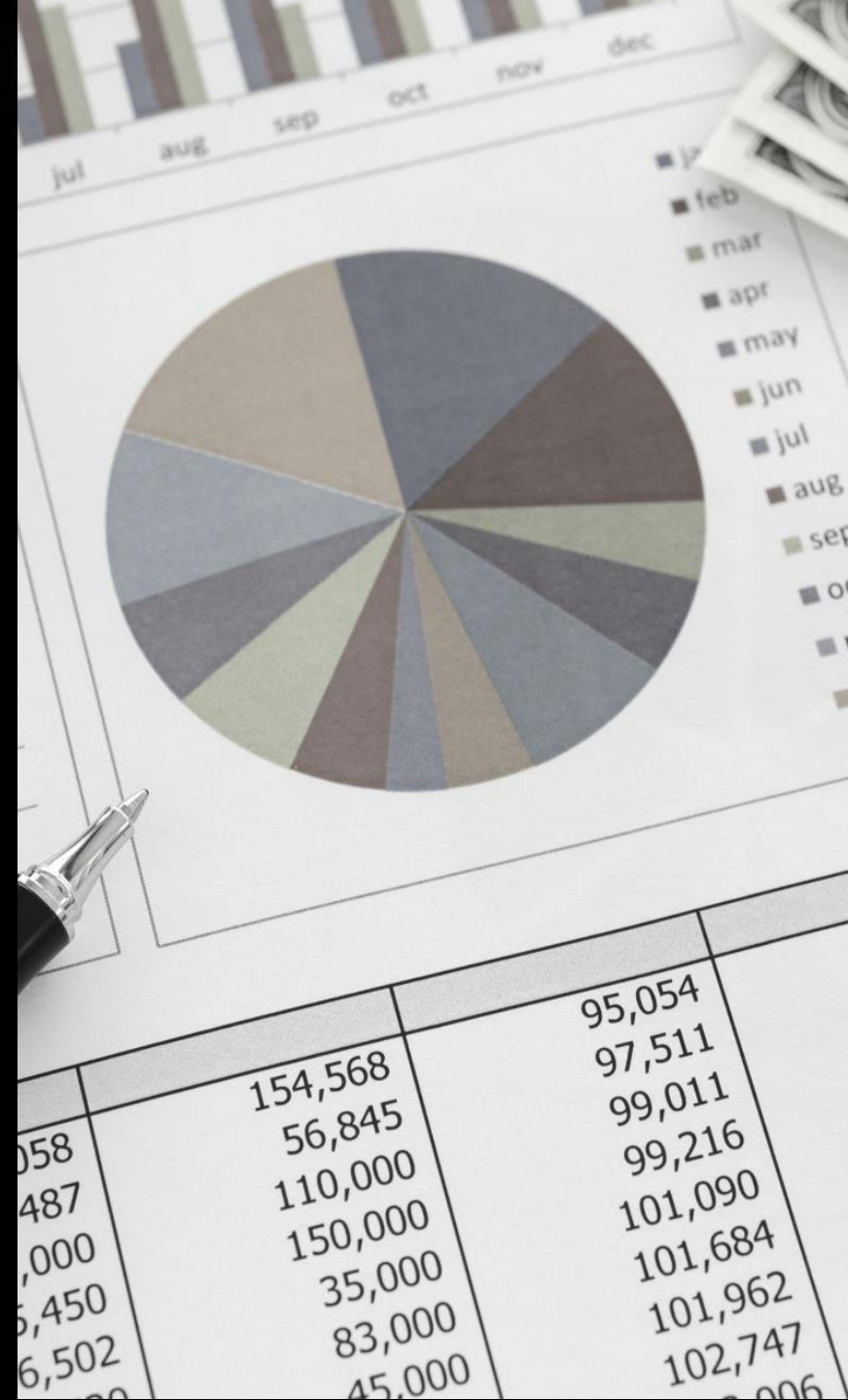
-Save food shopping receipt

How Income is Counted for SSI

- ▶ Social Security does not count all income when determining how much SSI a person will receive each month.
- ▶ Social Security applies exclusions when determining how much SSI a person will receive.
 - ▶ Basic exclusions include:
 - ▶ General Income Exclusion (\$20) applies to unearned or earned income the person receives.
 - ▶ Earned Income Exclusion (\$65) applies to earnings.
 - ▶ Counting \$1 for every \$2 of earnings after applying the above exclusions.



Because of the basic exclusions, SSI recipients have more income when working. Plus possibilities of additional incentives!



Medicaid Protections for Working SSI Recipients

- ▶ Medicaid coverage can continue while working even if earnings (alone or in combination with other income) become too high for a Supplemental Security Income (SSI) cash payment
- ▶ No timeline as long as 1619(b) eligible

1619(b) Eligibility Requirements

- ▶ Must still be blind or have a disability
- ▶ Must meet all SSI eligibility requirements, except for the amount of earnings
- ▶ Must have been eligible for Medicaid and SSI for at least one month before becoming eligible for 1619(b)
- ▶ Need continued Medicaid in order to work
- ▶ Stay under \$2,000 resource threshold by the end of the month (1 auto and 1 property exemption)
- ▶ Earn under the state threshold for section 1619(b)
 - ▶ For PA 2023 \$49,565

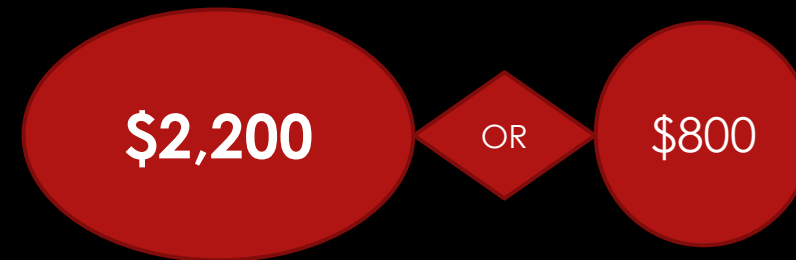


SSDI and SGA

- The importance of Substantial Gainful Activity (SGA)
 - \$1470+ a month for 2023
 - For blind \$2460 for 2023

Anything \$1470 and below = nothing happens

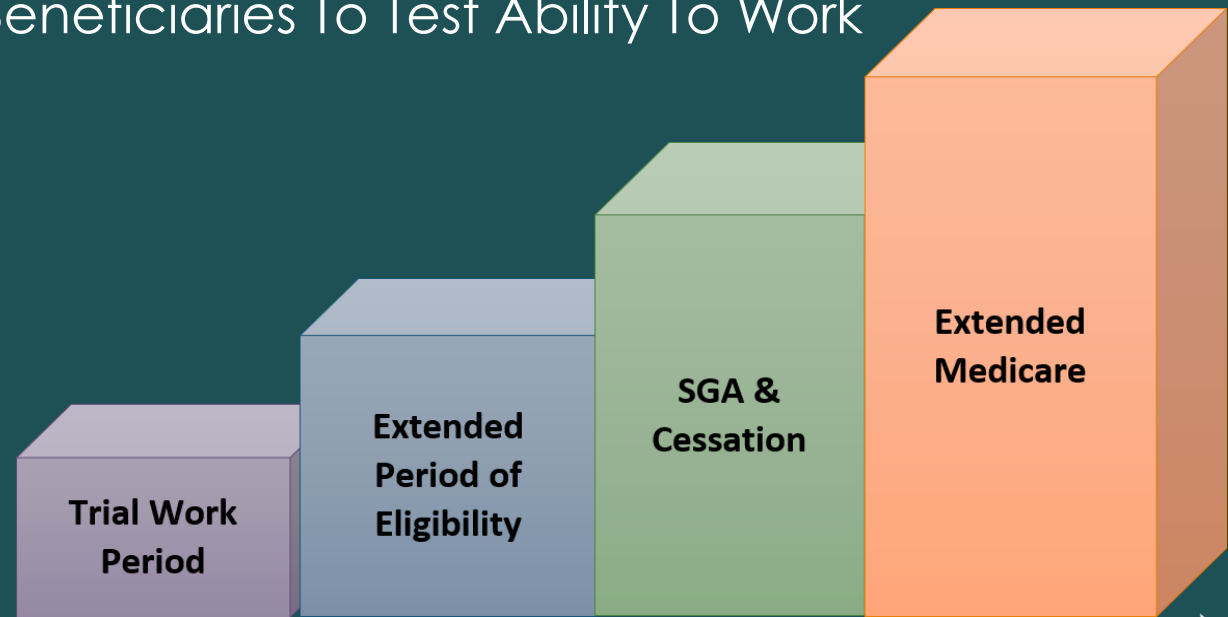
"All or nothing" (but not really) with cash benefit, but: Smith collects a SSDI check of \$800 and would like to start a job making \$2,200 a month. Is it better to work or not work?



Not all of a beneficiary's earned income may count when a SGA determination is made. Important incentives are considered when determining countable earned income!

SSDI (Title II) And Medicare With Work

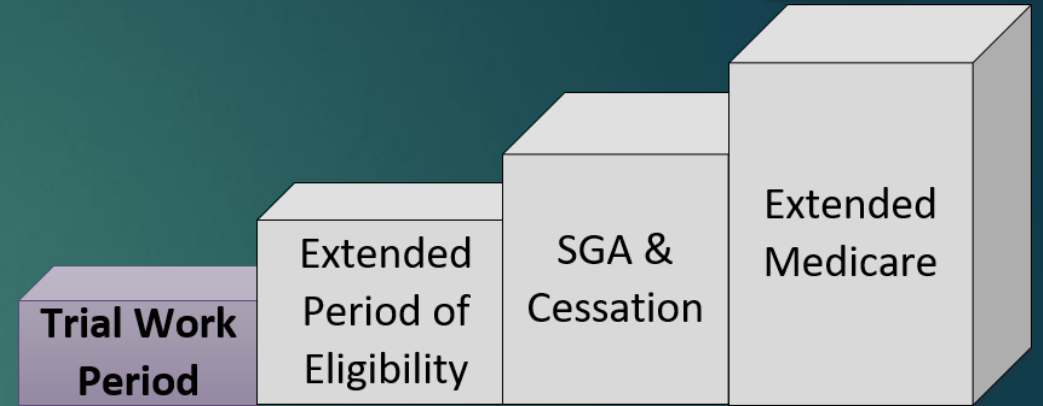
Work Incentives That Allow Title II
Beneficiaries To Test Ability To Work



Follow
me!

Trial Work Period

The TWP provides beneficiaries an opportunity to test their ability to work while maintaining full benefit checks, no matter how much the beneficiary earns.

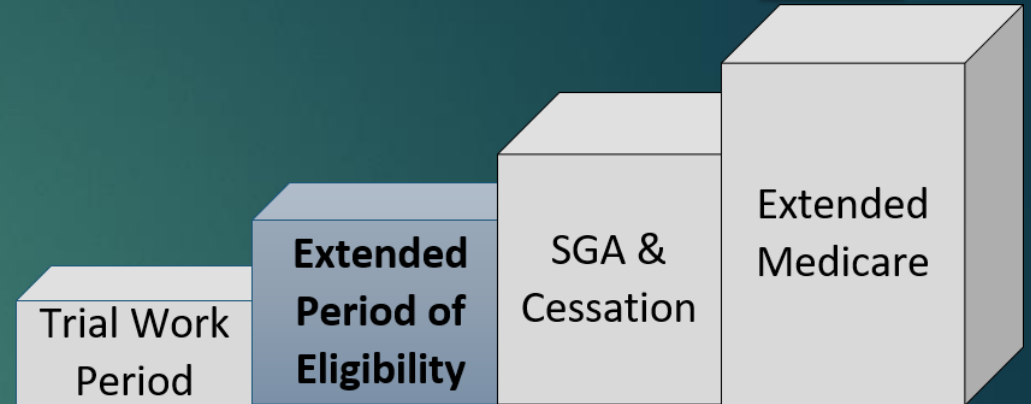


- ▶ No other work incentives apply during TWP - ALL gross earnings count.
- ▶ No special TWP amount for blind.
- ▶ The TWP doesn't end until 9 TWP months have occurred within a 5 year (60 month) period.
- ▶ TWP months don't have to be consecutive.
- ▶ Only one TWP per period of entitlement.

2023: \$1050
2024: \$1110

Extended Period of Eligibility

- ▶ Always begins the month after TWP ends.
- ▶ 36 consecutive months. Once the EPE starts, it cannot be stopped – no way to “bank” months.
- ▶ The EPE allows an individual to be re-entitled to benefits any time during the reinstatement period, if work activity falls below the SGA amount.

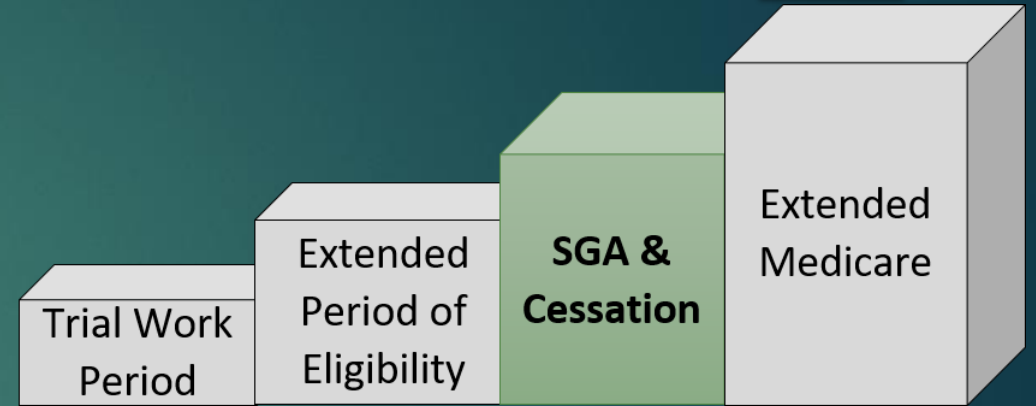


1. Work activity won't cause complete termination during the EPE, only suspension.
2. If a beneficiary is not performing SGA at the time the 36-month reinstatement period ends and never engages in SGA again, benefits may continue indefinitely.
3. If benefits are reinstated during the EPE, they will continue indefinitely until the person again performs SGA, or Social Security determines that the disabling impairment has medically improved

Cessation & Grace Period

When a beneficiary performs sustained SGA level work for the first time after the TWP, Social Security allows a payment to be made in this month (the cessation month)

AND the two succeeding months, called the grace months, for a total of three months. Termination of cash benefit follows.



So if you think about it...

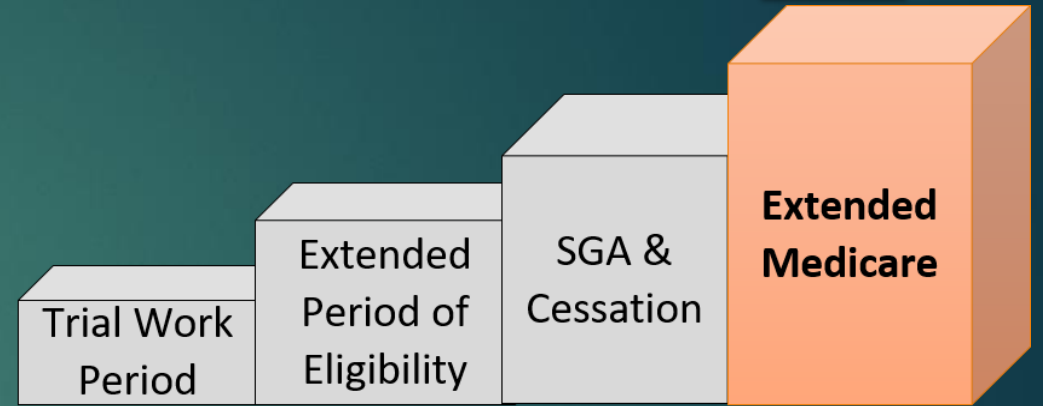
Even if a beneficiary went to work earning over the SGA guideline right away and maintained that level of earnings, cash benefits would not stop for at least 12 months (9 TWP months + 3 Grace Period Months).

This provides a year long safety net during which the beneficiary can prepare for benefit cessation.

AGAIN NOTE: The TWP and Grace Period are only afforded ONCE during a period of entitlement. If a beneficiary has already used some or all of these work incentives, the safety net period could be shorter than 12 months.

Extended Medicare

The Extended Period of Medicare Coverage (EPMC) allows eligible beneficiaries to retain Medicare coverage (including premium free Part A) for AT LEAST 93 MONTHS after the end of the TWP if cash benefits are ceased due to employment.



Expedited Reinstatement (EXR)

- ▶ EXR allows individuals who terminated from disability benefits due to work to get benefits back again in an expedited manner if work stops or is reduced below SGA.
- ▶ EXR is available for 60 months after termination and provides another option for getting benefits back besides reapplication.

SSI And SSDI Incentives

▶ Student Earned Income Exclusion (SEIE)

- ▶ Applies to a person under age 22 and regularly attending school.
- ▶ The yearly limit for this work incentive is \$8,950 in 2023.

▶ Impairment Related Work Expense (IRWE)

- ▶ Enables recipients to recover some of the costs of expenses incurred as a result of their disability to support their work.

▶ Blind Work Expenses (BWE)

- ▶ Allows exclusion of any other work related items that are paid out of pocket and not reimbursed.

Examples

- ✓ Certain transportation costs for travel to and from work
 - ✓ Attendant care services
 - ✓ Costs associated with service Animals
 - ✓ Medical devices
 - ✓ Prosthesis
 - ✓ Residential modifications
 - ✓ Prescription drugs
 - ✓ Diagnostic procedures
- ✓ RECEIPTS MUST BE SUBMITTED

(Blind can)

Can't Expense
Something
All Employees
Would Need



More Incentives!

Subsidy and Special Conditions

“Sometimes a person’s disability results in the need for extra assistance, a reduced production rate, frequent breaks, fewer job duties than co-workers in a similar job, or other accommodations. When that happens, the individual’s wages represent not only pay for their work effort, but also represents help from someone else, or higher pay than would be received by a nondisabled employee for the same work. If earnings don’t accurately reflect the true VALUE of the person’s work effort, Social Security must assess that value in another way.”

Job Coach



Subsidy Form



Form sent once a year

3 big issues

1. Employer never sees it
2. Employer doesn't know what it is
3. Employer feels bad being honest

Plan to Achieve Self-Support (PASS)

Our region assigned to Washington, D.C.

- Work incentive that allows a person to set aside earned or unearned income and/or resources for a specified period of time in order to pursue a work goal and pay for expenses related to achieving the goal. Cannot use SSI check itself, but can use SSDI.
- With a PASS, Social Security will not count the income set aside under a PASS when they figure the SSI payment amount. They also do not count the resources set aside under a PASS when determining continued eligibility for SSI.
- PASS reflects individual choice. Individuals choose their own work goal (but monitored by SSA).

Must be approved by SSA

1. Have a feasible, specific occupational goal.
2. Identify the expenses necessary to achieve goal.
3. Have an earnings goal that will decrease dependence of public benefits.
4. Identify interval steps/milestones for progress toward the goal.
5. Have a definable timeline of when the PASS will begin and end.
6. Identify countable income to be set aside.
7. Be completed on Form SSA-545.

Examples of PASS Expenses



EDUCATION OR
TRAINING;



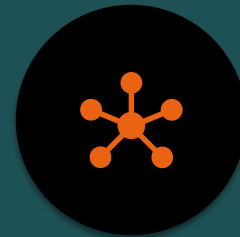
JOB COACHING
OR OTHER SUPPORT
SERVICES;



TRANSPORTATION;



JOB-RELATED
ITEMS;



EQUIPMENT
NEEDED TO START A
BUSINESS; OR



OTHER
OCCUPATIONAL
ITEMS.

Achieving a Better Life Experience (ABLE)

- ▶ The ABLE Act allows people with disabilities and their families to set up a special savings account for disability-related expenses.
- ▶ An eligible individual is someone who becomes disabled before age 26 and receives SSI or SSDI (Title II).
- ▶ Person controls the account. No SSA oversight.
- ▶ Family and friends can contribute.
- ▶ Possibility to invest money.
- ▶ May have a maintenance fee.

State Specific

- ▶ \$17,000 a year
- ▶ Earned income submit more
- ▶ \$511,758 max
- ▶ PA income tax deductible

Where can I find out more?

<https://www.paable.gov/>

855-529-ABLE(2253)

info@paable.gov

Medical Assistance for Workers with Disabilities (MAWD)

- ▶ Be at least 16 years of age but less than 65.
- ▶ Be employed and receiving compensation.
- ▶ Have a disability that meets the standards.
- ▶ Have countable income below 250 percent of the Federal Poverty Income Guidelines – has its own timeline...
- ▶ Have \$10,000 or less in countable resources (one property and one automobile are not countable assets).
- ▶ Client pays monthly premium for coverage under MAWD, since it functions like health insurance coverage for someone employed.
- ▶ But the premium is affordable - just five percent of the countable monthly income.

Benefits may include:

- Doctor visits
- Durable medical equipment
- Prescription drugs
- Emergency care
- Mental health services
- Dental services
- Drug and alcohol treatment
- Hospital stays
- Rehabilitation services
- Hospice services
- Medical transportation

Real Life Example



"A client wanted to develop an employment plan that would cover the transition from his SSA benefits and waiver supports until he can be financially independent. He did not want to limit himself from, "Earning the lifestyle I always wanted". A plan was developed utilizing work incentives such as his Trial Period, Grace Period, Extended Medical Coverage, potential deductions, and more. Importantly, the plan would still provide medical coverage and waiver coverage until he would qualify for Medical Assistance Benefits for Workers with Disabilities (MAWD) coverage. Further, additional years were planned out through MAWD as more incentives became available the longer he is enrolled in the program. Besides long-term planning, there were short term obstacles to overcome as well. Examples included coordinating with his support team to find funding to cover van modifications and scheduling his home health aide hours around his job's rotating schedule."

Why Benefits Counseling?

A. Applying to or verification: SSA, SNAP, HUD, Medicare, Medicaid, PASS, ABLE, Internet, Heating, CHC, OVR, CL/WIOA, etc.

1. Clients do not always know what they have
2. Clients do not always know what is available
3. Quality assurance check on benefit

B. Forecast how income might change SSA, SNAP, HUD, Medicare, Medicaid, PASS, ABLE, Internet, Heating, CHC, etc.

C. When employed: remind about submitting paystubs, plan for and then monitor changes as they happen.

D. Advise* on mistakes, over payments, state systems, etc.

How To Refer?

- Access to PHW Benefits Counseling QRG
- Ticket To Work- attempt to connect to WIPA
 - If not eligible for WIPA, refer for CHC Benefits Counseling
- OVR referral

The Counseling Process?

- Intake
- Employment scenarios and à la carte employment counseling
- Information collection and verification

INTEREST RESULTS

The table below reports and displays the percentage of "LIKE" responses that you recorded for each of the twelve Interest Areas. The dark vertical line in the chart is your average percentage of "LIKE" responses (11%) across all twelve Interest Areas.

Interest Area	% Like
01 Artistic	0
02 Scientific	0
03 Plants/Animals	0
04 Protective	17
05 Mechanical	83
06 Industrial	8
07 Business Detail	25
08 Selling	0
09 Accommodating	0
10 Humanitarian	0
11 Leading/Influencing	0
12 Physical Performing	0

The following Interest Areas, listed in order of your preference, stand out significantly above your average level of interest:

Mechanical, Business Detail

APTITUDE RESULTS

The graph below reports and displays your aptitudes as standard scores and as percentile scores. An aptitude score of 100 is exactly average. Scores between 80 and 120 can be thought of as "in the average range." Percentile (%tile) scores report the percentage of people who score below you. The graph displays your relative strengths.

Aptitude	Score	%tile	Average Range
General Learning	112	73	
Verbal Aptitude	104	58	
Numerical Aptitude	104	58	
Spatial Aptitude	104	58	
Form Perception	116	79	
Clerical Perception	105	60	
Motor Coordination	100	50	
Finger Dexterity	100	50	
Manual Dexterity	100	50	

--- Score can not be calculated

*Your aptitude profile may include Motor Coordination, Finger Dexterity and Manual Dexterity scores. The sources of these scores are listed below. If "Counselor" is listed as the source of information, an assumption has been made regarding the score. If "None" is listed as the source, the performance factor will not be considered when making Work Group recommendations. Motor Coordination: Counselor; Finger Dexterity: Counselor; Manual Dexterity: Counselor.

RECOMMENDATIONS

The world of work has been divided into Interest Areas. These areas are further divided into Work Groups based upon aptitude requirements. 59 Work Groups are listed in the table below. When a number appears in the "I" column, it means the Work Group falls within one of your significant interest areas (1 = most preferred). When a symbol appears in the "A" column, it means that your aptitude scores qualify you for that Work Group. (You can be even more confident that you qualify for a Work Group when it is marked with a • symbol.)

Work Group	I	A	Work Group	I	A	Work Group	I	A
01.01 Literary Arts		●	05.07 Quality Control	1	●	09.01 Hospitality Services		●
01.02 Visual Arts		●	05.08 Land/Motor Vehicle Operation	1	●	09.02 Barber & Beauty Services		●
01.03 Performing Arts: Drama		●	05.09 Materials Control	1	●	09.03 Passenger Services		●
01.04 Performing Arts: Music		●	05.10 Crafts	1	●	09.05 Attendant Services		●
01.05 Performing Arts: Dance		●	05.11 Equipment Operation	1	●	10.01 Social Services		●
01.06 Craft Arts		●	05.12 Elemental Work: Mechanical	1	●	10.02 Nursing, Therapy & Specialized		●
02.01 Physical Sciences			06.01 Production Technology		●	10.03 Child & Adult Care		●
02.02 Life Sciences			06.02 Production Work		●	11.01 Mathematics & Statistics		
02.03 Medical Sciences			06.03 Quality Control		●	11.02 Educational & Library Svcs		●
02.04 Laboratory Technology		●	06.04 Elemental Work: Industrial		●	11.03 Social Research		○
03.01 Mgr Work: Plants/Animals		●	07.01 Administrative Detail	2	●	11.04 Law		○
03.03 Animal Training & Service		●	07.02 Mathematical Detail	2	●	11.05 Business Administration		●
						11.06 Finance		○

The Counseling Process cont.

- BSA and service overview
- Ongoing check ins and issue resolution

BENEFITS SUMMARY & ANALYSIS

Beneficiary Name:

Date:

Summary of Your Current Benefits Situation

What I have verified about your current benefits with Social Security and other agencies (as needed):

- You are a concurrent beneficiary since you receive two different SSA disability benefits. You receive a Childhood Disability Benefit (CDB) from SSA on your retired father's work record in the amount of \$652 and an SSI payment in the amount of \$42.
- You receive Medicaid based on being an SSI recipient.
- You also participate in the Medicare program. You receive Part A for free and the Part B premium and all Medicare co-payments and deductibles are being paid for by a special Medicaid program known as "QMB".
- You are enrolled in the Medicare Part D prescription drug program and get help paying the premium for this program through the special low-income subsidy. Because you are a Medicaid recipient you are automatically enrolled in the Part D program and provided 100% low-income subsidy.
- You also participate in the Home and Community Based Services (HCBS) waiver. This program provides you with attendant care services.

Client Recommendation

PARTICIPANT NAME:

DATE:

Services Completed:

- Intake with BPQY request
- Benefits Summary and Analysis
- Connection to additional resources, LIHEAP, EBB,
- Career assessment – career counseling, interest inventories,
- Employment skill development – resume, interview, workplace manne
- Job finding assistance including connection to OVR and CareerLink

Services Recommended:

- Continued benefits counseling
- Job finding assistance - intensive and/or onsite
- Job coaching - intensive and/or check ins
- Career advancement – revisit career assessment, skill development, job

Other Considerations:

- Wishes to bypass OVR services

MORE TO EXPECT



OPEN COMMUNICATION WITH
MILESTONE UPDATES



EXPERT SERVICE WITH A SMILE



DEVELOPMENT FOR YOUR CLIENTS OF A
STRONG FOUNDATION AND A PLAN TO
IMPROVE THEIR SITUATIONS



COLLABORATION WITH YOU, THE CLIENT,
AND THE SUPPORT TEAM WITH NEXT
STEPS, TIPS, AND SUGGESTIONS

OUR CULTURE



We counsel for all levels of employment: someone looking for their first job to someone looking for their next promotion

We offer a no pressure approach for those just thinking about employment or not sure if ready for employment

We champion the Employment First belief that *Employment Is For Everyone*

We uphold a "No Case Too Tough" policy

REVIEWS



We make a great team! My experiences have always been met in a manner that was kind, organized, and knowledgeable about BC [benefits counseling] and feedback from our participants was always excellent.

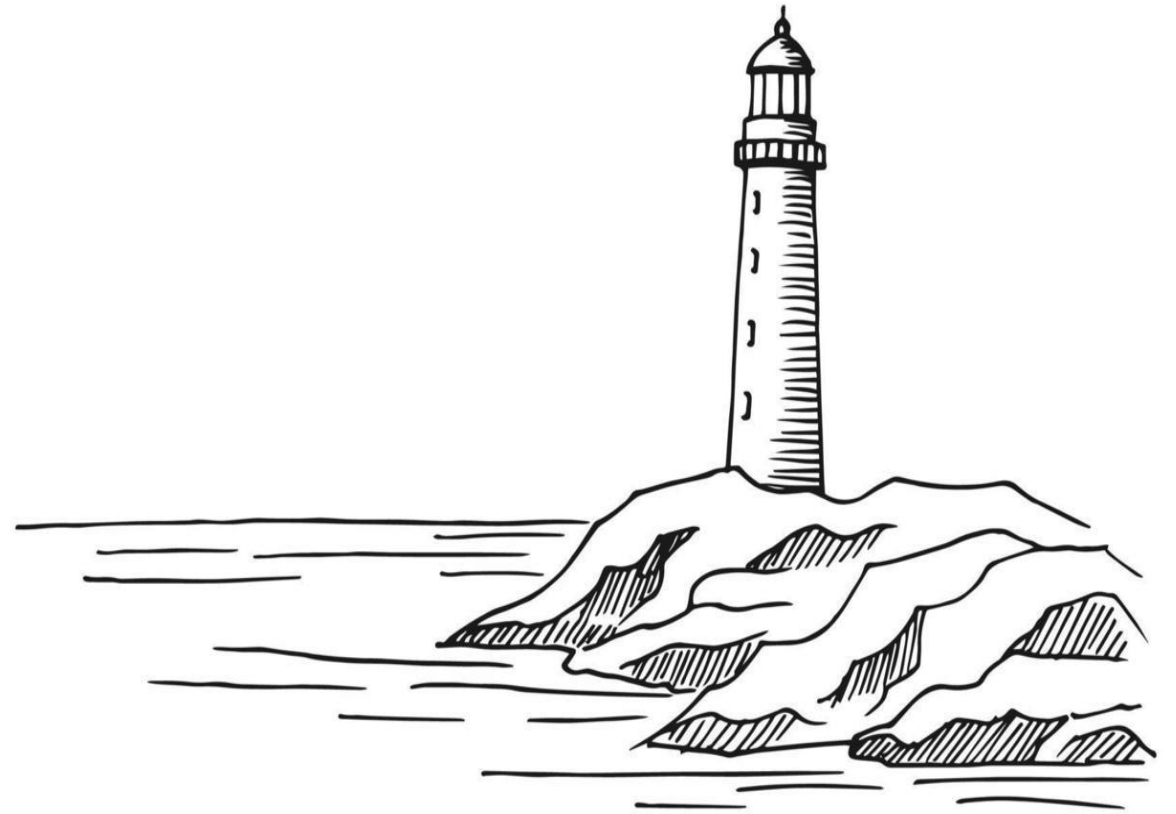
-Adrienne, Service Coordinator

My experience has been nothing but the best. The level of care I received was great. The experience has been lifechanging.

-Raul, Received Benefits Counseling

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A GUIDING LIGHT THROUGH
BENEFITS



Thank you,
Christopher J. Bellias, MGA, CWIC, CESP,
CEO