



TRANSCRIPT

Advancing Equal Employment Opportunities and Creating Inclusive Workplaces

Part 5: The Truth About Employment and Social Security Disability Benefits

October 22, 2019 from 2:30 – 4:00 pm [Eastern Time]

>> **Barry Whaley:** Now, hi everybody, my name is Barry Whaley. I'm the director of the Southeast ADA Center. And for the past 29 years I've been a member of APSE, the Association of People Supporting Employment First. That's abbreviated APSE. The Southeast ADA Center is a project of the Burton Blatt Institute at Syracuse University. We're partnering with Georgia APSE and Washington Initiative for Supported

Employment, abbreviated WISE, to bring you an eight-part webinar series advancing equal employment opportunities and creating inclusive workspaces-- workplaces, sorry. I want to thank you again for joining us for our fifth webinar, the Truth About Employment and Social Security Disability Benefits. The goal of our eight-part webinar series is to build awareness of employment first, a movement to advance meaningful employment, fair wages and career advancement for people with disabilities. The series features a variety of topics for supported employment providers, vocational rehabilitation professionals, people who identify as having a disability and their families. Each webinar embraces the vision, the mission, and the values of APSE and provided tools and resources that can be used to advance people employment opportunities for people with disabilities. I want to take a moment to thank Jenny Stone Meyer and her staff at national APSE for their support and encouragement of this eight-part webinar series. APSE is the voice of Employment First and a leader in advancing equal opportunity for people with disabilities in the workplace. Jenny and her staff have provided guidance speakers and promoted this series. And for those of you who are APSE members you already know you're part of a great organization. If you are not a member of APSE, I do encourage you to join so that you can take advantage of all that APSE has to offer. You can learn more about APSE

membership@APSE.org. That's A-P-S-E dot O-R-G. So I'd like to introduce our presenter for the webinar this afternoon. She's also a member of APSE. Her name is Carolyn Wheeler. She's project director at the Human Development Institute at the University of Kentucky. And I'm proud to say Carolyn and I did some short math and we've been colleagues and friends for about 32 years now, so we're very happy to have her. Carolyn is a native Kentuckian, with over 35 years of experience in program development, training and advocacy on behalf of people with disabilities and their families. From 1990 to the present, she's been employed on a variety of projects of Human Development Institute. Carolyn was also instrumental in the development of the Hart-Supported Living Program and promotion of Person-Centered Planning Practices. Carolyn's also developed areas of expertise in financial planning, issues for people with disabilities and their family. And she's a founding member of Life Plan of Kentucky Pooled Special Needs Trust. Carolyn is certified as a Community Partner Work Incentive Counselor and provides training on the positive financial impact of working for people who received Social Security Disability benefits. She's also involved in planning efforts to implement the ABLE Act in Kentucky. She's voluntarily served as a legal guardian and power of attorney for three people who have intellectual disabilities and whose parents were deceased. And in this role, she's helped each one

of them to live a good life. Today, Carolyn will provide an overview of two important programs SSI, Supplemental Security Income, and SSDI, Social Security Disability Insurance, the impact of income on both of these benefits as well as a guide to resources available online to anyone who is willing to take the time and effort to understand this very important matter. So, Carolyn, welcome. I'm glad you're here, and I'll turn the webinar over to you.

>> **Carolyn Wheeler:** Well, thank you Barry. And thanks, everyone for joining me this afternoon. I'm thinking I'm going to go ahead and share my screen. I'm going to endeavor to do that. And so again, welcome. And thank you for taking time out of your busy afternoon to be here. And there actually is no-- There is no PowerPoint presentation but I know that there were several links and probably it will be put up again in the chat room. There are I guess I've got about three four-- I've got about seven handouts. And you will need to download them as you will need them probably to pass the quiz. So I decided today what I really wanted to do is to share with you really excellent resources about Social Security Disability benefits, so that I could teach you to fish. And so I'm going to start with my very favorite, which is actually the Social Security website. So it's pretty easy to find ssi.gov or socialsecurity.gov. And so I want to show you what there is here. Because this really, if

you've not been there been here, I hope you'll bookmark it. And, frankly, you can probably find the answers to anything there is to know about impact of wages on benefits from this website. So the first thing I want to show you is just, you can actually translate this website into all of these different languages. So depending on who you are, who-- with whom you're working, I'm not going to click on any of them, because I might not be able to get back, and I speak English, so-- but you can see that you can actually translate this entire website into one of those languages, and then going to go to just the menu. And what I hope that you're saying, want to make sure-- yup, looks like you should be seeing what I'm seeing, is you will see that Social Security is a very complex and very, very large organization. And I often hear people complain about the fact well, that the Social Security claims person didn't really know or understand all of my issues and you know, that may in fact be the case because, in fact, the majority of folks who work for Social Security are dealing with retirement benefits. But so that's the biggest part of Social Security, but there're also disability benefits. We're going to talk about Social Security Disability Insurance benefits today, Medicare survivors, supplemental security income, and then there are a whole lot of other resources here you can see. And I hope, as you can see, all of these are hyperlinks. So anything that you would click on, you would go-- it take you to another website. And that will give you

additional information about that topic. So I'm going to go back to the homepage. If you have not setup your own my Social Security account, you can listen to Suze Orman says you could. And if you've been waiting for that statement to arrive in the mail to tell you about your own Social Security account, unless you're 62 you're going to be well, you won't be getting one because Social Security has not been mailing those statements out for a number of years. So, actually, I would strongly encourage you if you've not done so already. My suggestion to you is that if you start with understanding your own Social Security account, and it will help you understand other people's, because it will detail, in fact, how your FICA contributions are working on your behalf in terms of your own Social Security-- your own Social Security account. So if I were to click on my Social Security, you can create an account. I have an account, I'm not going to sign in. That's a bit more than you may need to know about myself, but it's really easy to set up an account. Now, as a referee, I am now-- I am currently a representative payee still for an individual, for whom I'm also a power of attorney. I can't set up an account for her. I think that's because probably online Social Security has no way to verify that I am who I say I am. But I do have an account for myself. And so it will show you all of the things here that you can do with your own Social Security account. So again, if you set up your own Social Security account, you will see on that

statement, you'll see what your contributions are doing towards your own retirement, you will see if you have worked enough quarters, and you have contributed enough money to qualify for an SSDI, benefit off your own work record, unless you're 65. But if you are, you'll see if you're currently receiving Medicare, and you should, if you paid into it, and you'll see if you've worked long enough and contributed enough that if you have minor children, so if you do have minor children you know they're actually a major expense. But whether your children would be eligible to receive a survivor's benefit from your own-- from your own work record were you to die. So again, I just would strongly encourage you to do so. And so I'm going to go back again-- I'm going to click actually right here on Disability. So you can learn a lot about Social Security Disability benefits, again right here from the website. So any of these are PDF documents. You can also just see what benefits are. So again, just wanting you to point out that there's a great deal of information on the Social Security website. And similarly, if we click on Supplemental Security Income, so I point this out, first of all, because people will say to me, I get Social Security. Well, what kind? Are you getting a retirement benefit? Are you getting a disability benefit? Are you getting a survivor's benefit? Or are you receiving SSI supplemental security income, which believe it or not, ladies and gentlemen, is not actually Social Security, but it is administered by the Social Security

Administration. So you can-- then if I click here, it'll come up with a document that 16 pages long that will talk about what SSI is. And also people can actually apply online both for SSI or disability benefits unless you're a child. So-- And then I want to click here what you need to know when you get supplemental security income, because this will talk about, again, things that people are required to report to Social Security. So I share this website with you first, because this is where I think we should be directing people. And this is also where we should be getting our knowledge because this is not-- this is not what your neighbor down the street says will happen to your benefits. This is not what the person at the gas station told you will happen to your benefits. This is what Social Security says will happen to your benefits when you go to work, as well as help you understand a number of other related programs that could be helpful to you. Now I'm going to go back to the homepage because there's a very important information there that if you work directly with people, and you're helping, whether you're directing them to resources or helping them to understand about their benefits, you need to know that-- and actually usually this is later in October, but this year, Congress announced early in October that there will be what's called a Cost-of-Living Adjustment Information for 2020. And you can read-- you can see in that top sentence that Social Security and Supplemental Security Income Benefits for nearly 69

million Americans. So I think we can understand that that's a very, very large number of people that Social Security is interacting with. And that doesn't include people with who are also-- who-- I'm sorry, who have retired. So, this is one of the sheets that is included in the handout. And if you are in this arena, this is really important thing for you to pay attention to, because it gives you information on what the benefits will be and what some of the important numbers are in terms of how much people can earn and still maintain their eligibility for SSDI or Social Security Disability Insurance benefit. But I want to start out by looking right here. I'm assuming that all of you are paid legally to do the job that you're doing today, and that's why you're on this on this webinar. And so I'm assuming you've noticed in your paycheck, and when you follow your income tax return, that you there's something called Social Security and OASDI. And so you may have wondered, so what is that? Well, all of that together is known as FICA, which stands for Federal Insurance Contributions-- Federal-- I'm sorry. Federal Insurance Contributions Act. And so you, as an employee contribute 7.65% and then your employer matches that. And that's actually what's going toward your Social Security account and toward your retirement, your disability benefits were you to become eligible and qualify, if you were to die, your survivors benefits and so that's another reason why I recommend you set up that my account on Social Security to in a sense,

see what your FICA is doing for you. So that amount is staying the same. Now, this information down here, isn't it relevant to disability benefits, but a lot of folks really have a lot of misunderstanding about their retirement age. And all I'm going to say to you is that you need to understand that there are a lot of folks who think, well, I'm going to retire early. Well, you need to understand what the impact of that would be on your Social Security retirement benefit. If you were to retire and the earliest, you could do that is age 62 versus your full retirement age. But if you were to do that before your full retirement age, and I'm going to just guess for most of you on the webinar today, that age 67. If you were to do that prior to age 67, and you still want to work, this is telling you what you have to limit your earnings to be. So just know that going into that, then that's probably a long way away for a lot of you but again, some of you may be proactive, and thinking about that, the year that you reach your full retirement age, you can earn more, but the really important thing to know is this right here, when you reach your full retirement age, at least the way Social Security is currently structured, you can receive your Social Security retirement benefit, and also earn as much money as you want to. Now, this part right here is what's really important, and I'm going to share with you and it's one of the handouts for you to download. This is critical information in terms of understanding, especially for people

with Social Security Disability Insurance, or SSDI or SSD benefits, you know, quote, how much money can I earn before I lose my check? And what I want you to know is that that that amount, typically changes from year to year. So this year it's \$1220. It was less than 2018. And then next year, it's going to be 1260. And we're going to-- I'm going to explain how that works so that people understand that with work incentives, they might actually be able to earn more. You will need to understand the difference between the trial work period and STA [phonetic]. Again, that amount is going to go up and then if you're familiar with and know people who receive SSI, yes, they're going to receive a raise, it's going to go from 771 a month to 783. And so when you see these figures in Social Security documents, this is where it's coming from. It's coming from whether or not there has been a cost of living adjustment between years. I've never known it to go down. There was a period of time back during the recession when there wasn't any change. But it's just an important thing for those of you who are interested in helping people understand the impact of wages on their benefits knows that, that's just something in my mind, you would want to check out from time to time. Now, actually, I'm going to now move to my favorite resource on Social Security's website, and this-- and that's correct STA for people who are blind this higher. And one of the things you need to know and I don't know, if you know but you really

need to understand how you would verify that for purposes of Social Security, it's not enough for someone just to have a vision impairment. So if you know how you could verify if someone meets Social Security standard to be statutorily blind, please type it into the chat box.

Because again just-- because you received services from say your office for the blind or you have a vision impairment doesn't mean you need Social Security definition for that higher STA. So this is my favorite book. Again, it's written by Social Security. So this would be the truth. Right? Not what's your neighbor says, not what the person down the street says. And so I'm going to go to page three. And again, if you haven't downloaded this, hope you will. So you'll see the table of contents and again, you can never answer the question of what's going to happen to my [inaudible] check when I go to work, unless you know what kind of benefit the person is receiving. Now, FYI, nobody receives a check. In fact, people, nobody has received a check. In years Social Security makes a direct deposit into someone's bank account or money is loaded onto a kind of a debit card. And for the person who just asking about 16 hours a week, making 9.53 an hour, I want you to do the math and then you've been-- you'll be able to answer the question yourself, you need to multiply 16 times 9.53 times 4.3 and see how much that person-- their gross earnings are in a month, and then I think you'll be able to answer your own question. So, again, do the math very good.

And that's right, it has to be-- actually, it can be certified with a letter or in someone's BPQY. And if you know what BPQY means, type that into the chat box. So in any event, when you look at this book, you can see there are clearly two programs, Social Security Disability and SSI. And what I can say to you is they do not work the same. So think about football and basketball. And my hunch is that you're a fan of one or both, and that it's been important enough to you to understand how the game is played. And so we're going to get to what STA and BPQY stands for. OK? So stay tuned. So, Social Security Disability, again, it's because of where the money comes from, but it works differently. And that is the SSI does. So for one thing, the Social Security Disability payments that people received or SSDI comes from someone's FICA contribution, someone has worked if they received an SSDI payment. SSI on the other hand comes from the US Federal Treasury. So people who work pay taxes or corporations who pay taxes, that money goes into the Federal Treasury, and people qualify for a benefit but they haven't worked for it, they haven't earned it. And so that's why it treats income and resources very differently. So before you can ever answer the question of what's going to happen to my benefit, you need to know which benefit. And again, it may not be your job to figure out what's going to happen, I am going to show you to whom you need to refer folks. But just that you understand that Social Security is not

Social Security, is not Social Security. And I showed that just by showing you the website. Social Security has no retirement, disability, survivor's benefits and SSI benefits. So it depends on what kind of benefit people are getting as to whether or not work even affects it at all. So we're going to take some time and look at first on Social Security Disability and try not to get sick here while I scroll down to that section of this booklet. So again, this is just if you-- if you really-- if you really care enough about this, this is the book you need to read and it's all of as you can see 24 pages. So it's really the cliff notes summary and thank you Lisa for answering people's question. So first-- and again, look here, the SSI program rules begin on page seven. So, if you currently receive SSI, then don't read this or if you're working with somebody, and you know for sure that they do, as the representative pay for my friend Linda, I know for sure a proof positive this she was getting an SSDI benefit off of her own work record. She's actually now 67. And actually last year at 66, she started receiving a retirement benefit. And I want you to know land gentlemen, it is substantially larger than an SSI payment. So had she never worked, she would not be living the good life that she's now living at 67 because she has a very nice retirement benefit. So the trial work period, so the trial work period allows you to test your ability to work for at least nine months. And during your trial work period. You'll receive your full Social Security benefits regardless

of how much you're earning, but note as long as you report your work, and you continue to have a disability. And so in 2019, a trial work month is any month your total earnings are over \$180. Or if you're self-employed, you have a trial work month when you earn more than \$880 after business expenses. So its net earning on self-employment or work more than 80 hours in your own business. The Trial Work Period continues until you have used nine cumulative trial work months within a 60-month period. So back to the person who asked the question about the person who's concerned about losing their benefit. That's you, you'd have to know if they not use their trial work period, it doesn't matter how much money they're earning. So just keep that in mind. And then after the trial work period, so let's say someone earns consistently \$1,000 a month, they track through their trial work period, then Social Security has another safety net for people on SSDI or SSD and Social Security often refers to it as called extended period of eligibility. So after your trial work period, then you have 36 months during what you can work and still receive benefits for any month your earnings aren't substantial. And yet Social Security typically refers to this as SGA or substantial gainful activity. So in 2019, we consider earnings over \$1220 gross, it's always gross or 2014, if you're blind, again, according to Social Security's definition to be substantial. So for the person who was concerned about that individual working x number

of hours a week at a certain amount of money, if you do the math, if they're under \$1220, then they're not going to-- their benefit isn't going to go away. If they're over that, then again, there may be some work incentives that they could use to still maintain their payment, or they may decide at some point that it's really worth it because they can see the future of being able to earn enough money to really be able to have a much better life than if they're just still maintaining their status receiving and benefits. So it really depends on the person's financial situation. And then the third major safety net and this is true for people on SSDI or SSI. So if your benefits were to stop, you have five years to ask us to restart your benefits if you're unable to keep working because of your condition. And so know, I'm looking at the questions 880 or 800 a month has to do with the trial work period. So I want you all to again, if you know something about football and basketball, I bet you can separate them. You need to separate trial work period from substantial gainful activity. It just counts as a trial work month if someone still has this available to them if they make over 880. So somebody has a trial work period, they can make as much money as they want, but if they make over \$880, it counts as one of those nine months. And again, I'm going to tell you where you need to go to really get someone to do a benefits analysis for someone. But I never want people to get stuck with thinking they can only earn the trial work month. Social Security

isn't going to stop the benefit unless someone earns over what's called substantial gainful activity. And for this year, it's \$1220. And for next year, remember I showed this earlier, for next year it's 1260. So again, trial work period, you're testing your ability to work. So this-- the trial work period is really helpful for people where the Office of Vocational Rehabilitation has invested in the person to launch a new career. So maybe they're paying for someone to become a certified nursing assistant or they're going to become a medical biller, or I've counseled a beneficiary once who was going to be actually had taken the training to become a respiratory therapist. He was tracking through his trial work period, he was able to work full time, making well above whatever the trial work period was for that period of time. And actually his salary was going to be quite a bit more than the substantial gainful activity. But he had used his trial work period to say, you know, do I have the stamina? Do I have the ability to work full time. And so that's really what Social Security is intending with the trial work period. And actually, we have a sheet. And this is one of the things that you can also download that we'll do another one for 2019. But right now, again, this is just a one page document that tells you about what SSDI is. And it says you can work, earn money and continue to receive your full SSDI benefits until Social Security determines that you have the ability to consistently produce books. I opened the wrong one, just on the-- that

was 2018. Well, until you have the ability to earn, I had the right one in the download, \$1220 per month. So I really think-- so I think here's what I think. I think part of it is that we need to become educated enough to help people to seek the help that they need to get number one. And if they did lose their benefits, people can lose their benefits not because of their earned income, but also because Social Security could determine that they are no longer medically eligible. So I think the challenges of benefit counseling are getting people to do it. And then the other challenge is helping people to understand it. And also, I have worked with people again, who have actually worked their way off benefits, and have been able to have a really positive quality of life. So I think it's also helping people to somehow get over the fear of what will happen if actually their benefits were to cease. And then understanding that they had these safety nets where their benefits could start again, if something happened because of their condition, and they wouldn't have to file a new application. So I'm going to encourage you all to really just I can't encourage you strongly enough to read this book. Because you obviously have contact with individual people and the more that you know the more that you can help people to get good information. Now I'm going to keep tracking through this a little bit. People can continue to get their Medicare for at least 93 months if they were to actually their SSI benefit were to go to zero but I want to point

out this Social Security understands that people with disabilities may have work expenses related to their disability. If I-- If you've already downloaded this book, and you're looking at this page, I'd like you to write the initials and I'll type it in here. I-R-W-E stands for Impairment Related Work Expenses, that's what Social Security call this. So they-- they're saying work expenses related to your disability but they're called IRWE. So many people may have to pay, have out of pocket expenses especially for transportation. Now, again, this probably would be a paratransit system. It's not just because you have a car, regardless of whether or not it has to be related to your disability. So for example, the woman for whom I'm a representative, rode the paratransit system in Louisville, Kentucky, for the 18, 19, 20 years that she worked. So that was an out of pocket expense related to her disability for her to be able to work, or some people may pay for attendant care. So what that means is that people can earn more than that substantial gainful activity as Social Security as it states here, we may be able to deduct these expenses from your monthly earnings before we decide if you're still eligible for benefits. So you can get this booklet by downloading it from this webinar, or you just go to Social Security's website, go to the Search button and type in working while disabled how we can help but I'm assuming that again the link will be put to the-- will be put back again to the download for all of the

handouts that go with this webinar. So, again, how your earnings affects your benefits. So during the trial work period, again, there are no limits on your earnings. And during the 36-month extended period of eligibility, you can usually make no more than 1220 a month again in 2019, I believe it went up to 1260 a month in 2020, or your benefits will stop. But we deduct the export expenses you have because of your disability when you count your earnings. And yes, it's not an IRWE until Social Security says it's an IRWE, and yes, you would have to take documentation of the expense and the receipts of Social Security. And so you would have to you would have to verify the kind of transportation that it is and I'm going to also refer you to the red book here in a minute that provides a lot more detailed information about how transportation would be a qualified IRWE. So for sure, a paratransit system that's an easy one. If somebody is paying someone because they are unable to drive because of their disability again, not because they can't afford a car, you know, there's a difference. Now if you have a visual impairment, and you can't see or for whatever reason you can't drive that could not-- that mode up most likely also would be an IRWE. And again, here's some of the examples of what those are. OK, well, I'm going to go now to SSI. And then we'll come back and I'll show you the red book. But I wouldn't suggest you get the red book until you've read this book. Just as a reminder, and this is talked about

twice in this book. People have to report their earnings. It's not optional. It's a requirement. And no, Social Security doesn't know but I will tell you that the IRS and Social Security talk to each other. And what can happen is that people don't report their earnings and then they do file an income tax return, the IRS and Social Security communicate with each other. And at some point, Social Security will probably figure out that the person has been working and depending on their earnings, and depending on whether or not they've used their trial work period, they may in fact have been earning over SGA or substantial gainful activity, because what you need to know is that it was 1220. This year, it was less than that last year and it was less than that the year before. So in other words, people could have used their trial work period worked over SGA, and the headman reporting their earnings, then they may end up in an overpayment situation or potential loss of benefits, because again, they worked above that amount. So again, this tells them tells you again, if you lose your job you're going to-- during a trial work period, your benefits are effective. That 36- month extended period of eligibility allows you again to get your benefits reinstated. And I'm going to kind of go over the special rules for workers who are blind and skipped here-- down here to SSI. OK, so now we're going to switch gears and talk a bit about how earned income affects SSI. Again, remember the people are supposed to

submit their earnings with-- here's the deal, Social Security you need to-- my suggestion is people go to the office and depending on what you're earning, they may or may not even want you to continue to report your earnings. If you're getting SSI and you're earning \$400 a month, that's way below the trial work period, they may or may not even be concerned about you continuing to report them with SSI, you need to report them on a monthly basis. And so I would say that would be, you know, a calendar month whatever you earned in October, you need to report as soon as you can in early November. OK. And again, you could-- the best-- but the best person to ask will be the Social Security, but that would be my suggestion. So again, SSI and it's important to understand that SSI stands for Supplemental Security Income. And so this is a really important statement that just to me is mind boggling. But here's what you-- I want you to just read it and then we'll go through it. Even if your SSI payments stop. Your Medicaid coverage usually will continue. If your earnings are less than your state level. So what you need to know is that with SSDI, people either do get the benefit or they don't. With SSI, the SSI payment is reduced based on earnings. And the SSI payment could actually go to zero because of earnings and they still can maintain their Medicaid coverage. Again, SSI recipients had the same benefit, an expedited reinstatement. So if, again your SSI payment went to zero and then you became unable to

work because of your medical condition then you could ask to restart your benefits without filing a new application. Work incentive-- I'm sorry. IRWEs also apply to people on SSI. And this is a huge work incentive for students. So if it says students with disabilities, and if you've got the booklet out, you can write on the side of it. Say Student Earned Income Exclusion, and I'll just type in the initial here, the S-E-I-E. The Student Earned Income Exclusion. So students-- they're under the age of 22, they go to school or regularly attend the training program, we don't count some of your earnings, which in my mind is probably all of your earnings. Because if you could earn \$1870 a month, while you're still a student, that must be one heck of a job. So my assumption is that most students are earning somewhere between 2 to 400, and maybe \$500 at the most. And so what that means is that while they're a student, they will still receive the full SSI benefit, which is \$771 per month this year, and that earned income. Now I'm going to skip this section on PASS. I would encourage you not to skip it. But it's-- but it's a little-- it's a complicated work incentive. It's a really powerful work incentive, but I'm going to skip to how your earnings affect your SSI payments. So SSI has a formula-- Social Security has a formula. And so it says, when your other income goes up, your SSI payments usually go down. And when you earn more than the SSI limit, your payments will stop for those months. But your payments will start again for any

month your income drops to less than the SSI limit. So again, be sure to tell us if your earnings drop or if you stop working. So here's the formula. And I'm just going to show you the math right here. So if you work and earn \$1000 a month, and you're only-- you have to be considered a student if you are 22 or younger, you have to be in school. And actually I'll show you a fact sheet. I mean you can't just be under 22 you have to be in a training program or in school. And SNAP benefits are impacted by earned income, not by SSI. Any of the main extensive programs when you go to work, it can often reduce those benefits. However, my encouragement is that people try to work and have make more money and then they all set whatever that they loss from the SNAP benefits. So here's the SSI formula. So if you have 1000, you have earn \$1000 a month and your only income comes from your earnings and your SSI, you take 1000 minus 85. And that leaves \$915. You divide that by two, and that equals \$457 and 50 cents. And then so that would reduce your SSI payment by \$457 and 50 cents. So, your SSI payment if you made \$1000, your SSI payments not reduced by that much. It's again, there's a formula where the \$85 is subtracted, and then that amounts divided by two and then that amount would be subtracted from the \$771 for what your new SSI payment would be. So for those of you who are on the Zoom webinar and can't see my screen again, these are handouts that I hope you'll be able to avail yourself of. You will see

that if you never work-- and if you can't see, you can hear, if you don't work and you get SSI, the most you'll have is \$771 per month. If you go to work and again, your gross earnings are \$320 a month, your SSI payment would be offset by \$117 and 50 cents. So your new SSI payment would be \$653 and 50 cents, and you add that to 320. And you would now have \$973 and 50 cents. So in other words, when you go to work, yes, your SSI payment does decrease but your bank account increases. So in fact, the lower your SSI payment is because of work, the more money you will have. So, I'm going to look-- again if you're on the Zoom webinar, you will see and if you can't see you can hear. If you are in \$1200 a month, you would still have an SSI payment of \$213 and 50 cents. This sheet, essentially I've just done the math for you. Actually, I have an Excel spreadsheet that does the math for me. So you add \$1200 a month in earnings, your SSI payment is \$213 and 50 cents. And so now you've got \$1413 and 50 cents in your bank account. So what I just want you to understand is that again, with SSI, the more you earn, yes, the lower your SSI payment with the more money you will have, which I'm going to assume at the end of the day is what most people would like to have. Because they have found that \$771 a month is probably not going to give them the lifestyle that they want. Now the last thing I want to again to cover from this book, and again, I dwell on this book the longest because this book is written by Social Security. I

didn't make it up. Benefits people didn't make it up. This is what Social Security states. So that to me is really-- that's what we should we should believe because it's the truth. So this title says how long your Medicaid will continue. So in general, if work income causes your SSI to stop, and let me tell you that for this year, if one-- if a person earned and I'll type it in the chat box \$1627 per month gross. And the way you figured that out is you just take 771, I'm going to make sure I did the math, right. You take 771, you multiply that times two, and then you add the 85. Yup, 1627. If a person earn \$1627 a month gross per month or more, their SSI payment would go to zero. However, their Medicaid would not stop until their income reaches a certain level. And then the booklet states that level varies with each state and reflects the cost of health care in your state. We can tell you the Medicaid level for your state. So I'm going to show you where you find that on Social Security's website. Let's deal with that one. Here it is. So I just went to Search and I typed in the word threshold, or you could type in Section 1619B. And it will bring up the states what are called the Medicaid thresholds. So it's by state now I noticed there were some of you here from Florida. So your threshold is \$31,464. Georgia is \$31,661. I think there was some folks here well from Kentucky, ours is \$30,818. From New York it is \$46,316. So North Carolina, I think I saw someone from there, it's 34,571. Ohio 40,190. So my point is why would you say I just want to

get my 771 a month when you could earn substantially more and still maintain your eligibility for Medicaid. Now, I'm going to go back up to the top of the page for those of you who are on Zoom webinar, you have to meet these requirements, you have to be eligible for an SSI cash payment for at least one month, you still have to be disabled. And you still have to meet all other nondisability SSI requirements, which includes that resource limit of 2000-- no more than \$2000 accountable resources. For Hawaii, the amount is 42,099. So again, this is on the Social Security website. It's not a secret. And those of you who are typing in your states, I want you if you're on your phone, you could just go to ssa.gov you could go to search, you could put in threshold and you find this page so again, I want to teach you to fish, we just go to ssa.gov, type in, go to search, and then go to threshold, and it will come up. Because I won't-- you won't-- we won't be on this webinar tomorrow. And you might want to know, so I want you to know how to find things again on the website. So the point is just that really people can lose their SSI cash payment and still be eligible for Medicaid until they earn a substantial amount of money. And I would also say at least here in Kentucky, if someone had a job making or grossing \$30,818 per month, chances are pretty good, they have health insurance through their employer, I mean chances are just pretty good. So again, they may need Medicaid if they're, you know, have really high health care cost or

for other reasons if they're on a waiver, but just understand that the sky may not have fallen, so to speak. So that again-- so my favorite website actually to learn about all of this is actually ssa.gov. So I'm now going to go to my second website that I like you to spend some time on, and that's called [choose work.ssa.gov](http://choosework.ssa.gov). And this is all about the Ticket to Work. And there's-- I'm going to help you figure out where you can find your benefits planning. So I'm going to scroll down here a bit. So there's a page about Want to Work? Meet Ben! Meet Your Employment Team. There's actually a section on Wage Reporting, Real People, Real Success Stories, Find a job and if you got some mail from Social Security, what to do about that. So again, the website is [choose work.ssa.gov](http://choosework.ssa.gov) and I'm going to click on Success Stories. And there's a featured video here about Michelle and we're going to play it.

>> **Video:** [Music]

>> **Video:** Michelle Boardman: My name is Michelle Boardman. I'm a Community Work Incentives Coordinator, and I work at AHEDD. AHEDD is a specialized human resource organization. We assist individuals with disabilities with obtaining competitive employment in the community. We provide job placement services, so we assist with pre-employment activities and we assist with job coaching, placement and follow-along services. That's our main focus. We also provide Work Incentives

counseling to transition-aged youth aged 16 to 30 who are receiving Social Security benefits based on disability. So my main role is to assist individuals who receive SSI or SSDI or a child disability benefit with understanding impact of employment on a person's Social Security benefit. I have Limb Girdle Muscular Dystrophy. It's a progressive degenerative disorder that eventually leads to needing to utilize a wheelchair for mobility, at least in my case. I walked until about the age of 13, and then from there I could no longer walk, so I use my chair to get around.

>> Video: When I first met Michelle, I was blown away. She really does inspire me to work harder to be better. Michelle has taught herself a lot. And I think Michelle has a very good perspective on where other people are in their journey. And that helps her do her job very well. She was excited to learn that there was-- there were incentives for her to return to work and go to school and finish her education and plan. It was almost too good to be true. That she heard the information and had to go back and really think about it. When the information was summarized for her, then at a later date, it really hit home.

>> Video: Michelle Boardman: I always wanted to get a job. But there were a lot of barriers to getting a job for me. You know, I didn't really know what I want to do. So I took on little jobs here and there. But it

was always making a little bit of money and I was always told that if I make money, I would be in jeopardy of losing the benefits that I receive. So, I really didn't pursue work very much because I was concerned about how work would impact my benefits.

>> Video: Employment helps with quality of life. I mean for anybody, whether you have a disability or don't, you go to work to increase your financial stability. And so it shouldn't be any different if somebody has a disability

>> Video: Michelle Boardman: A month before graduation, I decided to go to a resource fair at Temple University. And it was a disability summit, and they had a panel discussion about going to work and they had resource tables. So I went to every table and the last table that I hit happened to be AHEDD. And AHEDD had a benefits counselor there, a Work Incentives Coordinator, who was informing individuals about going to work and how benefits would be impacted. I guess the Ticket to Work Program has allowed me to obtain the supports that I need. I don't necessarily need the ongoing job support that someone with a different type of disability might have. But for me, I need financial assistance. But with car modifications or I needed financial assistance at the time with paying for school. The Ticket to Work Program assisted me with being able to obtain those employment supports that I would

need to further my career, and to actually become employed. I think it's really important for people not to allow work limit them financially. They have to do what's best for them. They have to do what's going to be financially in their best interest. So, you know, determining how much they can work and still be able to obtain the services and supports that they need. And you don't want work to limit you, you want work to help you to become better off financially and better off with self-sufficiency.

>> Carolyn Wheeler: So it's based on the screen if you receive disability benefits and RH 18 through 64 consider Ticket to Work. And then for more information, visit www.socialsecurity.gov/work. So I'm going to now show you were on this website again. Choose work.ssa.gov, where you could find your work incentive planning Assistance Program for your state. So it's also known as WIPA. So Work Incentive Planning and Assistance. And so I'm going to click on the tab that says Find Help. And on the left hand side, you've got several different triangles and circles with various initials in them. EN stands for employment network. And WF I'm not remembering, VR is folk rehab. If somebody else know it, I guess I could click on it. Here we go Workforce Employment Networks. Yes, yes, yes. So EN is employment networks. WF is workforce employment networks and those are part of the state's

public workforce system that can help provide employment services to people. And then DR is vocational rehabilitation agency. WIPA, Work Incentives Planning and Assistance and so every state has one or more WIPA projects that are usually based in a community-based organization that provides benefits counseling free of charge to people who receive SSDI or SSI, or possibly both and want to go to work. And then PABSS, Protection and Advocacy for Beneficiaries of Social Security. And so, what I'm going to do is click on the WIPA, learn more, and hopefully we will. So these talks about what services are offered through the WIPA projects. And again, there's one or more and every single state. So let me get back to the homepage or Find Help. And on this page, we can start a direct search. So I'm going to click on this link. And I'm going to-- where it says Provider Type, I'm going to click on Benefits Counseling or WIPA, Providing Services, In-Person Services or Virtual Services, and I'm going to type in my zip code. And then I'm going to scroll down and it should tell me I'm not sure it did. Let's try that again. Yes, it tells me that my WIPA service that's nearest me is Goodwill Services that's on New Circle Road here in Lexington. So if someone wants to type in your zip code, I'll type it in here and we'll see what is your WIPA provider. I'm going to type in the one for a Louisville, Kentucky because I happen to know that R2 WIPA providers one in Lexington and one in Louisville. So the Center for Accessible living. OK,

so I've got lots of zip codes. So let me start with 31405. And that's the Department of Human Services-GVRA in Atlanta, Georgia. And you can actually save or print that. I'll do a couple more. You could probably also just Google WIPA and then the name of your city and hopefully some would come up. I'll do 60506. That is the Illinois Assistive Technology Program. The 800 number is 800-852-5110. They are in Springfield. So please understand that they may not be close to you. Often there's one or two programs for the entire state. So they work remotely or virtually, they don't meet with you in person often, so they're going to do things often by email or through Zoom like this or by telephone. OK, yes, I will repeat how to get here again, let me just type in one more 56560. Whoops, you get my cursor in the right place. OK, and that so that contact is Goodwill Industries on Fairview Avenue in St. Paul, Minnesota, and their 800 number is 800-976-6728. And again, yep, that looks like it's pretty far away from where you live. Again, I'm not surprised that they're in St. Paul. And they probably serve a great deal of the state. But again, they're going to be providing this information to you via the phone or maybe through a virtual website. So that's great. The Center for Independent Living for which April works Empower Tennessee is part of your local WIPA. That's true here too April, our Center for Accessible Living is independent living center in Louisville and they also provide the WIPA services. So that

would also be a good resource is just to find your independent living center for your state. And undoubtedly they're going to know who your WIPA provider is. So how I found this was I went to the website, it's choose, I'll type it in if you are able to see the chat box. So it's choose work.ssa/gov. You could also find this information from the Social Security website. Then I click on Find Help. And then this page came up where I could again do search options. So-- but the hunch is you could also just go to a search engine and type in WIPA and type in your state and my hunch is it would come up as a way to find it. OK. And also you're-- if you're involved with vocational rehabilitation, I have no doubt that your vocational rehabilitation counselor should be able to tell you who your WIPA provider is for your state. And again, they're typically two, maybe three, depending on the size of your state. And so again, they're going to do this work by phone, not typically person to person. Now, I'm going to go to another website, and it's called DB 101. So I'm going to type in the address, DB101.org. Whoops, I typed in too many letters. Stands for Disability Benefits 101. So these are websites that have been created that are state specific. However, there are very- - there're not many states that have this particular tool. So Alaska, Arizona, California, Kentucky, Michigan, Minnesota, Missouri, New Jersey and Ohio. Thank you, someone put in the link for the Centers for Independent Living. That's really helpful. Thanks so much. However, the

information on any of these websites about the benefits and how work impacts them would be the same. You don't have to have one specifically for Hawaii, or for Illinois, or Georgia, or Florida. Now, I am going to go to Kentucky since we have one, they all though will look pretty much the same. And what I just want you to see or to understand is that all of them will start with Getting Past the Myths: The Truth About Working and if you click on that link, there's there is-- there are a lot of words I'm assuming that it is readable if you have them, jaws or something that will read the screen to you. But there's just lots of information about-- so for example, the seven myths. Myth one, I can't work because of my disability. Myth two, I will lose my SSI/SSDI benefits when I start to work. Unless you click on that myth, it will take you to another page and it will give you additional information about what happens to your benefits when you go to work. In the middle of the page it points out really importantly, as I've been saying that you have to know which benefits you get, because Social Security has two programs, SSI, Supplemental Security Income, Social Security Disability Insurance. And then it will go on to talk about some of the things that already have in terms of the work incentives for SSI, and work incentives related to SSDI. So, to me, this is just a really good information page to find information out about, again, the benefits and what happens to them when you go to work. Now, I have clicked on the

Supplemental Security Income, the basics because I want to show you a really nifty feature on the page if I can find it, and I may or may not remember how to do so. One of the things so it does talk about on this page is that if you get benefits from Social Security, but aren't sure which ones you get, you can order a free benefits planning query or BPQY that I mentioned earlier at your local Social Security office or by calling 800-772-1213. For anyone to do a benefit analysis for you through WIPA program, they have to have your BPQY. And that's what verifies what benefit you're receiving from Social Security. It doesn't verify if someone's getting other ones, is getting other kinds of benefits but it will verify those. And so just know that there's just lots of really-- everything I said falls out on the pillow tonight but you could just remember, DB 101, go to that website. And again, you can just take your time and read information about the various benefits and how work will impact them. And I think I'm going to click on how SSI counts your income. And that doesn't have a little nifty bullet, it shows you the formula again, is what it shows you. At the bottom of the page, it says your SSI benefit calculation. Try it now. So I'm going to click on that link. And it shows you where you could enter in. Potentially, if you had any other unearned income or pretend no, but if you had earned income, so you've got it, you're thinking about getting a job and you're going to make \$400 a month. It hopefully will do the math for you. Yup, it does.

So it shows you that if you earn \$400 a month that your SSI payment would be reduced to 613.50. But your total monthly income would be 1013.50. So again, that's just kind of a little calculator that's on that first page-- that's on their page, when you want to look at how does-- your benefit. So the question, how can I find a WIPA provider anywhere in the country that is fluent American Sign Language? My hunch is that you should just find the WIPA provider for where that person lives and tell them you need an interpreter. Now for example, I do benefits counseling actually for the Office of Vocational Rehabilitation for clients who have rehabilitation counselors for the deaf and OBRs are typically paying for that interpreter. So, you know, if the persons involved with OBR most likely OBR has interpreters. But again, that should be something that, that WIPA program would have to provide or it may be provided through the Office of Vocational Rehabilitation. So you really want to go to the WIPA provider in your state because hopefully that WIPA provider also knows about other programs and resources. I'm going to move now to talk about ABLE accounts. So ABLE stands for Achieving a Better Lifetime Experience. And actually I'm going to show a video, that's an American Sign Language about ABLE account. It's also captioned and it's also voice-- voiceover. And it's made by the IRS.

>> Video: Toni: Hi, I'm Toni, and I work for the IRS. Were you born with a disability, or did you become disabled before you turned 26 years old? If so, you could be eligible for an ABLE account. An ABLE account allows you, as a designated beneficiary to save money and get tax-free earnings to pay for disability related-expenses, such as personal support services, housing, education and transportation. You and others can put up to \$15,000 a year into your ABLE account. These contributions can include funds rolled over from certain 529 plans. Also, if you have a disability and work, you may be eligible to add even more money to your account annually. What's more, you can get up to a \$2000 tax credit for the money you put into your ABLE account, which could reduce your tax bill. For more details, go to irs.gov/taxreform then click Individuals, scroll down to Savings Plans. Then click ABLE Savings Accounts. And, if you find this video helpful, please share it. Thank you.

>> Carolyn Wheeler: And actually the IRS has a number of other closed caption videos. You can-- The link is actually with IRSvideosASL. And so they have other videos related to tax issues, again that were that someone has created a video that also with someone is signing. So the best resource for ABLE accounts is the National Resource Center. And that website is again, you could just probably Google up. It's ABLE,

A-B-L-E N-R-C dot org. ablenrc.org. How many of you know that your state has an ABLE program? If you can just say yes if you do, and if you don't, well, we're going to find out today whether or not your state has an ABLE program. And so what is ABLE, so this website if you're not familiar with ABLE accounts, well, you can click on this link that says history of the ABLE Act and it will tell you what it is, and how it came to be in of December of 2014, when federal legislation was passed. And we can also look at the-- about ABLE accounts and there is a video, 10 things you should know about ABLE account. So there are a number of just embedded videos on the website about what they are and then how to get started. So who's eligible? How can funds be used? How to open an account? And how do I manage my account? So let's view all of the states that do have ABLE programs. So I've opened up a page that shows a map of the United States and it shows that almost every state has an ABLE program with the exception of Idaho, Utah, North Dakota, South Dakota, Wisconsin, Maine, and I think that's Connecticut. I don't say Massachusetts, Rhode Island. Yup, Connecticut it is in gray. So what do you need to understand and actually, someone said, I'm going to click on Ohio because actually Ohio was the first state I believe to open accounts. Many, many of the state of the programs that were opened in specific states are open to anyone in the country. So if you, for example, here in Kentucky, you could open an account through

Kentucky's program, which is called STABLE Kentucky. And actually we are part of the Ohio program, which is very, very fortuitous for us. But the Ohio program, for example, is a national program. And so it says Accepts Out of State Residents. Yes. So the annual the annual contribution limit to an ABLE account is \$15,000 a year but if you work, and you don't actually contribute to a retirement program through your employer, you can contribute an additional \$12,140. So you can only have one ABLE account. So it's not like you could go and open one in every state, you can only have one, but you family members, anyone who wants to could contribute to that account up to for this year, \$15,000 a year. And so someone asked, is there a program in Hawaii and no, there is not. However, there are any number of other states. So what you can do from this website is you can actually compare programs. But I know for sure that Ohio is a national program, I know that Virginia is a national program. One of these are 529 plan, I think this is they're ABLE, yup ABLE account, Virginia has a national program. So again, you can just go to [ABLE nrc.org](http://ABLE.nrc.org), and you can click around the various states and read about them. Now a couple of things to understand about ABLE accounts. They're not people call them savings accounts, but really their investment accounts. And so I am most familiar with Kentucky's program and so actually I'm going to pull up our website because I'm familiar with it and I can negotiate it pretty

well. So the first part is you could learn more about state-- our programs called STABLE stands for State Treasurer because it administer to our state treasurer. So there's a section about learning about more. ABLE accounts grow tax free. And you're right. You do need to read the fine print. Kelly says, be advised be sure to read all the fine print regarding fees and such. And it's \$3.50 cents a month here in Kentucky. So yes, if you put in \$50, it would take you about little over a year for it to be got to be called gobbled up. So yes, I think you would want to open one when you knew you could continue to make contributions. So I certainly agree. That's why I'm showing you this website. Whichever state you choose to go with, you really want to go to their state website and yes, understand what the fees are. So at least for Kentucky's program, there's no fee to open an account but yes, there is a \$3.50 cent per month fee to have an account. And it requires \$50 to open it but then you probably again, I wouldn't open one unless I thought I could keep putting money into it. So I didn't lose my \$50. And so Kentucky's programs or Ohio, there are five different investment options. So that would be another thing you would want to read about. So you know who's going to manage the money. So for example, the Ohio program is managed through Vanguard. There are also fees with that, but they're very low. But you want to understand what they are in terms of where you're going to put your money. So

again, I can click here. And this will be true of any other programs you looked at. There are four different growth, moderate growth, conservative growth, income growth, it explains what each of them are, then there's a bank safe option, which is really like a savings account. But ABLE accounts really were established to help people often to save, you know, toward the future with the idea that they would want to invest their money to have it grow. And then you need to understand in particular, and I would advise this about folks, you need to advise you to understand this before opening an account. Is that ABLE to count the money that you put in or other people put in and the money then that grows as a result of investment performance hopefully has to be used for what are called qualified disability expenses. Now, there are lots of categories, which includes basic living expenses, housing, transportation, education, assistive technology, employment training, personal support services, legal fees, health and wellness, financial management. And then for STABLE, Kentucky, there's an 800 number. I'm sure that's true for the other programs as well. So that's just understanding that when you put money in, you need to have some idea of what it is you'd want to pull the money out for. Because it can't - if you don't use it for a qualified disability expense, I'll click on this unstable Kentucky. Again, you could have some penalties from the IRS. So it states if you spend your ABLE account funds on a nonqualified

expense you might you will have to pay regular income taxes because the money does grow tax free plus an additional 10% additional tax. And then those nonqualified funds, you withdraw could be counted against you for purposes of determining your eligibility for means tested public benefits programs like Medicaid or SSI. So there's a question is there a certain age to open an account? Well, your disability-- the answer to that question is no. However, your disability has to have occurred before the age of 26. So I'm scrolling down again on Kentucky's page it says, who is eligible and take the quiz. So if you know-- I mean for sure you have documentation that your disability occurred before the age of 26 then you can open an account. I open an account for my friend Linda when she was 66. But her disability occurred at birth. So I hope that helps you to understand. Again, her disability occurred before the age of 26 but she was 66 when I opened the account for her as her power of attorney and her representative [inaudible], there is legislation before Congress right now to increase that age to 46 and I'm hopeful that that will happen. But at the moment, the moment is limited to age-- the disability again has to occur before the age of 26. Now, there are again, just lots of I'm back on the page, the National Resource Center, there are just lot-- there's lots of information on this page about ABLE accounts, any questions that you have, there's actually a three-state comparison tool where you

could, you know, this program offer enrollment to out-of-state residents and if their state income tax deduction or credit for contributions made into account opened in the state by state residents, when the lady from the IRS said there could be a \$2,000 tax deduction that's limited to states where that's not true here in Kentucky, for example, OK. We don't-- that's not happened here. Maybe it's happened in another state where if you live in that state, let's just say Ohio. And I don't know if that's true or not. Maybe I could just select it we'll just select Ohio. And so yes, if I'm in Ohio \$4,000 of contributions are deductible for Ohio individual income tax purposes, OK. So if that's important to you, you might want to see depending on where you live, if that's the case, and so you can, again, look at-- you can compare what their fees are, again to one of the participants points. You know, are there fees, can you roll over your account, etc. So now I want to do just to wrap up, we're going to do our poll. Hope we can do this. I want to do just a little kind of check in about what you might remember about SSI or SSDI, so one of our host needs to set up the poll. I'm going to open up the slides.

>> Celestia Ohrazda: I got it, Carolyn.

>> Carolyn Wheeler: Oh, great. Should you want to explain it. Oh yeah, there we go, yay.

>> **Celestia Ohrazda:** Yup. So there is poll in front of you, and Carolyn is going to give you a question, and you choose either Social Security Disability Insurance or Supplemental Security Income.

>> **Carolyn Wheeler:** So again, you'd have to be on, you have to probably have the screen open to be able to participate. So if you want to type in the chat box if you can't do that, go right ahead. So the first question, Social Security Disability Insurance, this is pretty easy. Which one is this? Looks like we got 100%, we've got one person. Yup, we're seeing lots of folks clicking the right button. Maybe, yup, they're clicking SSDI.

>> **Celestia Ohrazda:** OK. We have good participation.

>> **Carolyn Wheeler:** We do. Thank you all.

>> **Celestia Ohrazda:** Yeah.

>> **Carolyn Wheeler:** Are we giving them I could join. I guess I'll just, I'm just going to move on, how's that?

>> **Celestia Ohrazda:** OK.

>> **Carolyn Wheeler:** I'm not sure the whole and progress, what that means.

>> **Celestia Ohrazda:** OK, I'm going to, so-- take the stats on this. OK, so we had 93% answered correctly.

>> **Carolyn Wheeler:** OK, perfect. Thank you. OK, the next one Supplemental Security Income. So she needs to put up the next poll. So what does that stand for? So you have a choice of either SSDI, Social Security Disability Insurance or Supplemental Security Income, looks like most folks are getting it right. That's correct. Someone who chatted from the chat box, yes, it's SSI, Supplemental Security Income. And so, if you could really understand that-- the difference is Social Security Disability Insurance. That means it really is a Social Security program Supplemental Security, Income. It's not Social Security income, it's Supplemental Security Income. OK, so do you want to go ahead and read the percentages for you? I mean for it?

>> **Celestia Ohrazda:** Yup, we had 95% answered correctly.

>> **Carolyn Wheeler:** OK, so all I'm saying, the answer is not really any questions. I don't know. Am I not sharing my screen? I'm going to just make sure I'm sharing. Yup, I'm sharing my screen. OK, hopefully. Are you seeing the questions now?

>> **Celestia Ohrazda:** You have to go to the next slide.

>> **Carolyn Wheeler:** Yup.

>> **Celestia Ohrazda:** I think there was a little bit of confusion because it just showed the actual text of the-- it wasn't actually a question. So here's your question.

>> **Carolyn Wheeler:** Medicaid.

>> **Celestia Ohrazda:** Yes. Hopefully that makes more sense to you.

>> **Carolyn Wheeler:** Hopefully.

>> **Celestia Ohrazda:** OK.

>> **Carolyn Wheeler:** I think I need my natural supports here. So which program comes with Medicaid? Yeah, the poll is asking the same question. It's either is-- are you going to-- the answer is either SSI or SSDI.

>> **Celestia Ohrazda:** Yup.

>> **Carolyn Wheeler:** So Medicaid is the answer which program does that go to? Correct. It goes to SSI.

>> **Celestia Ohrazda:** It's going to end polling and show the results. So we had 68% that answered correctly.

>> **Carolyn Wheeler:** Alrighty. So Medicaid goes with SSI. Which program has Medicare after 24-month waiting period? So the health insurance it goes with-- which program will have Medicare after 24-month waiting period? So we've got some folks getting the right answer. Some folks are getting the correct answer on line in the chat box as well.

>> **Celestia Ohrazda:** This is so much fun.

>> **Carolyn Wheeler:** Well, thank you. Well, the grid that you can download and maybe we can put that link back in here in the chat box--

>> **Celestia Ohrazda:** Yup.

>> **Carolyn Wheeler:** -- when we're done. I have a grid that shows just one page of the two programs and these different components. OK, so do you want to go ahead and--

>> **Celestia Ohrazda:** And share the results?

>> **Carolyn Wheeler:** -- in best.

>> **Celestia Ohrazda:** OK. We had 92% that answered SSDI.

>> **Carolyn Wheeler:** OK.

>> **Celestia Ohrazda:** And our next question.

>> **Carolyn Wheeler:** Well, I don't know it's not cooperating on my-- I'm looking-- try something else. Nope, OK. That will-- it's just very strange. My Computer seems to have frozen.

>> **Celestia Ohrazda:** Oh.

>> **Carolyn Wheeler:** I'm not sure what to do about that.

>> **Celestia Ohrazda:** Here we go.

>> **Carolyn Wheeler:** Here we go.

>> **Celestia Ohrazda:** Yeah.

>> **Carolyn Wheeler:** There we go. Yeah. OK, so the full federal benefit rate for 2019 is 771 per month for an individual or \$1157 per month for an eligible couple does that apply to SSDI or SSI? Well, it looks like most folks are getting that one correct.

>> **Celestia Ohrazda:** Yup.

>> **Carolyn Wheeler:** And thank you for the grid, where the grid is located. OK, so read out those percentages.

>> **Celestia Ohrazda:** We have 89% for SSI, 11% for SSDI.

>> Carolyn Wheeler: And the correct answer is SSI. Again, people who receive SSDI, that amount varies depending on what their contributions have been from working, or someone else's work record. OK. So, which benefit is based on someone's work record or someone's paid in so it's based on the person's work record either as a disabled worker, it's based on the person's parents work record as a disabled adult child or childhood beneficiary or it's based on a person's spouse's work record and they are a disabled widow or widower. So which program would this apply to SSDI or SSI? Boy, you all are good. And then the chat box those folks that have answered have gotten it correct. Yes, I'm a spoiler, aren't I? As for me, I get excited when I see people have the right answer.

>> Celestia Ohrazda: OK. I'm going to end the poll here and share your results. So we had 92% that said SSDI, and 8% said SSI.

>> Carolyn Wheeler: So what is SSDI, again when people received an SSDI payment it's on someone's work records, someone has worked, either the person, their parent and that has because the person is disability occurred before the age of 22. And they would be eligible or because they themselves didn't have enough work record, their spouses did, to be a disabled widow or widower, you have to be at least age 50. OK. The next one, Show me the money. So this is where the

money comes from for the benefit. It comes from FICA, Federal Insurance Contributions Act, which are payroll taxes both the employee and employer pay on gross earnings, 15.3% of a person's gross earnings. So this is where the money comes from the pay, the benefit to the person, is at the SSDI program or the SSI? So this shows me I didn't do a very good job of explaining this. OK, so this is SSDI. Again, people work, they pay payroll taxes, and that's what goes into someone's Social Security account and that's what the benefit is based off of. So people who received SSDI again, they've worked, parents worked, or spouses worked, and they pay-- payroll taxes through their paycheck, their employer pay taxes, and that's where the payment comes from. How about this one, show me the money. This is where the money comes from to pay this benefit. It comes from the US Federal Treasury. It's part of the Federal budget so person who receives the benefit has not contributed to the payment. So it looks like this time we're getting most of the folks are moving in the right direction here. So, I think we could close this one out. If you want to read the percentages, this one, it's right on.

>> **Celestia Ohrazda:** This made on, like you said 94% indicated SSI, 6% SSDI.

>> Carolyn Wheeler: OK. So again, the money for an SSI payment comes from the US Federal Treasury. OK, so how does earned income impact the payment or the check? So, here's a formula, the Social Security, they exclude the first \$85 there's no unearned income. After the exclusions, for every \$2 earned, the SSI payment is reduced by one. So in other words, Social Security has a formula, the payment is not reduced dollar for dollar, and the lower the payment is because of earned income or work, the more money a person will have. And while it was like doing well-- So I want to close this one out, we've got quite a few answers.

>> Celestia Ohrazda: Yup.

>> Carolyn Wheeler: And we had 80% said SSI 20% said SSDI. Right, so this is SSDI. And people have worked, made payroll taxes, SSI comes out of the Federal treasury and then earned income. There's a formula. How about this one, which of these two had these work incentives? How earned income impacts the payment? Which SSDI or SSI? Which one has the trial work period and substantial gainful activity?

>> Celestia Ohrazda: Whoo, I'm going to end that.

>> Carolyn Wheeler: Yeah, go ahead. That'd be great.

>> **Celestia Ohrazda:** OK, and our results are 64% SSDI, 36% SSI.

>> **Carolyn Wheeler:** So it's the folks who have the SSDI. So, again, so security gives you this, you test your ability to work and then if you earn above this amount call substantial gainful activity, then your benefit would end unless you can use work incentives to reduce your accountable earned income. Now, I didn't talk a lot about this a little bit at the end, but maybe, you know, so, in knowing SSI comes with Medicaid, that's a hint. And SSDI comes with Medicare. And I often tell people if there's no-- Medicare doesn't care how much money you have in the bank. So typically, there's no impact on the benefit that the SSDI or SSI, that you can have as much money as you want to in the bank. If you receive an SSDI benefit if there's no Medicaid in your life. Maybe go ahead and end this one.

>> **Celestia Ohrazda:** I may have. This is a tough one.

>> **Carolyn Wheeler:** So the 83%, who said SSDI are correct. The 18% who said SSI are incorrect because, again, SSI comes with Medicaid and SSI and Medicaid both have a resource limit. So that's a big hint for this answer. So which program does have accountable resource limit of \$2000 you can have a home, you can have a car, medical equipment, property essential to self-support, final expenses of payment to a

funeral home, those things don't count. Or you can put money or assets into a special needs trust for an ABLE account. So which does this apply to? It looks like most folks are heading in the right direction here. So, if you want to go ahead and close this poll.

>> **Celestia Ohrazda:** OK. So the 2% said SSDI, 79% SSI.

>> **Carolyn Wheeler:** So that's SSI. Again, SSI has the resource limit. So that's the end of that now. I think that's kind of the end of all that I have. We've got a few minutes. I know Barry, you may have a few concluding remarks or some things that you'd like to share to wrap this up?

>> **Barry Whaley:** Yes, ma'am. But we'll open it up. You want to take a couple of questions or?

>> **Carolyn Wheeler:** Sure if there are other questions I'd be glad to.

>> **Barry Whaley:** OK. If you have a question, go ahead and put it in the chat box. And while you have Carolyn with us.

>> **Carolyn Wheeler:** So BPQY, stands for Benefits Planning and Query. And people who receive an SSDI or SSI benefit can request-- if you want to go to work. So the purpose of the Benefits Planning Query is then to provide that to someone who provides those slip of services

to help you understand the impact of work on your benefits. So that's what it is, and what was the book to what you were referring in the beginning of the presentation. So that's-- it's a little, it's actually a little booklet. It's called working while disabled, how we can help. You can find that on the Social Security website. Also, it's in the link for the webinar today. So it's called working while disabled how we can help gets, again available on Social Security's website or it's one of the documents that we included today that you can download. Can you repeat why would anyone want to open an ABLE account? Well, people who are on-- I'll tell you for my friend Linda, Linda receives Medicaid because she is a Medicaid waiver and because she does have such a high Social Security retirement benefit. She sometimes has trouble keeping under the \$2000 limit. So I opened an ABLE account for her and actually saved money for her to buy hearing aids, which we just bought three weeks ago. And I'm pretty excited because she's now-- well, she's wearing them often needing help with them, but that's what we saved for, we saved money so she could buy hearing aids and I'm saving money now for her for when she needs a new pair of glasses. So it provides a way to save money for a future expense without having too much money in her bank account. That would mean she might lose her Medicaid eligibility. OK, so losing so who-- I'm sorry, let's see. So can you repeat what you said SSI? No. SSDI comes with Medicare, SSI

comes with Medicaid, and that's on the grid that's available. It looks like I don't have that open, that is available for you all to download. If the family loads up and contributes to an ABLE account, what happens to the funds when that individual passes on? That's a really great question. So when the person dies, and if a person were on Medicaid, then Medicaid would have a chance for a State recovery after any qualified disability expenses have been paid. And, for example, the person's funeral expenses. And only since they opened the ABLE account, so for example, Linda was on Medicaid since 2012. I didn't open the ABLE account until 2018, now frankly when she dies, there probably won't be much left, which would also be the point. The idea would be to spend it. I mean, really, if people can contribute \$15,000 a year for 20 years, they have a three-year-old child that was born, that might have been born with Down syndrome, they would have a great deal of money and hopefully they would spend it, you could help buy a house, buy a car, do any number of things, but Medicaid could have a claim against whatever remains in that account when the person dies. So yes, SSA may try to charge for the BPQY but if you're working for WIPA it will be free. And I would agree get involved with the WIPA, although my experience as beneficiary asked for it, you need to tell them that it's for program planning purposes and that you want to go

to work. And you're correct, they shouldn't-- you shouldn't have to pay for it.

>> **Barry Whaley:** Hey, Carolyn, I'm sorry. It's Barry.

>> **Carolyn Wheeler:** Yes, I think it's 4 o'clock.

>> **Barry Whaley:** We are 4 o'clock. There are some additional questions. So folks, if you do have additional questions, if you don't mind to send those to our project email, and I think Carolyn, could we ask you to answer those--

>> **Carolyn Wheeler:** I'd be happy to.

>> **Barry Whaley:** -- questions via email? Great. Thank you.

>> **Carolyn Wheeler:** Absolutely.

>> **Barry Whaley:** Great. So let's go ahead and have you unshare your screen and Marsha if you would put our final slides up, we can we can wrap this up. Oh, Celeste, she has put the email in the chat box for you. It is S-E-A-D-A webinars at law, L-A-W, dot S-Y-R dot E-D-U. So again sseadawebinars@law.syr.edu. So, let's go ahead and wrap this up. Carolyn thank you, great information as always, I appreciate you taking the time and appreciate all the folks who stayed with us through the

webinar. Thank you for participating. We presented the truth about Employment and Social Security benefits today. This was part five of our eight-part webinar, Advancing Employment Opportunities and Creating Inclusive Workplaces. I want to remind folks that if you need education credit there are two available for this, one is a certificate of completion and credit for the CESP, the Certified Employment Support Professional certification through APSE. To receive credit for this webinar you have to meet for requirements as we mentioned at the start, you have to have been registered for the webinar. Two, you need to listen to the webinar and its entirety. The third is that your attendance to the entire five-part webinar has to be verified. And then finally you have to complete the online multiple choice post-test for webinar number five. I will tell you there is a Easter egg in here and there she is. This is my beautiful Staffy puppy. And she may factor into the to the quiz, you never know but she is the most lovable dog in the entire world. So that's my commercial for her. So after you submit the post-test and verify your attendance, you'll be provided with a link to print your certificate of completion for the five-- for the part-five webinar. In addition, a copy of the certificate of completion will be sent to the email address you provided when accessing the post-test. Finally, your feedback is important to us. We can only improve this in future webinars with your input so we welcome your input. The link to the

post-test in the evaluation for part five webinar will be emailed to all registered participants within one hour after the webinar ends today. This webinar and the materials, PDF files, caption videos shared by our presenter along with all webinars in this eight-part series are archived with recording, video and audio presentation, and transcript. And those archives are available online. There is the web address below. I won't even-- let me try it. [www.adasoutheast.org/webinars, W-E-B-I-N-A-R-S, /archives, A-R-C-H-I-V-E-S, dot php](http://www.adasoutheast.org/webinars,W-E-B-I-N-A-R-S,/archives,A-R-C-H-I-V-E-S,dot%20php). So I want to thank you again for being here today. Our next webinar, Part Six will be on November 19th. That webinar will be Building Intentional Culture, how to foster a welcoming workplace. We will have three presenters from our partners at WISE. Cesilee Coulson, Jaimie Laitinen and Morgan Cain. We encourage your colleagues and your friends to register early to ensure they get a spot in the webinar. I know that this one was very well attended today. Share that link to register online for this webinar series at [bit.ly/equal-employ, E-M-P-L-O-Y, -opp-webinar-seada-2019](http://bit.ly/equal-employ,E-M-P-L-O-Y,-opp-webinar-seada-2019). And one more thing, Georgia APSE would like to invite you to join them in Athens for their annual conference next week. That's October 28 to 30. It'll be at the UGA Center for Continuing Education and Hotel at the University of Georgia in Athens. Looking at the keynote speakers, they are people who are phenomenal. Allan Bergman will be there, Kathie Snow will be there, and Doug Crandell. On Tuesday, October 29. They'll

be several concurrent sessions featuring accessible agriculture, work accommodations universal design, fostering an inclusive work culture for employees, the psychiatric disability, and speakers from the respect institute. On Wednesday, the 30th, they will wrap up with the award winning film by Dan Habib, "Intelligent Lives". GAPSE welcomes you to join for networking and education opportunities so we can make work happen, so you can learn more about that conference. The link is on this slide. It is hotel.uga.edu/events/ga-apse-employment-conference. So if you are in the southeast and you can make it, Georgia has a great conference. So finally to wrap up if you have questions about the Americans with Disabilities Act, you can contact your regional ADA Center. That number is 1-800-949-4232. Or you can call the Southeast ADA Center directly, our number in Atlanta is 404-541-9001 or our project email adasoutheast@syr.edu. And remember when you call those calls and emails are all kept confidential. So thanks again for joining us. And thanks again Carolyn for an outstanding webinar, and we will see you in November, on November 19. Have a great afternoon, folks.

End of Transcript

Webinar Part 5: The Truth About Employment and Social Security
Disability Benefits

Webinar Series: Advancing Equal Employment Opportunities and Creating Inclusive Workplaces

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