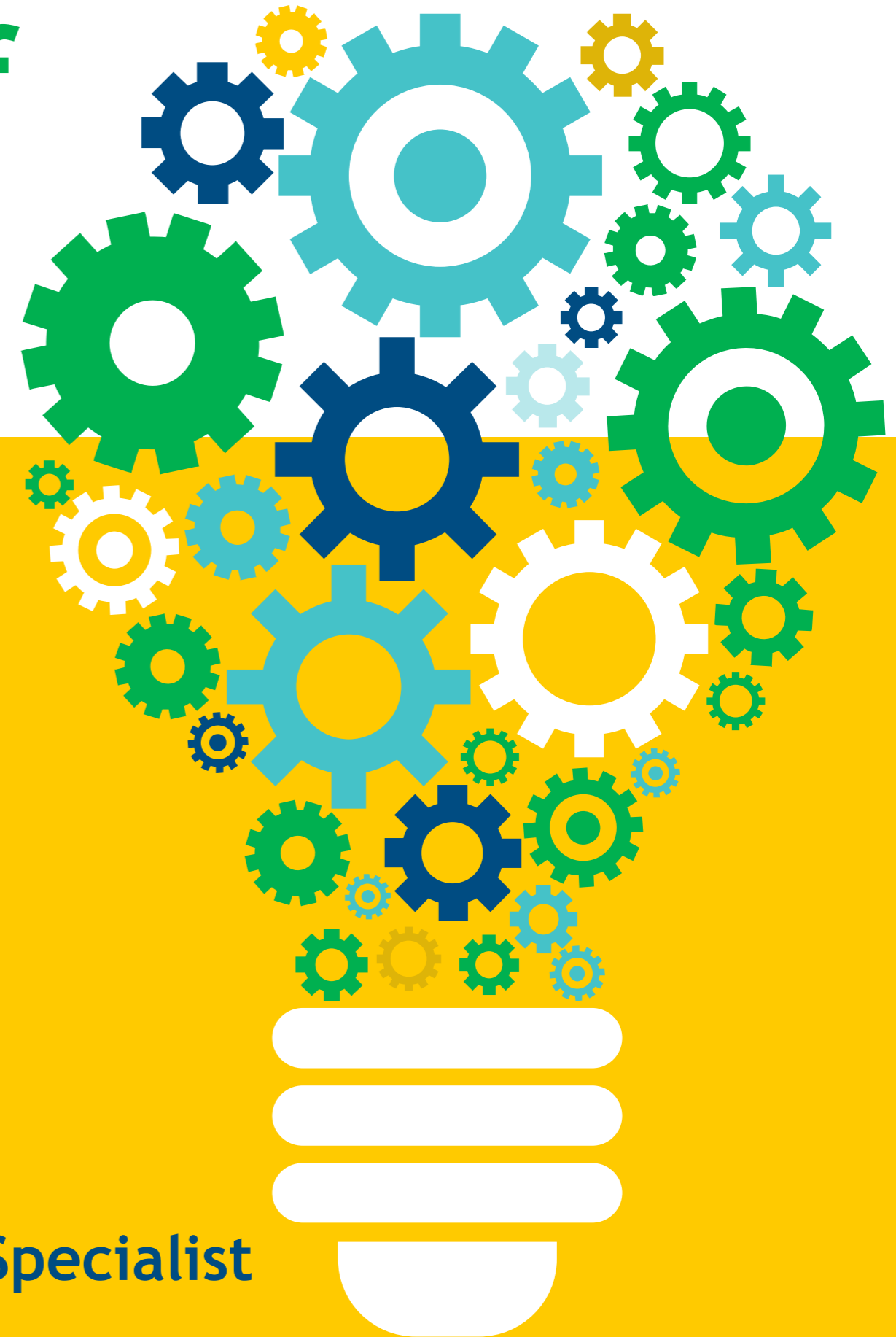
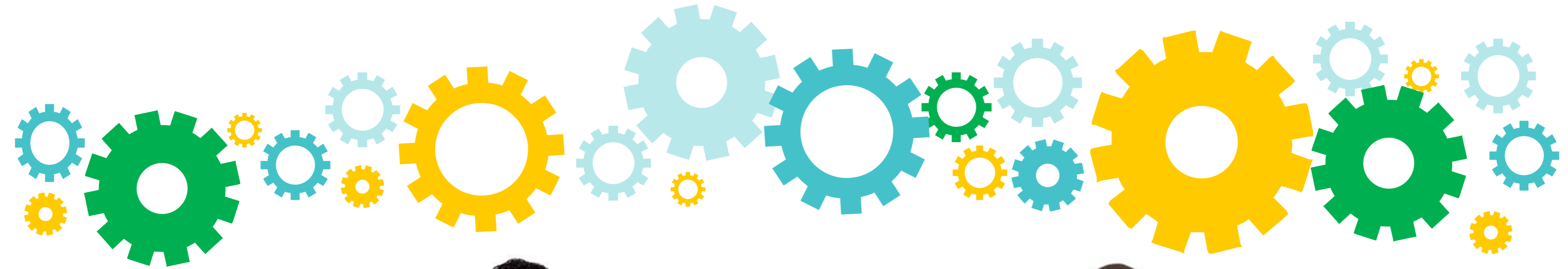


All the Moving Parts of Benefits and Working



Presented by:
Amber Kwiatkowski
Work Incentives Benefit Specialist

Types of Benefits Counseling



Disability
Benefit
Specialists



Work
Incentives
Benefits
Specialists



Disability Benefit Specialists (DBS)/Aging and Disability Resource Center/ADRC

Applications

Appeals

Medical CDRs



Medicaid

Medicare Part D
Assistance

Work Incentives Benefits Specialists (WIBS)

Health Insurance
Options

Benefit Systems

Reporting
Requirements



Access to
Work
Incentives

Income

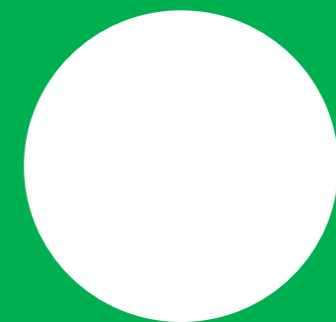
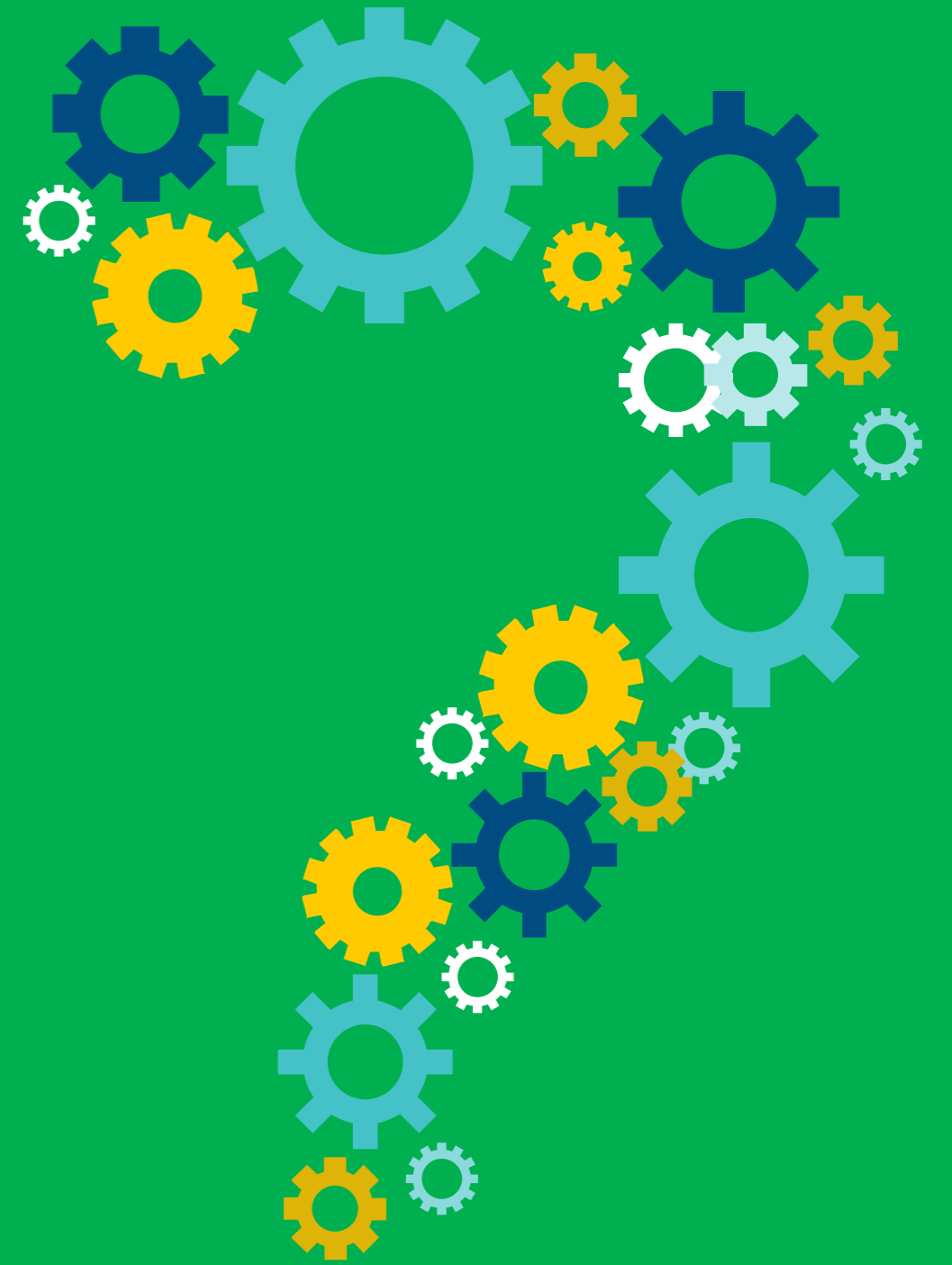
Work Incentives Benefits Specialists

Help people with disabilities to:

- Overcome barriers to employment by using work incentives
- Gain entitlement to all available and needed benefits and services
- Make informed choices about work
- Reduce fear and misunderstanding
- Improve communication between agencies and beneficiaries
- Resolve benefits problems



Many individuals believe that they can't work because they will lose important benefits such as health insurance.



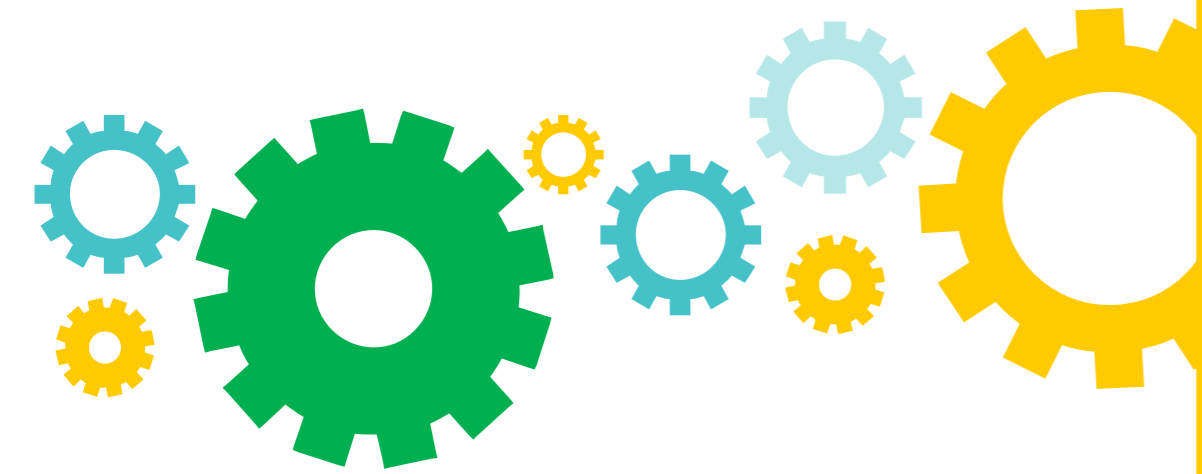


**Each person's
benefit situation
is different.**

A Benefits Specialist Can Help!

Social Security Disability Insurance

SSDI



- Based on own work record, or
- Record of a parent who is:
 - Disabled, Retired, Deceased
- No asset limit

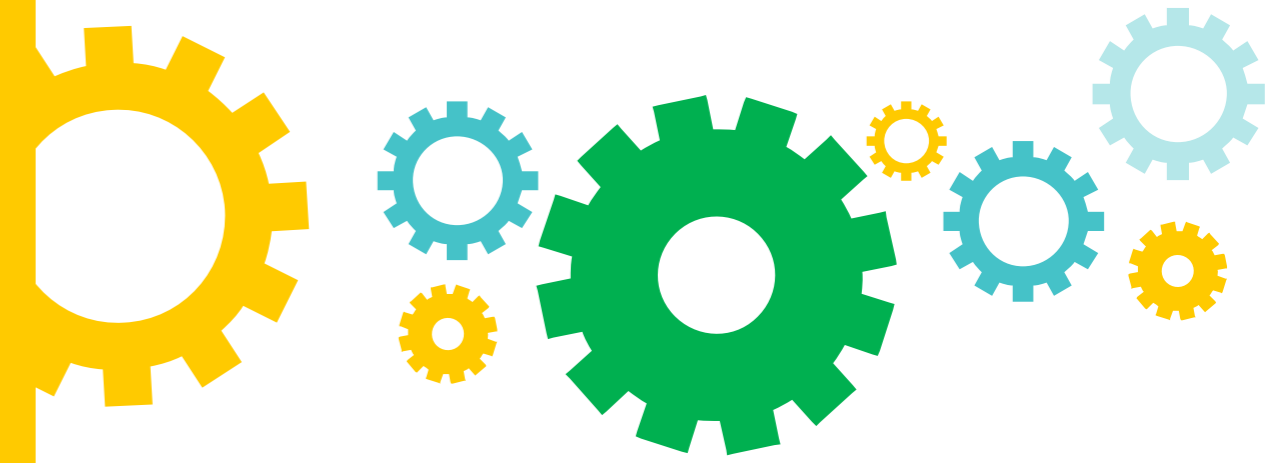
Social Security Benefits

SSDI and SSI

A Comparison

Supplemental Security Insurance

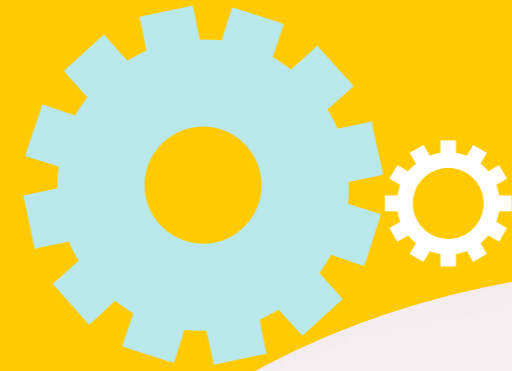
SSI

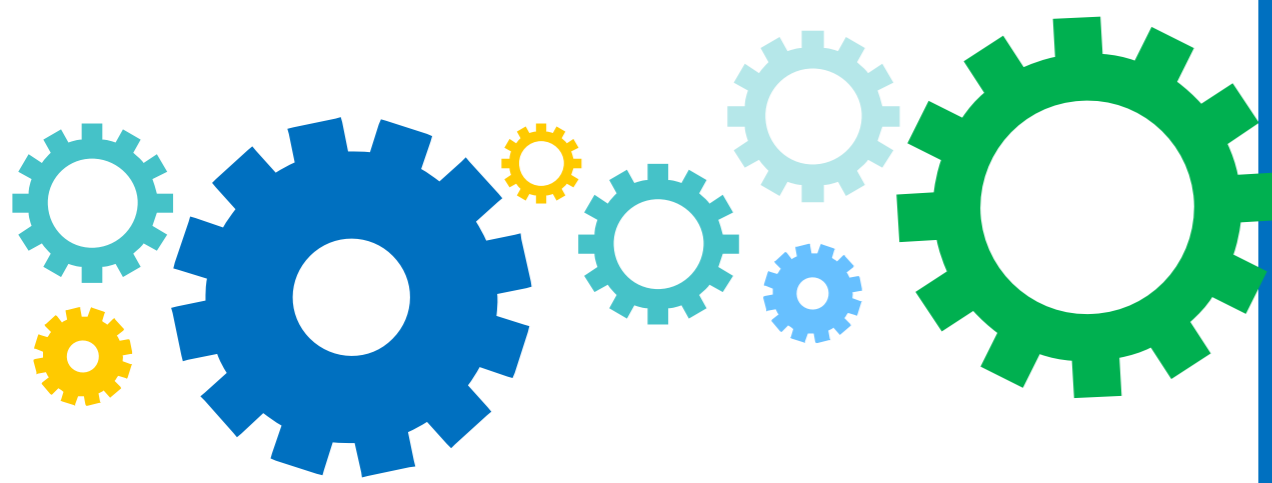


- Needs based
- Limit to amount received; \$841 (2022)
- Income & asset limits
- Automatic Medicaid

Age 18 Redetermination (SSI)

- SSI recipients who turn 18 must have their eligibility reviewed.
- Childhood definition of disability is different from the adult standard.
- Review usually happens within 12 months after the 18th birthday.





Medicare

- Not as comprehensive
- May have more costs
- Parts A, B, D
- SSDI recipients eligible after two years
- Medicare Savings Plans (MSP) and LIS (part D extra help)

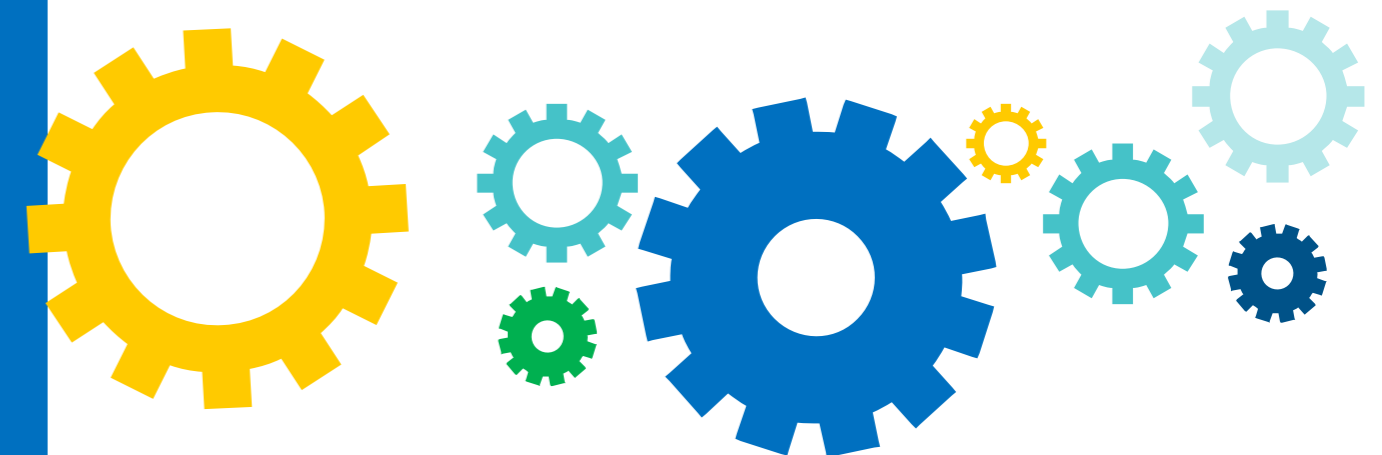
Health Benefits

Medicare vs. Medicaid

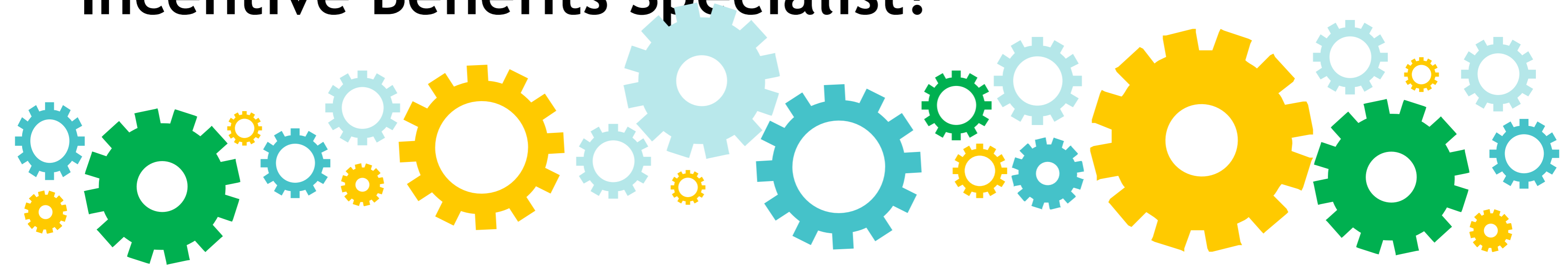
A Comparison

Medicaid

- Comprehensive coverage
- Different programs/types
- Each has own income and asset limits
- Some have premiums or cost shares



When Should an Individual Contact a Work Incentive Benefits Specialist?



If they are...

Considering work for the first time.

Making more money.

Going back to work.

Developing a career plan.

Looking for a job.

Having problems or questions about current benefits.

Things people should know about their benefits



What benefits they receive:

- Call Social Security or check online at [SSA.gov](https://www.ssa.gov)
- Benefits verification letter



Important records to keep:

- Paystubs (only send copies)
- Letters from Social Security and other benefits providers
- Receipts for IRWEs (Income-Related Work Expenses)



Who to report to:

- Social Security
 - Consortium (Medicaid, FoodShare)
 - Housing
- 

First paycheck:

Money Management

□ Report earnings to Social Security

- www.ssa.gov
- Other gov't agencies

□ When to report

- Starting work
- Stopping work
- Increase or decrease wages
- Other changes: address, marriage, children



Things to know

- Paycheck will have taxes deducted
- Budgets may change - pay frequency for example
- May want to talk to a Benefits Specialist.

A Benefits Specialist Can Help!



**It is possible to
work and keep
important
benefits.**





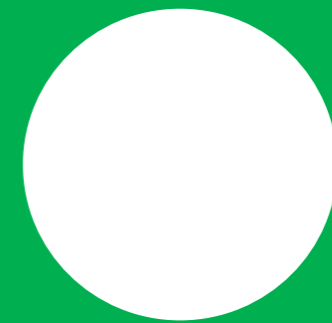
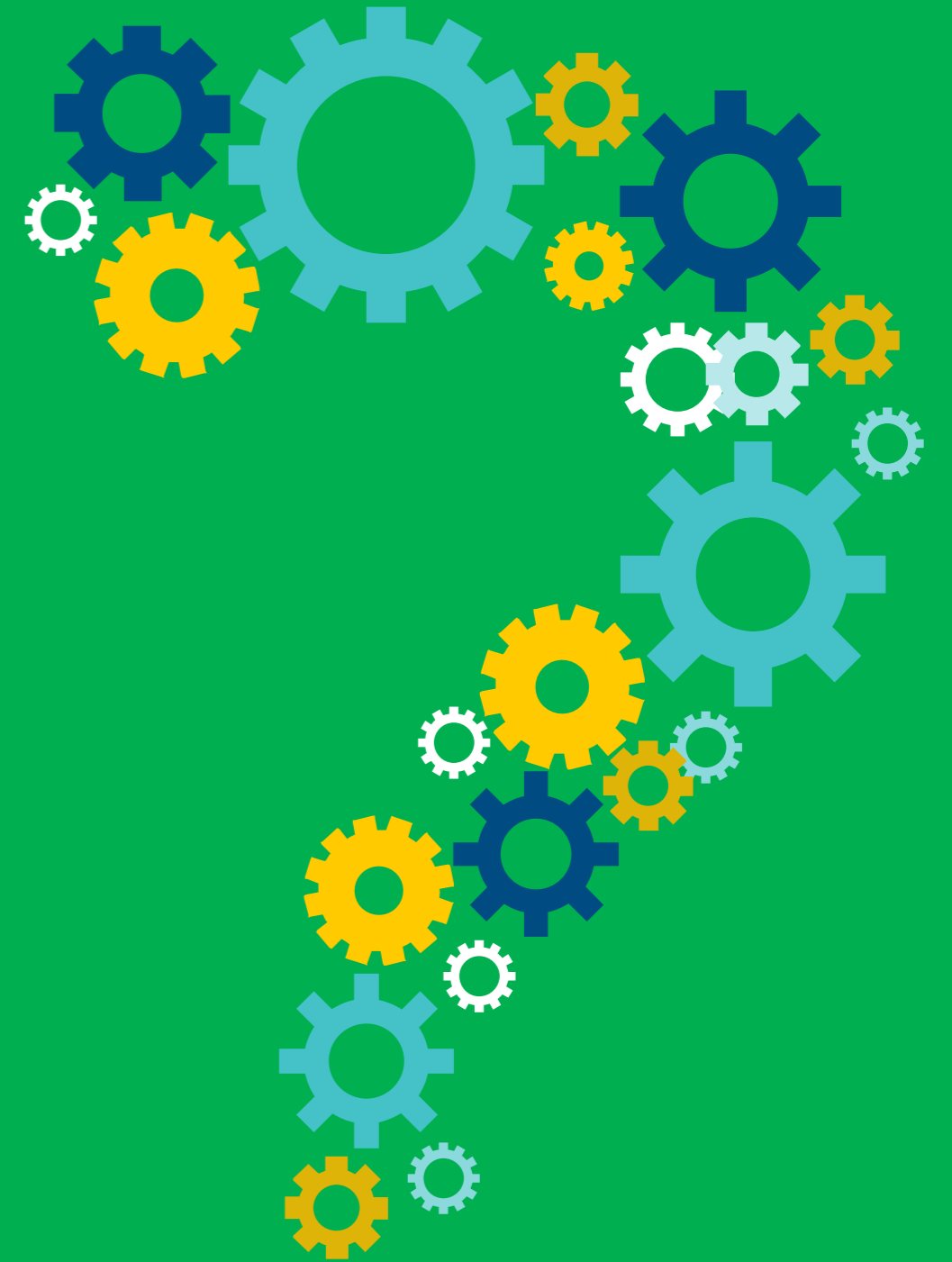
One More Time!

It is possible to work and keep important benefits.

Each person's benefit situation is different.

A Benefits Specialist can help!

Questions



All the Moving Parts

THANK YOU!



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