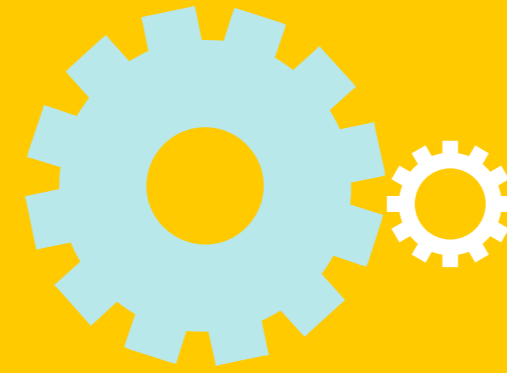


Work Incentives Benefits Counseling



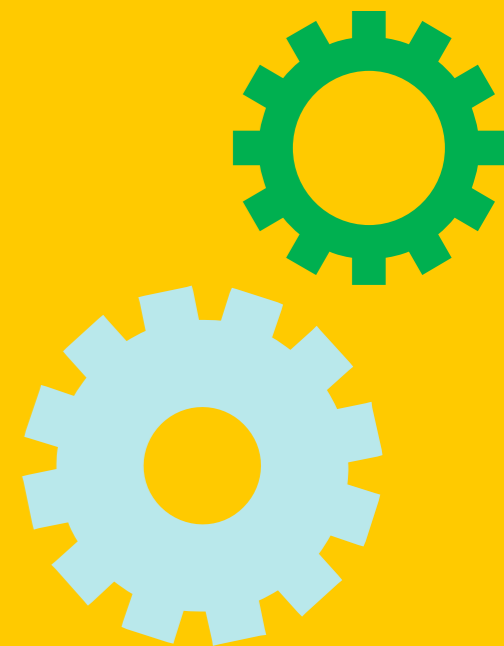
Presented by:
Amber Kwiatkowski
Work Incentives Benefit Specialist

Work Incentives Benefits Counseling



Funding available through three sources:

- Division of Vocational Rehabilitation (DVR)
Contact DVR Counselor to authorize service
- Long-Term Care: Family Care/IRIS
Contact Care Manager or IRIS Consultant
- Work Incentives Planning and Assistance (WIPA)
grant from Social Security Administration
Contact WI WIPA: Employment Resources



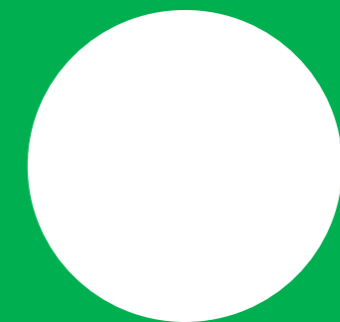
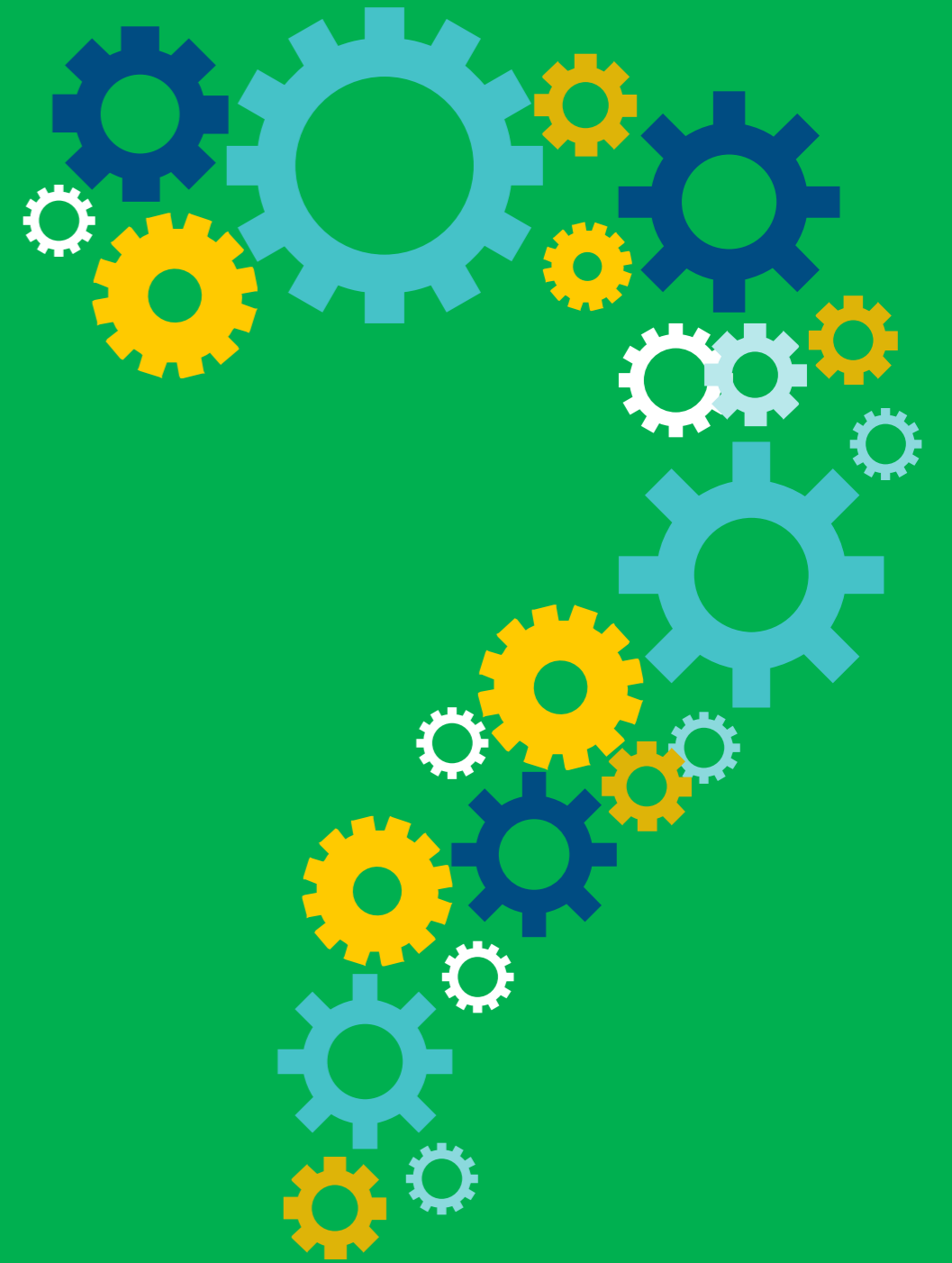
Work Incentives Benefits Specialists

Help people with disabilities to:

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



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



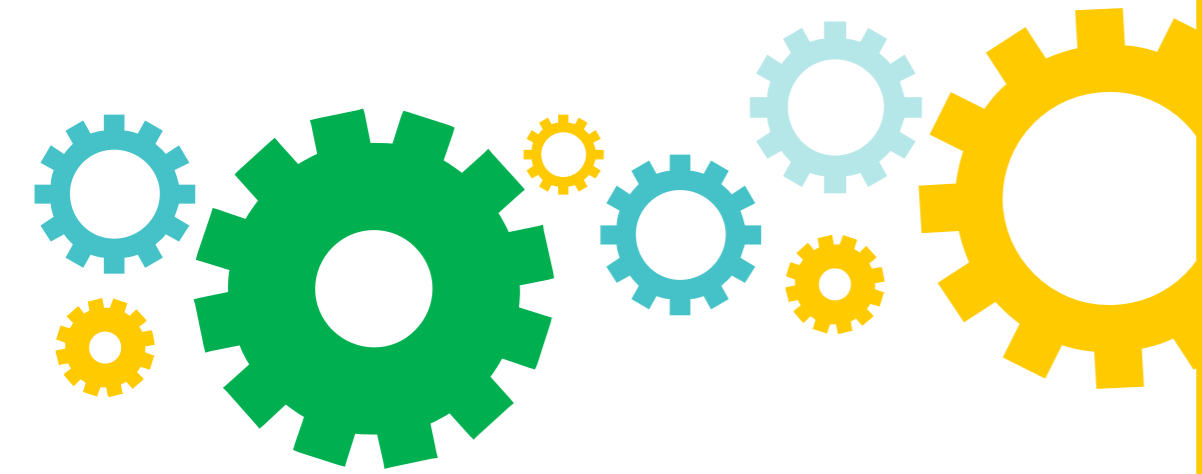


**Each person's
benefit situation
is different.**

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

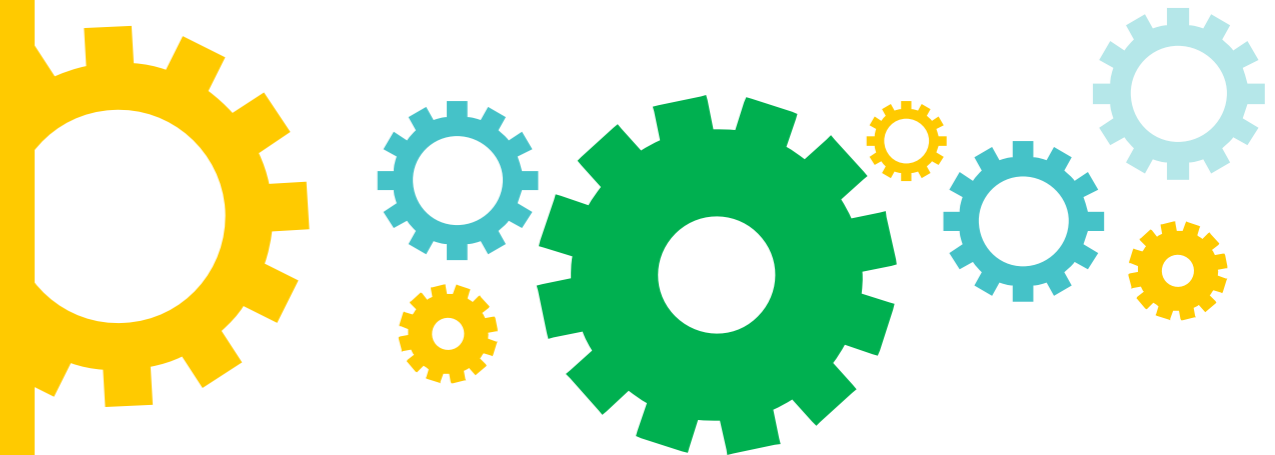
Social Security Benefits

SSDI and SSI

A Comparison

Supplemental Security Income

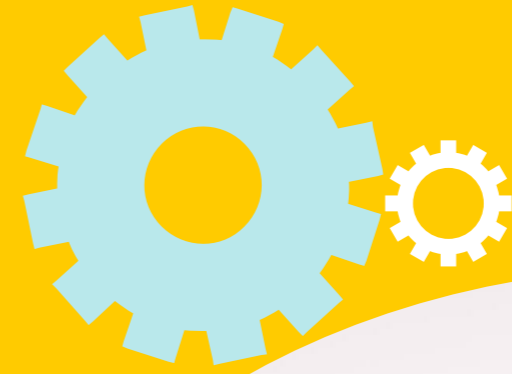
SSI



- 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.



Social Security Disability Insurance

SSDI

Supplemental Security Income

SSI

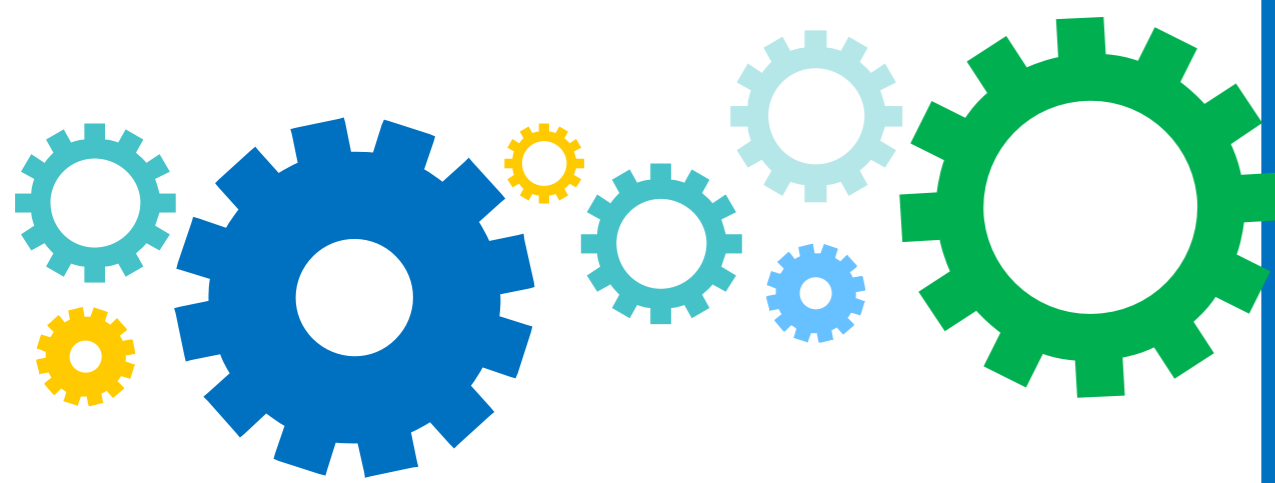
Social Security Benefits

SSDI and SSI

Work
Incentives

- Trial Work Period/
Extended Period of
Eligibility
- Substantial Gainful
Activity
 - Subsidy
 - Impairment Related
Work Expenses
 - Extended Medicare

- Earned Income Exclusion
- Student Earned Income
Exclusion
- Impairment Related
Work Expenses
- 1619(b) Continued
Medicaid eligibility



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)

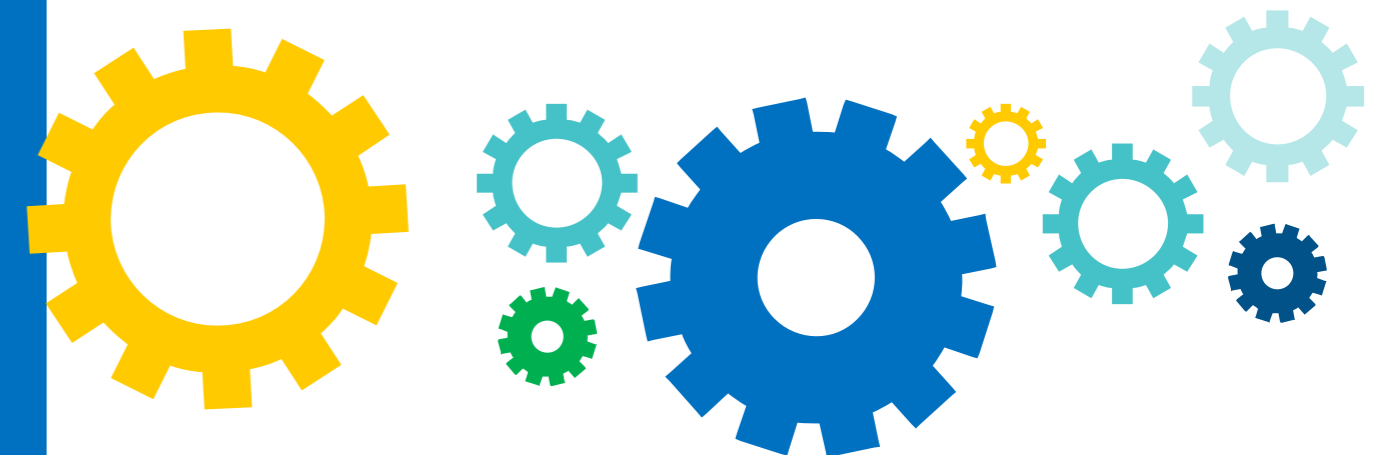
Health Benefits

Medicare vs. Medicaid

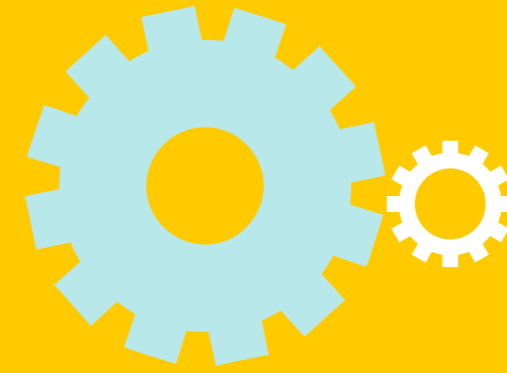
A Comparison

Medicaid

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



Ticket to Work Program

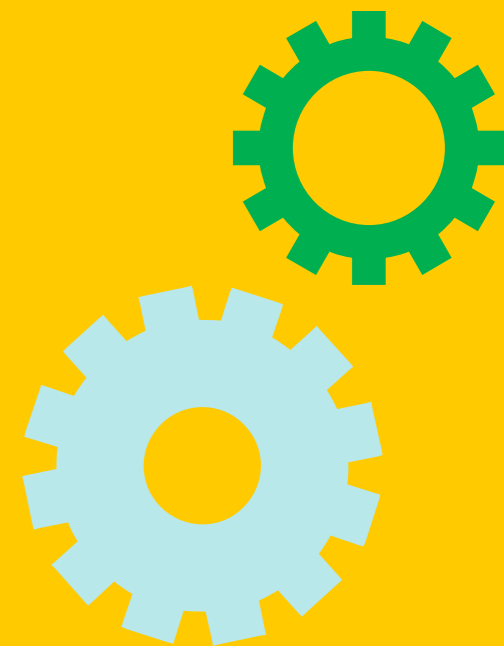


Social Security's free employment services available to beneficiaries between the ages of 18 through 64.

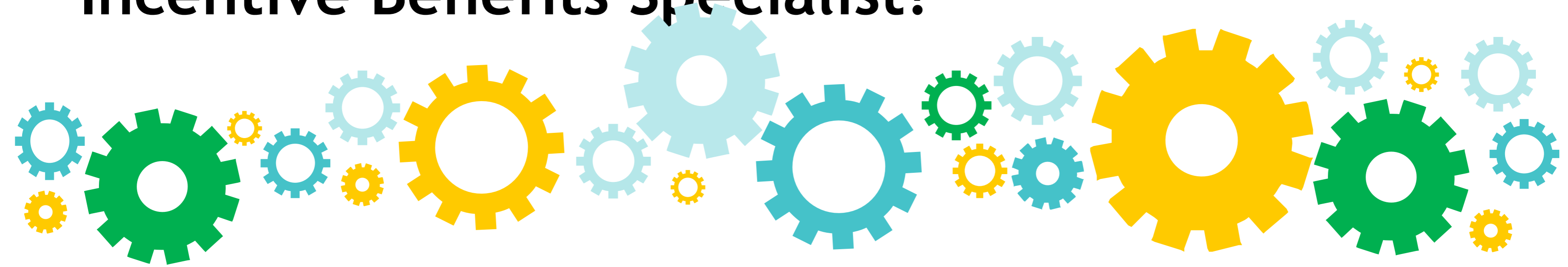
Choose either state DVR agency or an Employment Network Agency. DVR consumers automatically use their Ticket to Work. Employment Networks generally are looking to work with beneficiaries with a goal of working off benefits.

Medicare reviews postponed if Ticket assigned, and timely progress being made.

Website: www.choosework.ssa.gov



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 (Impairment-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

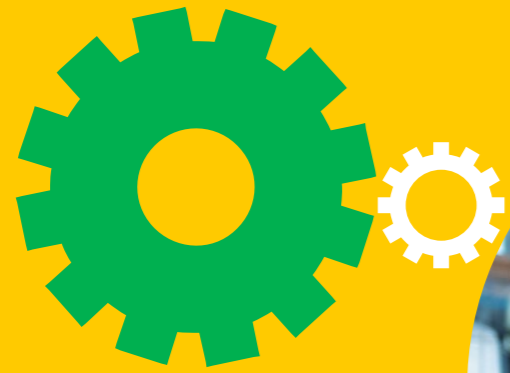
- Paycheck will have taxes deducted
- Budgets may change - pay frequency for example
- May want to talk to a Benefits Specialist.

A Benefits Specialist Can Help!



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





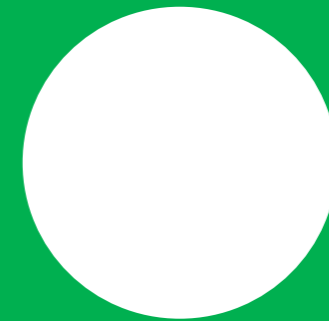
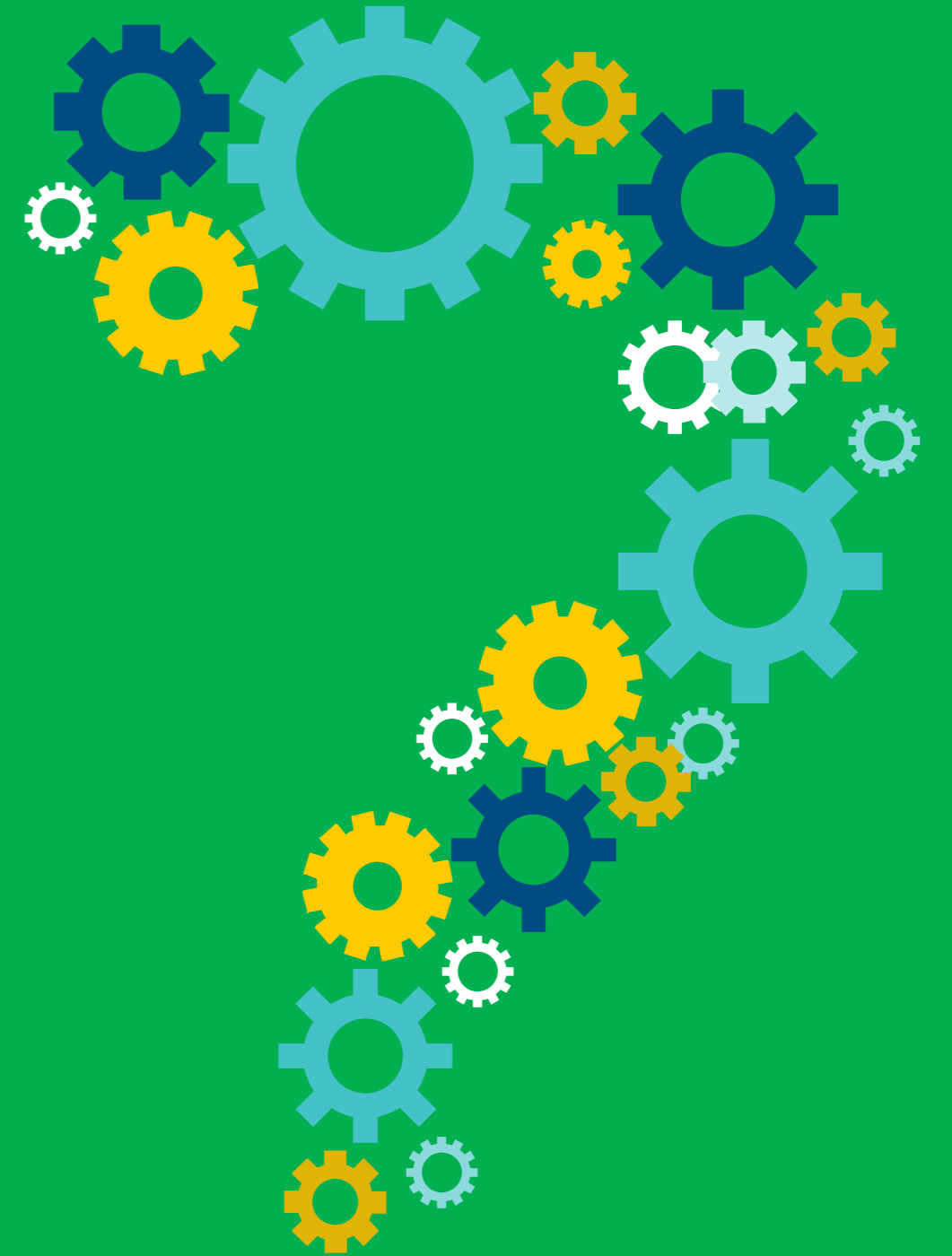
One More Time!

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!



Presented by:

Amber Kwiatkowski | kwiatkowski@eri-wi.org

1-877-826-1752 or 608-843-0506

