

Promoting Employment—Work Incentives Planning and Assistance  
Individuals with Intellectual Disabilities (Fact Sheet #3)

Many people with disabilities want to work, earn more money or start a career. Many incentives are available that make it possible to EARN MORE while working towards greater self-sufficiency.



Take Charge of Your Life

**What is work incentives planning and assistance?**

**CHOOSE WORK**

Work Incentives Planning and Assistance provides information that is needed to make decisions about work. It helps a person receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) understand how having earnings from a job affects disability payments and health insurance including Medicare, Medicaid and Medicaid waivers. For people with disabilities, work incentives and benefits information are essential parts of getting and keeping a job.

**Why is work incentives planning and assistance needed?**

Many people with a disability want to work, earn more or start a career. One of the biggest obstacles is the fear that working will lead to a loss of needed medical benefits or even a loss in income. Many incentives are available that make it possible to maintain healthcare coverage and earn more while working towards self-sufficiency. Work incentives planning and assistance can help an individual make important life-changing decisions.

**How does it work?**

**Community Work Incentive Coordinators** assist people with disabilities. They help people make decisions about the impact of work on their disability benefits. A written analysis of a person's services and benefits and how work will change any cash payments, medical coverage, and continued eligibility can be provided. Understanding the options and possibilities can help a person make an informed decision about going to work.

- \*Blind Work Expenses
- \*Earned Income Exclusion
- \*Expedited Reinstatement
- \*Extended Period of Eligibility
- \*Impairment-Related Work Expenses
- \*Plan to Achieve Self-Support (PASS)
- \*Ticket to Work
- \*Trial Work Period

**A person needs Work Incentives Planning and Assistance when...**

- ◆ You are thinking about work for the first time
  - ◆ Your wages increase
  - ◆ You re-enter the workforce
- ◆ You begin to develop a career plan
  - ◆ You start looking for a job
- ◆ You have problems with current benefits due to working/earnings

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*Work Incentives Planning and Assistance is a program funded by Social Security. Work Incentives make it easier for individuals with disabilities to work and become more self-sufficient. Work Incentives allow you to remain in control of your finances and healthcare during your transition to work and financial independence.*

**For the Community Work Incentive Coordinator in this area,  
contact Goodwill Keystone Area at 1-888-960-WORK.**

The ultimate objective of Goodwill's Work Incentives Planning and Assistance project is to promote employment for SSI and SSDI beneficiaries and enhance their self sufficiency.



**Sally Wants to Work!**

**Sally receives a check from SSI of \$732.10 and gets Medicaid.**

**WHAT IF SALLY WORKED AT A JOB EARNING MINIMUM WAGE?** Sally might earn \$1,000 a month. Her SSI check would have some deductions, but she would still receive \$274.60 and Medicaid. Her total monthly income is now \$1,000. Let's do the math!

**$\$1,000(\text{earnings}) + \$274.60 (\text{SSI check}) = \$1,274.60.$**

**\$1,274.60 OR \$732.10?**

**As you can see, Sally has MORE income by working  
AND she keeps her healthcare as well as a reduced SSI cash payment.**

