

Enhancing Whole Health and Wellness: Working Works When Using Social Security Work Incentives

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Agenda

How Work Contributes to Whole Health and Wellness

Know the Basics to Using Work Incentives

Ask the Experts to Manage Complex Work Incentives Situations

Poll: What's Your Experience?

Q1: Do you have Social Security disability benefits?

- Yes, I have or had Social Security disability benefits
- No, never had Social Security disability benefits

Q2. What is your knowledge of the work incentives?

- I have very limited knowledge and experience.
- I have a basic knowledge of work incentives and use them and/or support others in using them.
- I have a significant amount of knowledge.

Poll: Who's in the Audience?

Q3: What is your Role?

- Psych Rehab Direct Services Staff
- Peer Support Staff
- Case Manager
- ACT Team Member
- Other Behavioral Health Staff
- Supervisor/Manager
- Staff/Supervisor also Person in Recovery
- Program Participants - People in Recovery
- Other

Framework for Promoting Health & Well-Being

Recovery & Wellness-Oriented, Person-Centered, and Resilience-Building Practices



Wellness

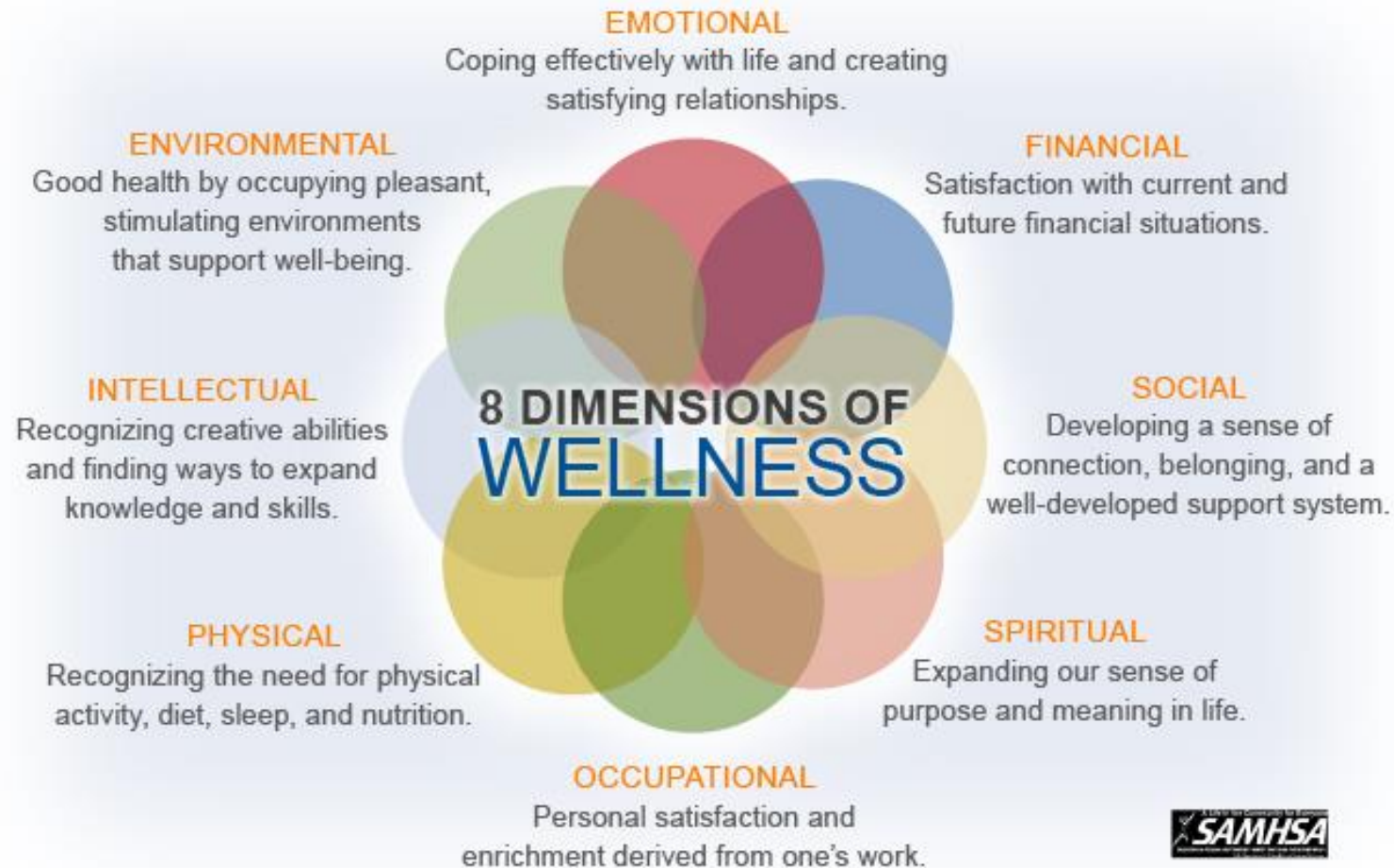
Wellness is not the absence of disease, illness and stress, but the presence of:

- *Purpose in life*
- *Active involvement in satisfying work and play*
- *Joyful relationships*
- *A healthy body and living environment*
- *Presence of happiness*

— Peggy Swarbrick



Wellness Dimensions



Benefits of Meaningful Work



Sense of purpose
and self-worth



New skill
development



Meeting people



Improve mental
and physical
health



Improve
financial
situation

Chat: Concerns about Working

What concerns or fears do you have or have heard from others about working while on Social Security benefits?

Concerns about Working with Social Security Benefits

Fear of losing
benefits

Don't know how
earning money
affects benefits

Unsure of who
to contact and
when

Rules are hard
to understand

Getting good
information

Letters from SSA
are scary

Chat: Myths and Facts about Benefits and Work

- If I go to work, I will automatically lose my Medicaid or Medicare.
- If my Social Security checks stop due to earning enough money, but then my earnings stop or drop, I will have to reapply for Social Security disability benefits.
- If I use my Ticket to go to work, SSA will conduct a medical review and I will lose my benefits.

The Facts: Benefits and Working

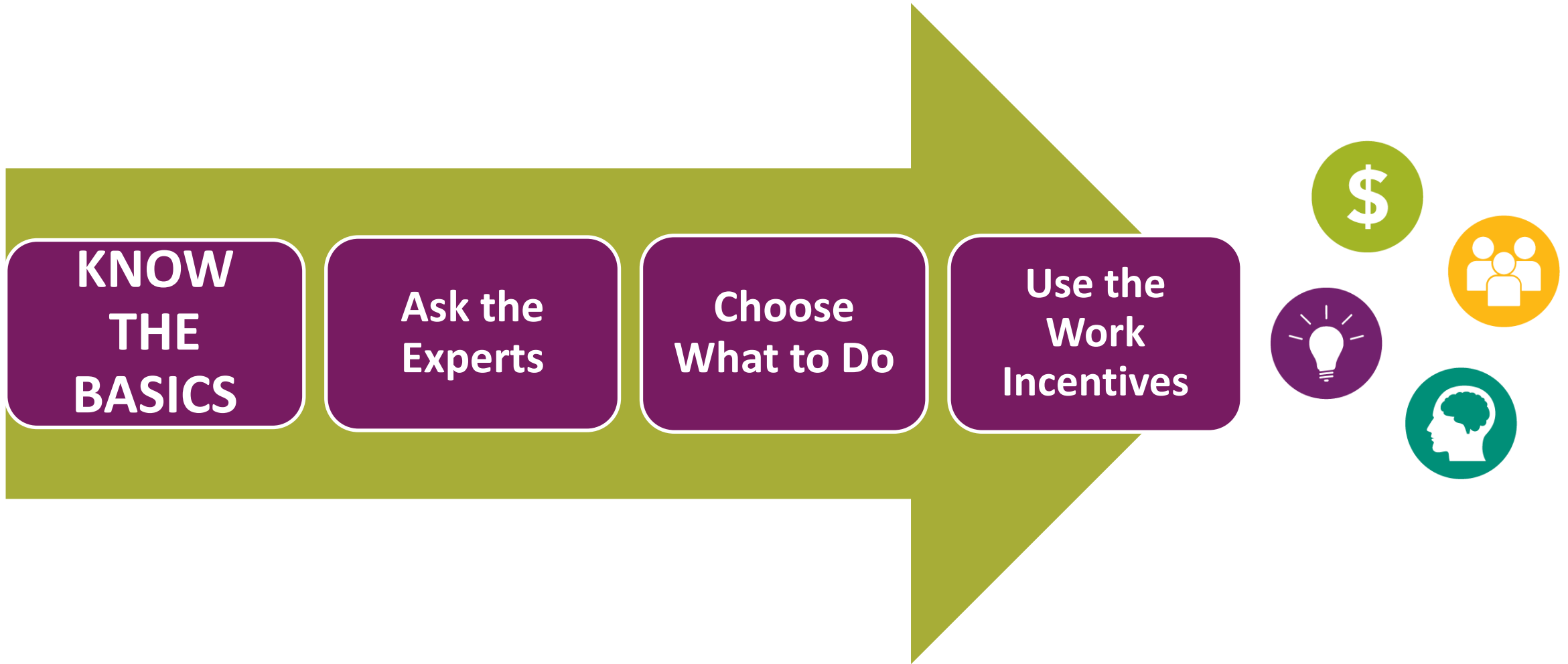
- **The Facts**

- Keep health insurance and disability benefits
- Get benefits back without reapplying if earnings drop or stop
- No medical review if you have a Ticket to Work

- **The Scoop: Working Works!**

- Test out work gradually to increase confidence
- Work part-time, have more money to spend
- Have health insurance, even when SSI/SSDI checks stop
- Get benefits back if you need them

Working Works!: Working with Benefits



Know the Basics – SSI or SSDI

	SSI	SSDI
Program Name	Supplemental Security Income	Social Security Disability Insurance
Type of Benefit	Income support	Insurance Benefit
Work History	Little or none	For about 10 years
Asset Limits	> \$2000 in savings or other resources	None
Effect of Earnings on Benefits	SSI decreases as work increases	All or Nothing
Health Insurance	Medicaid	Medicare

Chat: Know the Basics Example!

Daryl

- History of working as a barber, owned shop 5 years ago
- Depression got in the way of keeping his shop open
- Would like to pursue work again as a barber
- Receives a \$1000 check from SSA around the 3rd of the month and has Medicare

Questions

- Does Daryl have SSI or SSDI?
- What clues suggest whether he has SSI or SSDI?



Know the Basics: SSI Work Incentives

SSI Work Incentive	How to Use It
General and Earned Income Exclusion	The first \$20 of any income and \$65 of earned income are not counted in calculating your SSI (countable income).
Student Earned Income Exclusion	If you are under age 22 and a student, up to \$1,939 per month (yearly maximum \$7,770 in 2021) are deducted monthly.
Impairment Related Work Expenses (IRWE)	Out-of-pocket medical expenses are deducted from countable income.
One-half of Remainder	Half of the remaining earnings are not counted in calculating SSI.
Continuation of Medicaid (1619b)	Medicaid continues even if earnings too high to get SSI, up to a threshold in each state.
Expedited Reinstatement	If SSI checks stop due to high earnings, benefits can be restarted without reapplying within 5 years if earnings drop or stop.

How Work Affects SSI

1. Figure out how much monthly earnings SSA counts:

Gross Earnings	\$1201
Subtract G.I.E	- 20
Subtract E.I.E	- 65
Subtract S.E.I.E.	- 0
<u>Subtract IRWEs</u>	<u>- 0</u>
Subtotal	\$1116
<u>Divide by 2</u>	<u>÷ 2</u>
Subtotal	\$558
<u>Subtract PASS</u>	<u>- 0</u>
Countable Earnings	\$558

2. Adjust SSI Check

SSI Check	\$783
<u>Countable Earnings</u>	<u>- 558</u>
New SSI Check	\$225

3. Total New Monthly Income with Work

Gross Earnings	\$1201
<u>Add New SSI Check</u>	<u>+ 225</u>
New Total Income	\$1426

vs. SSI (\$783) before working

Know the Basics: SSDI Work Incentives

SSDI Work Incentive	How to Use It
Trial Work Period (TWP)	Any 9 months in a rolling 5-year period in which gross monthly earnings exceed \$940 in 2021 counts as a TWP month, keep entire SSDI check. After TWP is used, start EPE.
Extended Period of Eligibility (EPE)	A 3-year period (36 months) after TWP when you keep SSDI when countable earnings below SGA, stop SSDI if above SGA, get SSDI back if earnings drop.
Substantial Gainful Activity (SGA)	Countable earnings limit used to determine whether to keep or stop SSDI check (\$1310/month in 2021).
Impairment Related Work Expenses (IRWE) and other Subsidies	Deduct out-of-pocket medical expenses and employer or job coach subsidies from countable earnings when determining SGA.
Continuation of Medicare	93 months of Medicare coverage after completing TWP; can purchase coverage after that time if needed.
Expedited Reinstatement	If SSDI checks stop due to high earnings, benefits can be restarted without reapplying within 5 years if earnings drop or stop.

How Work Affects SSDI

Receive either full SSDI or no SSDI in a month in which income is earned.

First, **Determine which time period you are in (TWP, EPE, or beyond)**

1. In TWP

- a) Keep all gross earnings, and keep whole SSDI check
- b) Count up to 9 TWP months in the last 5 years for any month that earnings are above TWP limits (\$940 in 2021).
- c) Once TWP completed, move to EPE

2. In EPE – Figure out your monthly countable earnings

Gross Monthly Earnings	\$1200
Subtract IRWEs	- 100
Subtract Employer Subsidy	- 0
Subtract Job Coach Subsidy	- 0
Total Countable Earnings	\$1100

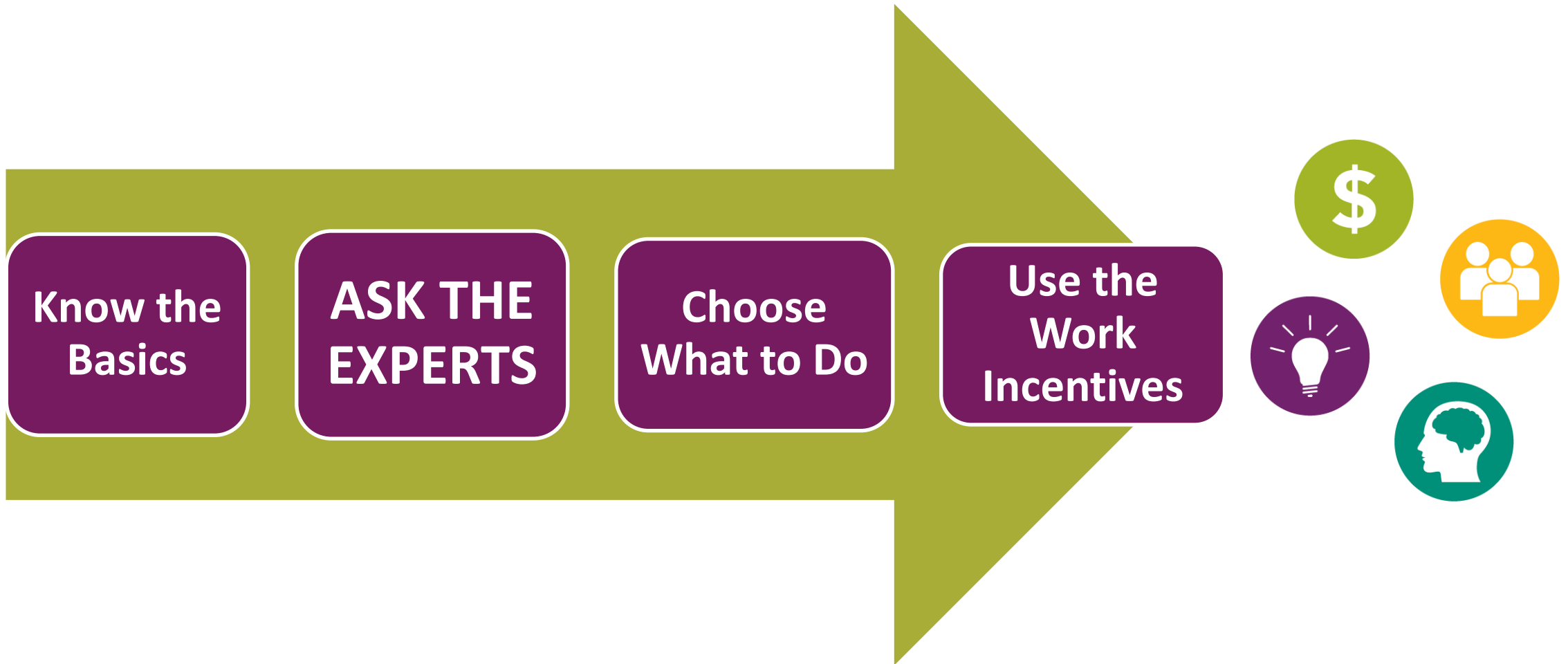
3. Compare Total Countable Earnings to SGA (\$1310 in 2021)

- a) Keep SSDI check in months earnings below SGA
- b) Stop SSDI in any month earnings above SGA
- c) Get SSDI back in months earnings drop below SGA

4. Total Your New Monthly Income with Work

Gross Monthly Earnings	\$1200
SSDI Check	+\$1000
NEW TOTAL INCOME	\$2200

Ask the Experts



Ask the Experts

- **Work Incentive Liaison (WIL)** – local SSA office staff
- **Area Work Incentives Coordinator (AWIC)** – regional SSA experts
 - <https://ssa.gov/phila/awics.htm>
- **Work Incentives Planning and Assistance (WIPA)** - Call 1.866.968.7842 or go to www.ssa.gov/work/WIPA.html to find the WIPA in your area.
 - AHEDD (Western PA)
 - Keystone Goodwill (Central and Northeastern PA)
 - Disability Rights of PA (Southeastern PA)
- **ACHIEVA Family Trust Benefits Counseling**
 - Call 1.412.995.5000 x565
 - Email benefitscounseling@ACHIEVA.info
 - http://achievafamilytrust.org/our_services/employment-benefits-counseling/

Donna's Experience Using SSWI



Struggle with
Mental Health
and Work

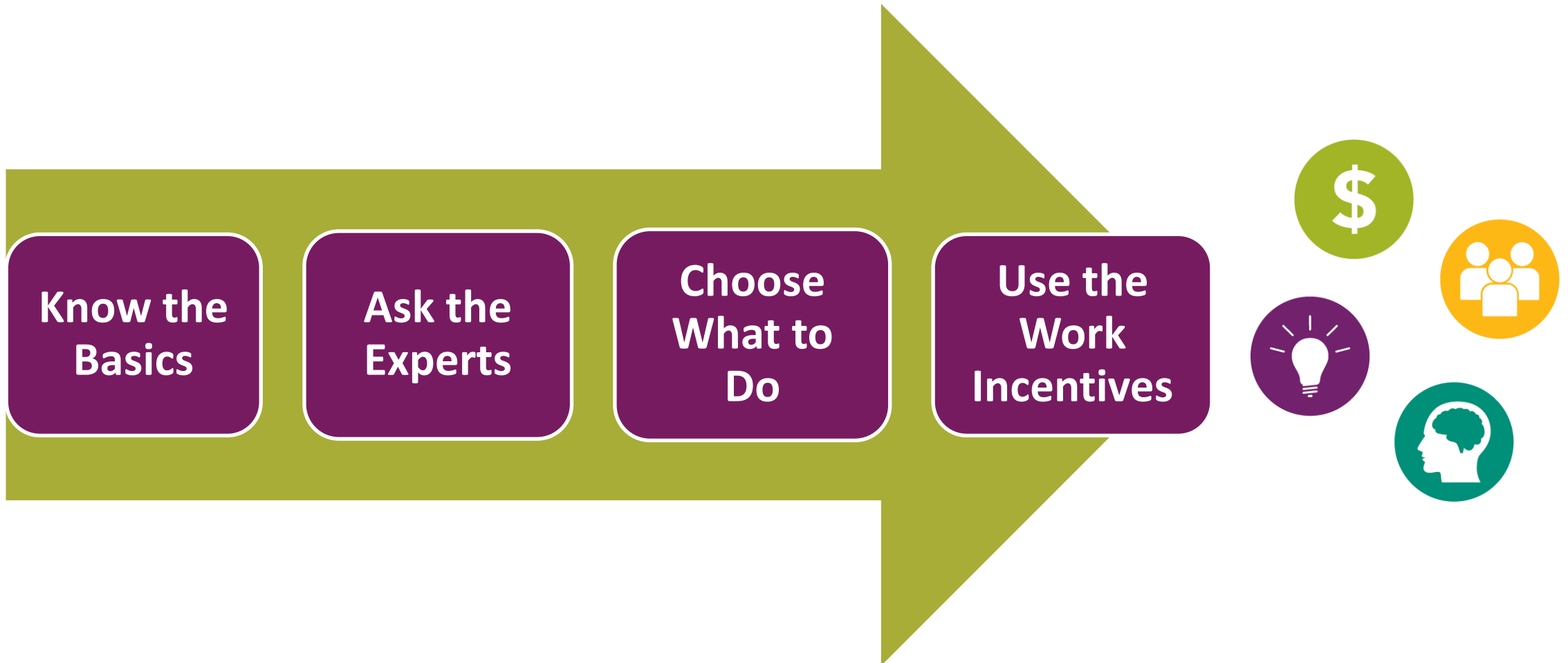
Return to
Work
Attempts

Challenges
Navigating
Social Security
System

Benefits of
Ticket to
Work
Program



Summary: Working Works!



Resources - Working Works! Working with Benefits

Working with Benefits Fact Sheets

- **Which Benefits Do I Have?:** <https://members.ccbh.com/uploads/files/Health-Topics/working-with-benefits/202108-which-benefits-do-i-have.pdf>
- **How Work Affects SSI:** <https://members.ccbh.com/uploads/files/Health-Topics/working-with-benefits/202108-how-work-affects-ssi.pdf>
- **How Work Affects SSDI:** <https://members.ccbh.com/uploads/files/Health-Topics/working-with-benefits/202108-how-work-affects-ssdi.pdf>
- **FAQ:** <https://members.ccbh.com/uploads/files/Health-Topics/working-with-benefits/202108-faqs.pdf>
- **Resources for Using Work Incentives:** <https://members.ccbh.com/uploads/files/Health-Topics/working-with-benefits/202108-resources-work-incentives.pdf>

Working with Benefits Tip Sheets

- **Tips for Choosing What to Do:** <https://members.ccbh.com/uploads/files/Health-Topics/working-with-benefits/202108-tips-choosing-what-to-do.pdf>
- **Tips for Managing Benefits:** <https://members.ccbh.com/uploads/files/Health-Topics/working-with-benefits/202108-tips-managing-benefits.pdf>
- **Tips for Managing Health Insurance:** <https://members.ccbh.com/uploads/files/Health-Topics/working-with-benefits/202108-tips-managing-health-insurance.pdf>
- **Tips for Preventing an Overpayment:** <https://members.ccbh.com/uploads/files/Health-Topics/working-with-benefits/202108-tips-preventing-overpayment.pdf>

Resources - Work Incentives Continued

Other Resources

Social Security Administration Resources:

- BPQY handbook: https://www.ssa.gov/disabilityresearch/documents/BPQY_Handbook_Version%205.2_7.19.2012.pdf
- Plan to Achieve Self Support (PASS): <https://www.ssa.gov/disabilityresearch/wi/pass.htm>
- Red Book: www.ssa.gov/redbook/index.html
- SSA Publications: <https://www.ssa.gov/work/publications.html>
- Area Work Incentives Coordinator (AWIC): <https://ssa.gov/phila/awics.htm>
- Work Incentives Planning and Assistance (WIPA): www.ssa.gov/work/WIPA.html
- Working While Disabled: How We Can Help: <https://www.ssa.gov/pubs/EN-05-10095.pdf>

MAWD: <https://www.dhs.pa.gov/Services/Assistance/Pages/MA-for-Disabled-Workers.aspx>

Pennie, Connecting Pennsylvanians to Health Coverage: www.pennie.com

Resources - Wellness

- **Eight Domains of Wellness:**
https://www.center4healthandsdc.org/uploads/7/1/1/4/71142589/wellness_in_8_dimensions_booklet_with_daily_plan.pdf
- **Building Financial Wellness** – <https://www.center4healthandsdc.org/building-financial-wellness.html>
 - UIC Solutions Financial Wellness Facilitator Guide and Participant Workbook
 - Building Financial Wellness Webinar & Podcast on Why to Use Building Financial Wellness
- **PRA Financial Wellness Fact Sheet** - <https://www.prainc.com/resource-library/financial-wellness-fact-sheet/>
- **Supporting Financial Wellness: From Hardship to Hope. Online Course** of the New York State Academy of Peer Services at <https://www.academyofpeerservices.org/>
- **We Can Save Campaign** - <https://www.nyaprs.org/employment-economic-selfsufficiency-tool-kit/>
- **Article** - Swarbrick, M. (2006). A wellness approach. *Psychiatric Rehabilitation Journal*, 29(4), 311-314. <https://doi.org/10.2975/29.2006.311.314>

Resources - Articles

- Jiménez-Solomon, O., Méndez-Bustos, P., Swarbrick, M., Díaz, S., Silva, S., Kelley, M., Duke, S., & Lewis-Fernández, R. (2016). Peer-supported economic empowerment: A financial wellness intervention framework for people with psychiatric disabilities. *Psychiatric Rehabilitation Journal*, 39(3), 222–233. <https://doi.org/10.1037/prj0000210>
- Kregel, J. (2012). Work incentives planning and assistance program: Current program results document the program's ability to improve employment outcomes, reduce dependence on benefits, and generate cost savings for SSA. *Journal of Vocational Rehabilitation*, 32, 163-173.
- MacDonald-Wilson, K.L., Rogers, E.S., Ellison, M.L., & Lyass, A. (2003). A study of the Social Security Work Incentives and their relation to perceived barriers to work among persons with serious mental illnesses. *Rehabilitation Psychology*, 48(4), 301-309.
- Marrone, J., & Swarbrick, M.A. (2020). Long-term unemployment: A social determinant underaddressed within community behavioral health programs. *Psychiatric Services*, 71(7), 745-748. <https://ps.psychiatryonline.org/doi/pdf/10.1176/appi.ps.201900522>
- Schelgelmilch, A., Roskowski, M., Anderson, C., Hartman, E., & Decker-Mauer, H. (2019). The impact of work incentives benefits counseling on employment outcomes of transition-age youth receiving Supplemental Security Income (SSI) benefits. *Journal of Vocational Rehabilitation*, 51(2), 127-136.
- Tremblay, T., Smith, J., Xie, H., & Drake, R. (2006). Effect of benefits counseling services on employment outcomes for people with psychiatric disabilities. *Psychiatric Services*, 57(6), 816-821.

Questions



Please enter your questions into the chat

Contact Information: Working with Benefits Project

For more information about the project, or to explore training and technical assistance needs, contact:

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