



CENTER FOR  
**INDEPENDENCE**  
of Individuals with Disabilities

# Work Incentives Planning & Assistance

How to make sense of your benefits and work

# What will we learn?

- ▶ What is WIPA and the Ticket to Work program?
- ▶ How do we work with beneficiaries?
- ▶ Overview of Social Security disability benefits and work incentives
- ▶ Frequently asked questions about work and Social Security benefits
- ▶ Where to find more information

# What is WIPA?

- ▶ Work Incentives Planning and Assistance
- ▶ Contracted service through Social Security Administration
- ▶ WIPA counselors are called Community Work Incentives Coordinators (CWICs)
- ▶ We provide benefits counseling on how your return to/continuance of work affects your benefits
- ▶ Only work with beneficiaries who receive disability-related SSI or SSDI

# What is Ticket to Work?

- ▶ Encourages Social Security disability beneficiaries to receive free vocational rehabilitation services
- ▶ Partnership between Social Security and organizations like the Department of Rehabilitation and alternative agencies called Employment Networks
- ▶ Beneficiaries can enroll with an agency (assign their “Ticket”) and have protection from *medical* reviews
  - ▶ As long as their case is open with the agency, and
  - ▶ They are making timely progress on their vocational goals

# What's the difference between WIPA and Ticket to Work?

## ▶ WIPA

- ▶ Benefits counseling for people considering or who have returned to work
- ▶ Help navigate the work incentives available to you depending on your benefit type
- ▶ FREE and VOLUNTARY service (You don't have to seek counseling with us to use the work incentives!)
- ▶ No protection from any type of continuing disability reviews for participants

## ▶ Ticket to Work

- ▶ Vocational rehabilitation services (training, job searching, “help finding a job”)
- ▶ Not typically trained in how to navigate your benefits upon a return to work
- ▶ FREE and VOLUNTARY service (You don't have to use TTW in order to get back to work if you receive SSI/SSDI benefits!)
- ▶ Protection from medical, but NOT work, continuing disability reviews

# Can WIPA help me navigate Ticket to Work?

- ▶ Yes!
- ▶ We can help you:
  - ▶ Identify an appropriate agency to whom you can assign your Ticket
  - ▶ Understand how the program works at different stages of your return to work
  - ▶ Problem-shoot issues you encounter with this program
  - ▶ Use work incentives that your vocational counselor thinks could help you in your goals

# What else do CWICs do?

- ▶ Provide general information about work incentives
- ▶ If you're already working, or have a definite plan to work:
  - ▶ Confirm that Social Security has accurate information about your case
  - ▶ Create a personalized Benefits Summary & Analysis report
  - ▶ Ongoing advisement if your situation changes
- ▶ Assist with benefits issues related to work

# Do I receive SSI or SSDI?

SSI	SSDI
Means-tested (how much money you have matters)	Not means-tested (it doesn't matter how much money you have when you apply)
Funded by general tax dollars	Funded by contributions to Social Security through work income
Pays on the 1 <sup>st</sup> of the month	Payment date varies
Payment categories determine your payment amount	How much you paid into the "system" determines your payment amount
Medi-Cal entitlement	Medicare entitlement



# How does SSI interact with work?

Gross wages (\$685)

--General Income Exclusion (\$20) = \$665

-- Earned Income Exclusion (\$65) = \$600

Divide by two = \$300

Countable income = \$300

SSI payment = \$889.40

-- Countable income (\$300) = 589.40

# Other SSI work incentives

- ▶ Plan to Achieve Self-Support (PASS)
  - ▶ Lets you save *your own money* for a vocational goal without it counting toward SSI resource limit
  - ▶ Complete a plan and have it approved by PASS cadre to use this incentive
- ▶ Student Earned Income Exclusion
  - ▶ Students who work and are younger than 22 can have a certain amount of income disregarded by SSA each month/year
  - ▶ Social Security determines this during their annual re-examination for SSI benefits.

...And others!

# SSDI work incentives

- ▶ Trial Work Period
  - ▶ Lets you test your ability to work with no change to your SSDI or Medicare
  - ▶ You have 9 Trial Work Period months to use
  - ▶ Once you use up all 9 months, you can't get another TWP for another job
- ▶ Extended Period of Eligibility
  - ▶ Receive payments for months where you don't earn enough to disqualify you from payments
  - ▶ You have 3 years of this incentive after the TWP ends
  - ▶ After 3 years EPE is done, whether you've "used" this incentive or not

# Other SSDI work incentives

- ▶ Income averaging
  - ▶ If you have earnings that change a lot from month to month, Social Security sometimes averages your wages out
  - ▶ This happens automatically; you don't need to do anything special
- ▶ Subsidy/special conditions
  - ▶ Social Security considers whether you receive extra help at work, and deducts the “cost” of that help from countable earnings
  - ▶ You inform SSA if this is happening, and they ask your employer or other sources if it's true

# Impairment Related Work Expense (for SSI and SSDI)

- ▶ IRWE allows you to claim certain expenses that fulfill a few criteria as deductions from your counted income
  - ▶ Need for item/service to work
  - ▶ Related to disability
  - ▶ Not reimbursed by other parties
  - ▶ Paid in a month where you're working\*
  - ▶ Standard cost for your area

\* Durable goods exception

# What if I receive SSI *and* SSDI?

- ▶ Then all these rules apply to you
- ▶ SSDI payment reduces your SSI payment amount
- ▶ Difference between what you report to Social Security (earnings vs. income)
  - ▶ Earnings = SSDI (what you earn from work in a month)
  - ▶ Income (2 types)
    - ▶ Unearned income = income you receive that isn't from work in a given month
    - ▶ Earned income = Work wages you're paid in a given month

# Do you help with health coverage?

- ▶ Yes!
- ▶ We explain incentives that could help you keep your healthcare coverage even if Social Security payments stop
- ▶ Examples: Extended Period of Medicare Coverage, or Medi-Cal's 1619(b) provision

# Frequently asked questions

- ▶ Can you help me apply for Social Security benefits?
- ▶ I receive retirement benefits. Can you help me?
- ▶ Do you work at Social Security?
- ▶ What happens with my other benefits if I go back to work?



# How can work help me?

- ▶ WIPA promotes financial stability, which may or may not involve work
- ▶ Work may improve your financial situation
- ▶ It can also have other benefits like increasing your self-esteem
- ▶ Sometimes it increases how much retirement benefit you receive in the future
- ▶ Short-term versus long-term benefits

# Want to learn more?

- ▶ Get in contact with CID's WIPA program today!
  - ▶ We have 4 CWICs who cover 12 counties
  - ▶ Call 650-645-1780, and ask for the WIPA counselor serving the county where you live
- ▶ For Ticket to Work information: [www.chooseworkttw.net](http://www.chooseworkttw.net), or **1-866-968-7842**
- ▶ Like to read? Get a Red Book!

Thank you!



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