



## **Work Incentives Planning and Assistance (WIPA) Program**

*Spina Bifida Education Day*

Collin County College

February 23, 2019



## Who we serve:

- Individuals who are receiving Title 2 Disability benefits (SSDI) and/or Title 16 Supplemental Security Income (SSI) benefits
- Live within the 12 county area of:  
Collin, Dallas, Delta, Denton, Ellis, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant & Wise Counties
- Be between the ages of 14 and full retirement



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## What are Social Security Benefits?

- There are two types of benefits:
  - Title 2 Disability
    - Social Security Disability Insurance (SSDI), Childhood Disability Benefit (CDB) and Disabled Widows Benefits (DWB)
    - Based on work record of a person who is either retired, disabled or deceased.
  - Title 16
    - Supplemental Security Income (SSI)
    - Based on economic need of the family



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## TITLE 16 SSI WORK INCENTIVES

- General Income Exclusion (GIE)
- Earned Income Exclusion (EIE)
- 1619 B
- Impairment Related Work Expense (IRWE)
- Section 301



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## GENERAL INCOME EXCLUSION

The first \$20 from unearned income is excluded from the countable unearned income. If there is no unearned income this \$20 will be excluded from earned income.



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## EARNED INCOME EXCLUSION

The first \$65 of earned income is excluded from the total (as well as the \$20 unearned exclusion if not used in unearned income)

The total after exclusions for earned income is then divided by 2 for the countable earned income total.



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## SSI CALCULATION DEMONSTRATION

Gross Earned Income	866
Student Earned Income Exclusion	-
Remainder	866
General Income Exclusion (GIE)	-20
Remainder	846
Earned Income Exclusion (EIE)	-65
Remainder	781
Impairment Related Work Expense (IRWE)	-
Remainder	781
Divide by 2	390.50
Blind Work Expenses (BWE)	-
<b>TOTAL COUNTABLE EARNED INCOME</b>	<b>=390.50</b>
Base SSI Rate	771.00
Total Countable Income	-390.50
<b>ADJUSTED SSI PAYMENT</b>	<b>=380.50</b>

Adjusted SSI + gross earned income = \$1246.50



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## 1619 B

If a beneficiary is no longer receiving SSI cash payments due to earned income but:

- ✓ Still meets the resource limit and annual income threshold amount (2018 threshold is \$35,181)
- ✓ Still disabled
- ✓ Answer yes to one of the following:
  - Used Medicaid coverage within the past 12 months
  - Expects to use Medicaid coverage in the next 12 months or
  - Would be unable to pay unexpected medical bills in the next 12 months without Medicaid coverage

Then Medicaid coverage will continue and you will maintain your SSI eligibility.



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## IMPAIRMENT RELATED WORK EXPENSES (IRWE)

The dollar amount of approved IRWEs are subtracted from the GROSS monthly income when calculating SGA.

Expense could qualify when it meets all of the following criteria:

- ✓ Item/Service enables you to work
- ✓ Item/Service needed because of impairment
- ✓ Out of pocket expense that is related to your disability
- ✓ Not reimbursable by anyone (insurance, TWC, etc.)
- ✓ Cost is “reasonable” and represents the standard charge for the item/service in your community



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## SECTION 301

- Allows for the continuation of benefits under both Title 2 and Title 16 to individuals, whose disability benefits would ordinarily have been terminated due to medical recovery, while they are still participating in an approved vocational rehabilitation program
- Must not have expected to medically recover at the beginning of the program
- Must be actively participating in VR program



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## Questions and Answers

- 1.) What are the income limits when both, husband and wife, are on SSI before Medicaid gets taken away? A part-time job may be the best fit for someone depending on the nature of the disability.

When both members of an SSI couple go to work and their combined earnings are over the break-even point (\$2,399 in 2019) they will both get 1619(b) status. They each can earn up to the 1619(b) threshold (\$35,685 for 2019)- it's not their combined earnings at this point. Since they have spina bifida, it's likely that they have higher medical expenses and SSA would establish individualized thresholds.

2.) How long does a person with spina bifida have to be employed before they can qualify for disability (SSDI)?

Social Security bases work credits on the amount of your earnings. They use your earnings and work history to determine your eligibility for retirement or disability benefits or your family's eligibility for survivors benefits when you die.

In 2019, you receive one credit for each \$1,360 of earnings, up to the maximum of four credits per year. Each year the amount of earnings needed for credits goes up slightly as average earnings levels increase. The credits you earn remain on your Social Security record even if you change jobs or have no earnings for a while.

2.)continued

Age is also a factor in determining when you would earn enough credits to reach insured status. If the person is under 24 they can reach insured status with just 1.5 years of work. Of course, they have to earn at a level to get 4 credits in year 1 and 2 credits in the next 6 months of working. For additional information please look for SSA publication No. EN-05-10072.

3.) What is the income limit for an individual with Spina Bifida receiving SSDI before SSDI and Medicare are taken away?

SSDI has 3 phases of work rules, each with work incentives to support your efforts to work. The Trial Work Period (TWP) allows you to earn an unlimited amount during this time as long as you still have a disability. Your TWP ends when you use 9 TWP months within a 5-year period. The next phase is the Extended Period of Eligibility (EPE). The month after your TWP ends, you begin a 36-month Extended Period of Eligibility. During the EPE, Social Security will give you SSDI for months your countable earnings are below Substantial Gainful Activity (SGA), but they will suspend SSDI for months your countable earnings are SGA.

3.) continued

An explanation of SGA is provided below. During the EPE, Social Security can easily restart your SSDI if your countable earnings fall below SGA. You don't have to reapply.

After the TWP is over, Social Security will decide whether your work activity is Substantial Gainful Activity (SGA). To make this decision, they compare your monthly countable earnings to a guideline of \$1,220 (2019 rate). If your SSDI stops because of work, you can use work incentives to keep Medicare.

## 3.) continued

The Extended Period of Medicare Coverage (EPMC) is a work incentive that lets you keep Medicare when your SSDI stops due to work, as long as you still have a disability. The EPMC lasts at least 7 years and 9 months after your Trial Work Period ends, as long as you still have a disability. You do not have to request EPMC, it will start automatically. After EPMC, if you still need Medicare, Social Security will allow you to pay the premium.

## 4.) How do the rules differ with SSI and SSDI in regards to married couples where one has spina bifida and the other is able bodied?

If one member of the couple is receiving SSI, then income and assets of the ineligible spouse could be deemed to the SSI recipient. This can affect the SSI payment, and, if enough money is deemed that the person is no longer eligible for SSI, Medicaid would go away. SSDI is not affected by the income and assets of non-disabled spouse. There is no deeming with SSDI.

5.) What if both husband and wife have spina bifida and both have been on SSI with part time jobs, but only one qualifies for SSDI based on enough employment. How does it work with one on SSI and one on SSDI?

Same as above. If one member of an SSI couple qualifies for SSDI, they would factor that into the SSI calculation. If the SSDI is equal to the couple Federal Benefit Rate (FBR) + \$20, they would no longer be eligible for SSI and would not be eligible for 1619(b).

6.) What is the best way to approach getting SSDI (disability) when you have worked full time and never received social security benefits, but can no longer keep a full time job due to illness related to spina bifida?

You can use the online application to apply for disability benefits if you:

- Are age 18 or older;
- Are not currently receiving benefits on your own Social Security record;
- Are unable to work because of a medical condition that is expected to last at least 12 months or result in death;
- Have not been denied disability benefits in the last 60 days; and
- Are working but earning below SGA.

6.) continued

You can also apply:

By phone - Call **1-800-772-1213** from 7 a.m. to 7 p.m. Monday through Friday. If you are deaf or hard of hearing, you can call TTY **1-800-325-0778**.

In person - Visit your [local Social Security office](#). (Call first to make an appointment.)

7.) Is there a minimum amount that Social Security must pay someone in SSDI?

- SSDI benefits are an entitlement available to those who have a disability that have earned work credits by being in the workforce for 10 years and made contributions to FICA

Most SSDI recipients receive between \$800 and \$1,800 per month

- SSI is intended to help low-income disabled with extra money for food and shelter

The most you can receive in SSI benefits, or the FBR (Federal Benefit Rate), in 2019, is \$771 per month. If there is other support in the household that amount could be reduced to \$514 per month

8.) How can an adult with spina bifida keep Medicaid if they get married and their spouse is able bodied with a full-time job? An able bodied person with a full time job often has insurance, but their husband or wife with spina bifida may or may not be covered because of their preexisting conditions.

Refer back to the answer to question 4:

If one member of the couple is receiving SSI, then income and assets of the ineligible spouse could be deemed to the SSI recipient. This can affect the SSI payment, and, if enough money is deemed the person is no longer eligible for SSI and Medicaid would go away. SSDI is not affected by the income and assets of non-disabled spouse.

There is no deeming with SSDI.

## 9.) Are there other alternatives to Medicaid?

**Parkland Financial Assistance**, or PFA, provides financial assistance for healthcare to eligible Dallas County residents. It is not a health insurance program. Parkland Financial Assistance is financial help for medical services received at a Parkland location.

Patients must qualify based on information such as income in relation to Federal Poverty Income Level (FPIL) guidelines, and household size. Individuals with income below 250 percent of FPIL are eligible to apply for assistance. People who qualify for Parkland Financial Assistance cannot be charged more than the amounts generally billed for emergency or other healthcare that is medically necessary. You can request a free copy of PFA policy by email at [PFAapp@phhs.org](mailto:PFAapp@phhs.org).

2.

The **Health Insurance Marketplace** – called the “Marketplace” – was created by **the Affordable Care Act (ACA)** and will help you get health insurance coverage that meets your needs and fits your budget. Call 1.800.318.2596

## 10.) Common Forms of Medicaid

- I.) SSI as the conduit for Medicaid eligibility
- II.) Special Medicaid Beneficiaries – 3 groups of former SSI recipients who lost their SSI due to becoming eligible for or getting increases in a title II disability benefit

Special Medicaid beneficiaries lost SSI eligibility because of:

1. Cost-of-Living increases in Social Security benefits (Pickle);
2. Entitlement to or increase in CDB; or
3. Entitlement to Disabled Widow(er)s Benefit (DWB) until Medicare starts.

Because these groups are based on deemed SSI entitlement, the individual must still meet all of the non-income rules for SSI.

- Countable resources must be below the SSI Resource limits, and
- Continue to have a disability, blindness or be 65 or older.

### III.) Medicaid Buy-In Programs

Designed to provide health insurance to working people with disabilities who, because of relatively high earnings, cannot qualify for Medicaid under another provision

# MEDICAID

A joint federal and state program that provides no-cost or low-cost health coverage to eligible children, families, pregnant women, the elderly, and people with disabilities who have limited income and resources.



## TITLE 2 DISABILITY WORK INCENTIVES

- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Cessation & Grace Period
- Impairment Related Work Expense (IRWE)
- Special Conditions/Employer Subsidies
- Unsuccessful Work Attempt (UWA)
- Expedited Reinstatement (EXR)
- Extended Period of Medicare Coverage (EPMC)
- Section 301



## TRIAL WORK PERIOD (TWP)

- Allows a beneficiary to test his/her ability to work
- Income does not affect SSDI benefits during these NINE months
- Is considered a TWP when gross earnings exceed the Trial Work Service Amount assigned for that year.

For 2019 amount per month is \$880

- Will not end until you have complete all 9 months within a consecutive 5 year period



## EXTENDED PERIOD OF ELIGIBILITY (EPE)

- Continues for 36 consecutive months immediately following the end of the Trial Work Period
- SSDI cash payments will continue for any month the countable gross earned income is below Substantial Gainful Activity (SGA)
  - 2019 SGA Non-blind \$1220.00
  - 2019 SGA Blind individuals \$2040.00
- Medicare will continue during this time with or without receiving a cash payment.



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## CESSATION AND GRACE PERIOD

The first month after the Trial Work Period that a beneficiary is determined to be making SGA They will still receive their cash benefits for the Cessation month and the following 2 months afterwards



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## IMPAIRMENT RELATED WORK EXPENSE (IRWE)

The dollar amount of approved IRWEs are subtracted from the GROSS monthly income when calculating SGA.  
Expense could qualify when it meets all of the following criteria:

- ✓ Item/Service enables you to work
- ✓ Item/Service needed because of impairment
- ✓ Out of pocket expense that is related to your disability
- ✓ Not reimbursable by anyone (insurance, TWC, etc.)
- ✓ Cost is “reasonable” and represents the standard charge for the item/service in your community



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## SUBSIDIES AND SPECIAL CONDITIONS

When an employer and/or third party provide an individual with extra accommodations, supervision or other special assistance because of the beneficiary's disability

Social Security may apply a dollar value to these accommodations and subtract them from the gross earnings in order to determine the value of the work performed in order to see if it meets SGA



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## UNSUCCESSFUL WORK ATTEMPT

An effort on the part of a beneficiary to do substantial work which they had to stop or reduce earnings below the SGA level after six months or less due to their disability or the removal of special conditions related to their impairment



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## EXPEDITED REINSTATEMENT (EXR)

- 5-Year Safety Net
- A quick way to get benefits back for people who have stopped receiving benefits due to work and find themselves unable to engage in SGA level activities because of their medical condition or disability.
- Can receive up to six (6) months of provisional benefits while the eligibility redetermination is being performed. If deemed ineligible due to medical improvement will not have to repay benefits received during the redetermination.



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## EXTENDED PERIOD OF MEDICARE COVERAGE (EPMC)

Protects Medicare coverage if beneficiary is found to be making SGA for an additional 93 months (7.75 years) after a TWP ends or an additional 78 months (6.5 years) after the cessation month whichever is longer.



## SECTION 301

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## MEDICARE

Our country's health insurance program for people age 65 or older, certain people with disabilities who are under age 65, and people of any age who have permanent kidney failure.

Provides basic protection against the cost of health care, but does not cover all medical expenses or the cost of long-term care



MEDICARE HEALTH INSURANCE  
1-800-MEDICARE (1-800-633-4227)  
NAME OF BENEFICIARY  
**JANE DOE**  
MEDICARE CLASS NUMBER: **000-00-0000-A** SEX: **FEMALE**  
IS ENTITLED TO: **HOSPITAL (PART A)** EFFECTIVE DATE: **07-01-1986**  
**MEDICAL (PART B)** **07-01-1986**  
SIGN HERE \_\_\_\_\_



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## MEDICARE PARTS

### Part A

Hospital insurance  
Helps pay for care in a hospital or skilled nursing facility, home health care and hospice care

### Part B

Supplemental medical insurance  
Helps pay for doctors, outpatient hospital care and other medical services

### Part D

Voluntary prescription drug program



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## WIPA AND YOU!

- WIPA (Work Incentives Planning and Assistance) is FREE!
- We are here to assist you in understanding up front how working might impact both your cash and medical health insurance benefits.
- We provide a detailed report on the various work incentives available to you and how to utilize them
- We also provide “follow up” services to ensure that you are using all of the applicable work incentives.



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## TO MAKE REFERRALS

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