

You Can Work & Keep Your Benefits: Work Incentives Benefits Counseling 101

Are you afraid you might lose your benefits if you earn money from a job or a business? The truth is, you can work and keep the benefits you need! Fear of losing benefits is one of the most common reasons why people with disabilities choose not to work. Benefit programs like Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI) and Medicaid (MA) can be confusing, resulting in a lot of misinformation.

Special provisions and protections are in place to that help people with disabilities work and earn a living. These provisions are called 'Work Incentives' and there are people known as Work Incentives Benefits Specialists throughout Wisconsin that can help you understand and navigate your benefits so that you can work and earn money.

As you begin to earn money from work, it is important that you start to understand the benefits you have, how your benefits might change if your life changes, and your responsibilities. This might seem overwhelming but don't worry, a Work Incentives Benefits Specialist can help.

Examples of How Work Incentives Help

Jarod is 19 years old. He attends an 18-21 year old Transition program and has started working in his first paid job for 20 hours per week at minimum wage. Since Jarod is under 22 years old and regularly attends school, he is able to take advantage of the Student Earned Income Exclusion (SEIE). With the SEIE, Social Security excludes a portion of Tim's earnings when determining his SSI cash payment amount. In fact, up to \$1,780 of Tim's income per month or a total of \$7,180 per year (2016 amount) will not be counted when figuring out his SSI payment amount.

Youa has been working as clerk for a local bank. She is worried that accepting a raise from her employer would make her ineligible for SSI (causing her to lose Medicaid). By meeting with a Work Incentives Benefits Specialist, Youa learned that she does not have to worry about her Medicaid coverage. A Work Incentive called Continuation of Medicaid Coverage under 1619(b) allows her to keep Medicaid even after earnings from work are too high for an SSI cash payment. Youa's Medicaid benefits will continue until she reaches the Wisconsin state threshold amount of \$33,622 (2016 amount) in annual earnings. Even after that there are ways she might be able to have a higher threshold determined based on her individual circumstances.

Miguel worked with a Work Incentives Benefits Specialist to write a Plan to Achieve Self-Support (or PASS) to set aside income that would normally affect his SSI payment. He set aside money for three years to purchase equipment and supplies to start up a mobile ice cream business. PASS plans can be used to set aside money to go to school, start a business, or get vocational training that helps a person achieve his/her employment goals.

These are just a few examples. A Work Incentives Benefits Specialist can provide you with information about all of the Work Incentives available to you.



When to contact a Work Incentives Benefits Specialist

It takes time to learn about your benefits, the sooner you get started the better! If you are in high school, you should begin learning about your benefits before you begin working and earning money so that you can maximize your earning potential.

What to expect from a Work Incentives Benefits Specialist

Work Incentives Benefits Specialists will provide you with different levels of service. They can answer general questions about benefits by phone or email or they can provide you with a detailed “Benefits Analysis.”

A Benefits Analysis is a written document that explains, in simple and plain language, all of the benefit programs you receive, what your responsibilities are, and how life changes and work earnings will impact these benefits. The Work Incentives Benefits Specialist will meet with you in- person to review your benefit analysis and give you an opportunity to ask questions. The Benefit Specialist is available to you after you review your summary to answer your questions by phone, in person, or by email. You should expect timely, individualized service!

How to prepare for a meeting with a Work Incentives Benefits Specialist

- ⊙ Think about your job goals. How much do you want to work? How much money would you like to make (or are you currently making)? Do you want to be self-employed?
- ⊙ Write down your questions or concerns.
- ⊙ Make a list of all the benefits you get and the amounts, if you know them. Gather up as much documentation of your benefits as you can. The Work Incentive Benefits Specialist can help answer questions about a variety of public benefits, as well as private benefits you are receiving.



Finding a Work Incentives Benefits Specialist

You can find a Work Incentives Benefits Specialist in your area by visiting www.wibsa.org or by talking to your transition teacher. If you are working with the Division of Vocational Rehabilitation (DVR) you can ask your DVR Counselor about Work Incentives Benefits Counseling services.

How Work Incentives Benefits Counseling Services are paid for

Work Incentives Benefits Counseling is a service frequently purchased by the Division of Vocational Rehabilitation (DVR). If you are working with DVR, you can ask your DVR counselor about including Work Incentives Benefits Counseling services on your Individualized Plan for Employment (IPE) with DVR.

If you are not working with DVR, the Work Incentives Planning and Assistance (WIPA) program is an option. WIPA services are funded by the Social Security Administration, so they are free-of-charge. You can find the WIPA service provider in your part of the state by visiting: <http://www.eri-wi.org/programs/WIPA/>.

