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Show me the MONEY!!:

Work Incentives, Programs and Online Resources for Youth, Students and College Graduates with Disabilities

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Webinar Basics

Technical Problems:

- If you are having any type of technical trouble click on **Tech** below the moderators in the lower right area to start a one on one conversation with our tech support

Closed Captioning:

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- Captioning window can also be resized so you can view it side by side with the power point

Question & Answer:

- We will take questions at the very end of today's presentation
- We will open the webinar chat window for questions once the presentation has been completed
- Please enter your question into the chat window on the right side of the screen and click enter

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Agenda

- Work Incentives
- Disability Benefits 101
- *New* Transition Toolkit
- Programs for youth, college, and grads:
 - Youth Leadership Forum
 - YO! Disabled & Proud
 - GRADS/Ambassadors

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Youth are always better off because of employment

- Average of 12,000 college students who are SSI and SSDI beneficiaries graduate every year
 - 50% make a work connection
 - 50% go home and stay on benefits
- 1 out of every 2 graduates will not make a work connection within five years
- Average lifetime SSA benefit cost for a student who graduates from college and stays home instead of making a work connection.
 - \$400,000 per student
 - \$400,000 per student x 6,000 per year = \$2.4 billion per year on SSI/SSDI benefits alone
- Cost to students who stay on benefits
 - A LIFETIME OF POVERTY

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Benefits Planning as it Relates to Transition Planning

- Accessing benefits can be a bridge to greater independence

- Accessing benefits does not necessarily mean a lifetime of poverty
- Can lead youth to think about working, becoming a tax payer and consumer of products and services
- Once benefits are accessed, learn the work incentives

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Work is Good!

- Work Incentives differ among programs
- Very important to understand from which program benefits are received
 - Social Security Disability Insurance (SSDI)
 - Own Record (SSDI)
 - Parent's Record (Childhood Disability Benefits-CDB)
 - Medicare
 - Supplemental Security Income (SSI)
 - Medi-Cal
- Request a Benefits Planning Query (BPQY)
 - Request from your local Social Security Office

Call the Social Security Administration (SSA) at: 800-772-1213 (voice); 800-325-0778 (TTY)

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SSI Work Incentives

- Earned Income Exclusion
- Student Earned Income Exclusion (SEIE)
- Impairment Related Work Expenses (IRWE)
- Plan to Achieve Self-Support (PASS)

Report all Income to Social Security

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Supplemental Security Income and Employment

- SSI and earnings are calculated with a formula
- These deductions are subtracted from the gross income to determine countable income:
 - General Income Exclusion **\$20.00**
 - Earned Income Exclusion **\$65.00**
 - Divide remainder by two
 - Other Deductions/Exclusions (i.e. IRWE, SEIE, Blind Work Expenses)

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SSI Earned Income Calculation

Bob's SSI payment is \$845/month. He is working and has gross earnings of \$900 per month

- $\$900 - \$20 - \$65 = \815
- $\$815 / 2 = \407.50 Countable Earnings
- $\$845 - \$407.50 = \$437.50$ New SSI Check

Monthly Income Improved By Almost \$500!

But there is the Student Earned Income Exclusion!

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Student Earned Income Exclusion (SEIE)

- Under age 22 and regularly attending school
 - High School
 - Community College or University
 - Trade School
- In 2010 & 2011, SSA will exclude up to \$1,640 of earned income per month, up to an annual exclusion of \$6,600

- Bob will not see any impact on his monthly benefit for 7 months!
- Earned Income Exclusion is applied for remaining 5 months of the year
- Note: For Recipients of SSI, not dependent SSDI students

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Student Earned Income Exclusion (SEIE)

Regularly attending school means:

- In college or university for at least 8 hours a week
- In grades 7-12 for at least 12 hours a week
- In a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice)
- For less time than indicated above for reasons beyond the student's control, such as illness

Tips:

- It is recommended that your student status is clearly indicated in writing when notifying SSA of employment
- School enrollment can be verified with an ID Card, tuition receipt, or other evidence
- SSA can contact the school to verify attendance
- SEIE is **not** optional-if the student is eligible, the exclusion must be applied

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Examples of Impairment Related Work Expenses (IRWE)

If pre-approved by SSA and paying out-of-pocket:

- Job development and/or job coaching
- iPod with earphones to help maintain focus
- Prescription / doctor appointment co-payments
- Aquarium at the desk as coping strategy

- Paying someone to make sure awake and up for work (when medications make it hard to wake-up)
- A fan for moderate temperature due to medication side effects

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Plan for Achieving Self Support (PASS)

- PASS allows you to set aside income and/or resources for a specified time for a work goal
 - For example: set aside money to pay expenses for education, vocational training, or starting a business as long as the expenses are related to achieving a work goal
- Must have income other than your SSI payment or excess resources
 - Examples: Wages, deemed income from parent, or SSDI or CDB payment
- The money in this plan will not count as an asset for SSI, Medi-Cal or eligibility for most public benefits
- May also be used to become eligible for SSI

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PASS Examples (from www.passplan.org)

- Kris is 18 years old. His goal is to work in a manufacturing position running a double-headed riveting machine. He has Mental and Speech Impairments. PASS will be used to purchase the riveting machine required for the position. The yearly cost is \$3048.34. This PASS is for six years, total amount of \$18,290
- Simone's goal is to be a secondary education teacher. She has Cervical Dystonia, Bipolar, and Spinal Cord injury. PASS will pay for a car, car license and insurance, PASS checking account fees, college tuition, books, and health club membership. Yearly cost is \$10,207.50. PASS is for 24 months, total amount of \$20,415.00

Callie has a Learning Disability, Astigmatism, Accommodative Dysfunction, and Binocular Dysfunction. She will use a PASS to complete her college education, complete an internship and secure a position as a Web Master. PASS is for 3 years with the yearly cost of \$1798.00. Total cost is \$5393.00

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PASS Resources

PASS Application:

<http://www.ssa.gov/online/ssa-545.html>

Find a California PASS

Cadre <http://www.socialsecurity.gov/disabilityresearch/wi/passcadre.htm#sanfranciscoregion>

Online PASS resources:

www.passonline.org

www.passplan.org

Work Incentives Planning and Assistance (WIPA) Projects

- Community Work Incentives Coordinators (CWIC) can help develop PASS plans

<https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

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Educational Assistance & Benefits

- Educational financial assistance does **not** affect SSDI/CDB benefits
- Student financial assistance received under Title IV Higher Education Act (HEA) does not count as income or resource for SSI (i.e., Pell grants, Supplemental Educational Opportunities Grants, Federal Educational Loans (Federal PLUS Loans, Perkins Loans, Stafford Loans, Ford Loans, etc.), Work Study Programs, Upward Bound)

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Ways to Keep Medi-Cal While Working

- 1619(a)
- 1619(b)
- 250% Medi-Cal Working Disabled Program

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Medi-Cal - 1619 (a) and (b)

- 1619(a) – When gross earnings are over \$1,000/month in 2011 – free Medi-Cal continues
- 1619(b) is a work incentive that allows working SSI recipients to keep **FREE** Medi-Cal when SSI payment is reduced to \$0.00 per month due to earned income
- Medi-Cal continues until you earn above a Threshold
- 2011 California 1619(b) Threshold Amounts:
 - **Disabled = \$35,023.00**
 - **Blind = \$35,716.00**
- People with high medical costs can earn even more (Individualized Threshold)
- Benefits can start again if you stop working or your earnings decrease (Reinstatement)

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250% Medi-Cal Working Disabled Program

- A Californian with a disability who is working full or part time may qualify
- Individuals can earn up to **\$55,188** (\$73,884 for a couple) gross per year (or more) and still qualify for Medi-Cal
- Affordable premiums:
 - \$20 - \$250 (Single Person)
 - \$30 - \$375 (Couples)
- IRS approved retirement Plans allowed and not counted towards asset limit (\$2000 individual, \$3000 couple)
- All disability income is exempt in determining eligibility and premium (Social Security Disability Insurance-SSDI, State Disability Insurance, Workers Comp., Childhood Disability Benefits, private disability insurance, etc.)
- Maintain In-Home Supportive Services at home and in the workplace
- Apply at your Medi-Cal County office:

<http://www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx>

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250% Medi-Cal Working Disabled Program Future Changes

AB 1269 policy changes improves the 250% WDP:

- Eliminate Age 65 restriction
- Eliminating the asset limit when money is placed in a separate account
- Change premium structure
- Grace period of 26 weeks if employment ends
- The new rules will not be implemented until ARRA funds run out (June 2011)

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Other Considerations

- The sooner youth start working the sooner they earn their own credits toward Social Security
- It won't take long for them to be eligible for SSDI and Medicare
- And of course retirement in the future!

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SSDI and CDB Work Incentives

These are different from SSI work incentives:

- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Expedited Reinstatement
- Extended Medicare
- If you want to learn more:

www.db101.org

- View our archived webinar on SSDI Work Incentives:

<http://www.talentknowsnolimits.info/webinar.html>

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Keep a benefits binder with:

- Your notebook and log of phone calls, office visits, and names of service staff you contact
- All of your pay stubs
- Letters sent to SSA
- Receipts from work incentives you are claiming
- File original paycheck stubs and government letters here

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Resources

Work Incentives Planning and Assistance (WIPA) Projects

- Community Work Incentives Coordinators (CWIC)
- Free benefits counseling
- For SSI, SSDI, and CDB recipients ages 18-64

<https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

Area Work Incentives Coordinators (AWIC)

- Work incentives experts
- Provide public outreach locally
- Train staff at Social Security offices

<http://www.ssa.gov/sf/awic.htm>

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<http://www.db101.org>

walk through the calculator for your situation and programs

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Resources

Disability Benefits 101

<http://www.db101.org/>

Plain Language Information on Benefits

- School and Work Calculator
- Benefits and Work Calculator
- Employment Resources

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CHIP Youth Transition Toolkit

Things are About to Change: A guide for youth with disabilities transitioning to adulthood in California

- Goal: To empower youth by providing resources and information to assist in successful transition
- Primary Audience: Youth with disabilities ages 12-21+ (secondary audience: parents and service providers)
- Created with valuable input from various agencies, service providers, subject matter experts and youth with disabilities

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Toolkit Format

- Primarily available via an interactive website: www.tknlyouth.info
- PDF versions also available for download via website

- Worksheets and “Tips for parents” integrated throughout
- Will have a training, outreach, and video vignette component
- Website is in beta testing, discussion groups will provide feedback from target users

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Education Chapter

- Transition planning, including Individualized Education Program (IEP), Individualized Transition Plan (ITP) and Summary of Performance
- Worksheets to assist in the Person-Centered Planning and IEP process
- Difference between a certificate of completion and a diploma
- Understanding the differences between high school and college

Alternatives to college, including vocational training and regional occupation programs

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Employment Chapter

- Choosing a career and job search resources
- Resume writing and successful interviewing techniques and preparation
- Building work experience, including volunteerism and internship programs
- The impact of employment on benefits
- Civil rights related to job accommodations
- Disability disclosure, and how to decide when (and whether) to disclose their disability
- Personal assistant services at work

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Healthcare Chapter

- Keeping track of medications, making doctors appointments and communicating with their doctor
- Best ways to keep track of vital healthcare information
- Insurance information, including Medi-Cal, healthcare through employment and continuance of coverage under the family's plan
- Tips for parents on helping their child transition into independently handling their own healthcare needs

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Financial Chapter

- Basic budgeting: how to balance a checkbook, pay bills, etc.
- Credit cards and how to avoid getting into debt
- Investments, such as mutual funds, stocks, bonds and retirement accounts
- Worksheets on financial planning and budgeting
- Real-life stories about credit cards and car loans
- Tips for parents on teaching their child to start managing their own finances

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Independent Living Chapter

- Background on disability history, including information on Ed Roberts
- Worksheet on disability self-awareness and setting goals for the future
- Finding accessible housing, buying a home, finding roommates and housing rights
- Checklists to ensure preparation for independence
- Finding and paying for a personal assistant, best methods of transportation and finding a mentor

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Social/Recreation Chapter

- Clubs/activities specifically designed for youth with disabilities
- Available adaptive sports programs
- Ways to become involved in the disability community
- Best ways to travel with a disability
- Parent section prods parents to encourage their child to become more involved in their community

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Walk through of the www.tknlyouth.info site

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Youth Leadership Activities

California Youth Leadership Forum (YLF) - www.calylf.org

- 5-day long program for high school juniors/seniors with disabilities, held annually during the last week of July
- Stay onsite at Sacramento State University, visit the state Capitol
- Information, resources, mentorship, disability culture/community
- Develop Personal Leadership and Career Plan
- Currently organized by a steering committee of state and non-profit partners

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Youth Leadership Activities

Youth Organizing! Disabled & Proud (YO!) – www.yodisabledproud.org

- Project with the California Foundation of Independent Living Centers (CFILC)

- Connecting, Organizing, and Educating youth with disabilities ages 15-28
- Creating Social Change: Disability History Week and Take Action for Accommodation Campaigns
- Regional Youth Transition Initiatives – funds available for bringing together youth and multiple organizations around a common goal
- Volunteer Corps to develop employment skills, volunteer side by side with adults with all types of disabilities, learn about independent living philosophy and disability rights movement.
- YO! Information line: 1-866-296-9753

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GRADS/Ambassadors Program

- GRADS is a unique project focused on learning more about helping college graduates receiving SSDI and/or SSI make the connection to work and career
- Conduct research – find out everything we can about GRADS, how they think, where they get their information from – who they trust
- Most college students interviewed in project-sponsored research:
 - Don't trust SSA
 - Don't understand SSA resources including work incentives or other work supports

Students DO TRUST their peers

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The Ambassadors Program

Peer-to- Peer Connections, Social Networking and Experts

- Host Agency volunteers to provide support and local supervision and a work center
- **Mentors** are employees of the host agency who volunteer to work one-on-one with Ambassador
- **Ambassador** is a college student or recent graduate with a disability who works peer-to-peer to help GRADS seeking employment to connect to information, resources and support
- **Seeker** is a college student or recent graduate with a disability who needs help making the college to career transition

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California Sites and Host Agencies

Four sites have been funded by the California Health Incentive Improvement Project (CHIIP) for 2009-2011:

- San Diego - San Diego State University, Interwork Institute/CHIIP
 - *Serving San Diego State University, Miramar College, San Diego Community College District, and Palomar College*
- Long Beach - Torrance Career Center, Pacific Gateway Workforce Network
 - *Serving California State at Long Beach*
- San Luis Obispo – Business and Career One Stop
 - *Serving California Polytechnic University, Cuesta Community College*
- Fresno – California State University at Fresno
 - *Serving California State University at Fresno*

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Locate

The Ambassador will recruit potential seekers by:

- Developing internet media campaigns using Facebook and other social networking resources
- Participating in outreach and recruitment activities at local, regional and state events (i.e., Work Incentives Seminar Events, job fairs, state-led conferences, local events)
- Conducting on-campus outreach to identify “seekers” by distributing brochures and flyers
- Connecting GRADS to Ticket to Work services and providers

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Engage, Connect & Support

Ambassadors will seek to establish a real-time or virtual relationship with the seeker and engage them in discussions about:

- Career goals
- Accommodations and supports needed to make the college to career connection
- Basic information on work incentives, Employment Networks and online resources
- Community resources that can meet their needs:

Employment Networks, specialized resources on campus, Work Incentive Planning and Assistance Programs, Centers for Independent Living and local Career Centers, Federal and State Hiring Initiatives, etc.

- Be supported through the **gradswithoutlimits.com** website (coming January 2011)

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Ambassador Sites Contact Information

Fresno-Eduardo Barragan, Ambassador

559-278-0020

edwardthedolphin@yahoo.com

<http://www.facebook.com/home.php?#!/pages/Daniels-Associates-Enlightening-the-Pathway/131095620269760>

Long Beach-Team Beach

Ciara Calista, Ambassador

562-673-9864

ciara.goteambeach@yahoo.com

Dan Kimble, Ambassador

562-477-8885

dan.goteambeach@yahoo.com

www.facebook.com/goteambeach

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Ambassador Sites Contact Information

San Luis Obispo-Green and Gold Team

Paul Collagan, Ambassador

805-528-8867

pcollagan@gmail.com

<http://www.facebook.com/#!/profile.php?id=100001559473678>

San Diego-Team San Diego Monarchs

Darah Gerou, Ambassador

858-254-6748

darah@gradswithoutlimits.com

Amy Giffin, Ambassador

858-442-6580

amy@gradswithoutlimits.com

<http://www.facebook.com/#!/pages/Ticket-To-Work-Ambassadors-Team-San-Diego-Monarchs/140806219305152>

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Question and Answer

- The webinar chat window is now open for questions
- Please enter your question into the chat window on the right side of the screen and click enter
- Karla will read your question aloud and pass it to one of our presenters

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CRC Credits/Archived Webinars

- Certified Rehabilitation Counselor (CRC) credits** will be available for this webinar
- To receive CRC credits you will need to complete a survey and a short quiz
- We will follow up with an email with information on how to receive these credits
- The email will include links to the CRC quiz and survey, and the archive of this webinar so you can listen to it again
- All of our webinars are archived on our Talent Knows No Limits website:

<http://www.talentknowsnolimits.info/webinar.html>

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Thank you for joining us today!

For more information or questions:

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