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>>

SO, AT THIS POINT, I WOULD LIKE TO INTRODUCE KARLA BELL, WHO JUST RECENTLY JOINED US, AT THE CALIFORNIA HEALTH INCENTIVES IMPROVEMENT PROJECT, AND SHE'S WORKING AS A PROJECT SPECIALIST, FOCUSING ON BENEFITS PLANNING INITIATIVES.

KARLA IS BASED HERE AT SDSU IN WORK INSTITUTE, IN SAN DIEGO. SHE'S PREVIOUSLY WORKED AT SAN DIEGO ONE STOP CAREER CENTER AS BOTH A COMMUNITY WORK INCENTIVES COORDINATOR AND A DISABILITIES PROGRAM NAVIGATOR.

IF YOU HAVE YOU HAVE QUESTIONS LONG THE WAY, GO AHEAD AND TYPE THEM INTO THE CHAT A, AS I SAID. AND I WILL CAPTURE THOSE AND PRESENT THOSE TO KARLA ABOUT MIDWAY THROUGH HER PRESENTATION.

AT THIS POINT WE'RE GOING TO GO AHEAD AND GET STARTED.

AND I'M GOING TO TURN THE MICROPHONE OVER TO KARLA. THANK

YOU, AND WELCOME TO ALL OF YOU.

>> WELCOME, EVERYBODY. THIS IS KARLA BELL. AND TODAY I WILL BE DOING A WEBINAR ON THE WORK INCENTIVES PROGRAMS FOR PEOPLE WITH DISABILITIES.

SO, TODAY I WILL GO OVER THE DIFFERENCES BETWEEN THE TWO SOCIAL SECURITY DISABILITY BENEFITS. THEN I WILL GIVE AN OVERVIEW OF THE SSDI AND SSI WORK INCENTIVES.

THIS WILL BE FOLLOWED BY THREE DIFFERENT WAYS TO BUILD ASSETS, AND SEVERAL SLIDES WITH RESOURCES.

ALSO STAY TUNED FOR SOME EXCITING NEWS ABOUT THE WORKING DISABLED PROGRAM.

I WILL PAUSE MIDWAY THROUGH THE PRESENTATION. AND AT THE END FOR QUESTIONS.

AND WE WILL ALSO FOLLOW UP AND SEND YOU A COPY OF THIS POWER POINT AS WELL.

LITTLE BIT ABOUT THE CALIFORNIA HEALTH INCENTIVES IMPROVEMENT PROJECT. OR CHHIP FOR SHORT. IT'S FUNDED BY MEDICAID INFRASTRUCTURE GRANT FROM THE FEDERAL CENTERS FOR MEDICARE AND MEDICAID SERVICES.

THE GOAL IS TO INCREASE THE EMPLOYMENT RATE PEOPLE WITH DISABILITIES, BY MAKING SURE NECESSARY SUPPORTS ARE IN PLACE. SUCH AS ACCESS TO HEALTH CARE, AND THE ABILITY TO USE PERSONAL ASSISTANCE SERVICES AT WORK.

THERE ARE A LOT OF GREAT BENEFITS TO WORKING, BUT YOU MIGHT BE THINKING, ARE THERE CLIENTS THAT YOU WORK WITH MIGHT BE THINKING, WILL I LOSE MY BENEFITS? CAN I GET MY BENEFITS BACK IF I STOP WORKING?

AND HOW MUCH CAN I MAKE BEFORE I LOSE MY BENEFITS?

TRY TO CHANGE IN THINKING. DON'T JUST THINK HOW MUCH CAN I MAKE BEFORE I LOSE MY BENEFITS. BUT, ASK

THE QUESTION, HOW MUCH DO YOU WANT TO MAKE?

BECAUSE A LIFE ON DISABILITIES BENEFITS IS A LIFE OF POVERTY. BUT THE WORK INCENTIVES PROVIDE A SAFETY NET IS SO YOU CAN GO TO WORK WITHOUT THE FEAR LOSING YOUR BENEFITS. THEY CAN ALSO HELP YOU START A NEW CAREER ON ON BUSINESS.

THINGS YOU MAY NOT HAVE CONSIDERED IF YOU WORK, INCLUDE THAT WORK CAN HELP YOU BUILD RETIREMENT CREDITS. OR INCREASE THE AMOUNT YOUR RETIREMENT IN THE FUTURE.

AND WITH WORK YOU CAN BUILD ASSETS WITH PROGRAMS SUCH AS THE MEDI-CAL WORKING DISABLED PROGRAM. AND INDIVIDUALS DEVELOPMENT ACCOUNTS.

ALSO, YOU CAN TAKE ADVANTAGE OF TAX CREDITS. SO YOU CAN GET THE EARNED INCOME TAX CREDIT. OR THE CHILD TAX CREDIT. AND THIS IS FREE MONEY, HUNDREDS OF DOLLARS IN YOUR POCKET. AND YOU CAN TAKE THOSE TAX CREDITS, AND USE THEM TO BUILD YOUR ASSETS FURTHER.

THE ADVANTAGES OF OF GOING BACK TO WORK CAN OUTWEIGH THE DISADVANTAGES FOR MANY PEOPLE. THE WORK INCENTIVES I'M GOING TO TALK ABOUT ARE THERE TO PROVIDE A SAFETY NET SO YOU CAN TRY DIFFERENT JOBS, GET THE TRAINING AND EDUCATION THAT YOU NEED AND START A NEW CAREER.

TO USE MOST OF THE WORK INCENTIVES, ALL YOU NEED TO DO IS TELL SOCIAL SECURITY THAT YOU WENT TO WORK, ARE ON REPORT CHANGES IN YOUR EARNINGS.

AND IT IS BEST TO REPORT IN PERSON AT YOUR LOCAL SOCIAL SECURITY OFFICE, OR IN WRITING. SOME WORK INCENTIVES DO REQUIRE THAT YOU YOU ASK SOCIAL SECURITY TO DETERMINE IF YOU CAN USE THEM.

SOME EXAMPLES OF THAT ARE IMPAIRMENT RELATED WORK EXPENSES, BLIND WORK EXPENSES. AND PLANNED TO A ACHIEVE SUPPORT, WHERE YOU FILL OUT AN APPLICATION. AND DON'T FORGET TO GET HELP FROM BENEFITS PLANNER IF YOU HAVE QUESTIONS AND NEED HELP ASKING SOCIAL SECURITY TO USE ANY OF THESE WORK INCENTIVES.

SO, IT'S VERY IMPORTANT, ALSO, TO KNOW WHAT BENEFITS YOU RECEIVE, AND IF YOU HAVE USED ANY OF THE WORK INCENTIVES LIKE THE TRIAL WORK PERIOD. IS SO BEINGS TO START AND FIND OUT MORE INFORMATION, YOU CAN REQUEST WHAT'S CALLED A BENEFITS PLANNING AT YOUR SOCIAL SECURITY OFFICE. THIS DOCUMENT WILL SHOW YOU WHAT TYPE OF BENEFITS YOU RECEIVE, AND IF YOU'VE USED ANY WORK INCENTIVES IS SUCH AS A TRIAL WORK PERIOD.

AND THEN BENEFITS PLANNERS CAN HELP YOU UNDERSTAND AND USE THE WORK INCENTIVES TO YOUR FULL ADVANTAGE. THE ASSISTANCE PROJECT PROVIDES FREE BENEFITS PLANNING SERVICES TO YOU.

OF COURSE, THERE ARE OTHER LOCAL RESOURCES FOR BENEFITS PLANNERS, AT AGENCIES SUCHS AS INDEPENDENT LIVING CENTERS ARE ON MENTAL HEALTH AGENCIES, SUCH AS CONSUMER CLUBHOUSEES.

THERE ARE TWO DIFFERENT TYPES OF OF DISABILITY BENEFITS PROGRAMS FOR SOCIAL SECURITY DISABILITY. THERE IS SOCIAL SECURITY DISABILITY INSURANCE, SSDI FOR SHORT. ARE ON SUPPLEMENTAL SECURITY INCOME OR SSI FOR SHORT.

AND P YOU HAVE BOTH, YOU HAVE CONCURRENT BENEFITS.

IS SEA SO, SOCIAL SECURITY DISABILITY INSURANCE IS BASED ON WORK, NOT FINANCIAL NEED, AND YOU HAVE TO HAVE WORKED LONG ENOUGH RECENTLY ENOUGH TO BECOME INSURED. TO A

APPLY THE CONTRIBUTIONS THAT COME OUT OF YOUR PAYCHECK. YOU MUST BE DISABLED OR BLIND, UNDER SOCIAL SECURITY RULES. THERE IS A 5 MONTH WAITING PERIOD FOR SOCIAL SECURITY AND WITH THAT YOU GET MEDICARE HEALTH INSURANCE. BUT YOU'RE ELIGIBLE FOR MEDICARE AFTER YOU'VE BEEN ENTITLED FOR SSDI FOR 24 MONTHS.

SSDI IS NOT AFFECTED BY RESOURCES. SO FOR EXAMPLE, EVEN SOMEBODY LIKE BILL GATES IF HE BECAME DISABLED COULD NOT COLLECT.

SSDI.

THERE ARE THREE DIFFERENT REASONS WHY IT'S IMPORTANT TO FIND OUT WHAT TYPE OF BENEFITS YOU'RE RECEIVING. SSDI IS GETTING, HAVING INSURED STATUS ON YOUR OWN RECORD, SO, QUALIFYING FOR SOCIAL SECURITY ON YOUR OWN WORK HISTORY. BUT THERE'S ALSO CHILDHOOD DISABILITY BENEFITS, OR CDB. AND CDB BENEFITS ARE FOR INDIVIDUALS THAT ARE 18 YEARS OR OLDER BEINGS SO YOU ARE YOU'RE AN ADULT BUT YOU'VE BEEN DIFFICULTIES ABLIND BEFORE AGE 22. AND THEN YOU COLLECT SOCIAL SECURITY OFF A PARENT'S RECORD, BUT THE PARENT HAS TO BE DISABLED, RETIRED OR DECEASED.

AND THEN ANOTHER TYPE OF OF SSDI, IS DISABLED WIDOW OR WIDOWER BENEFITS. WIDOWER. THE WORKER MUST BE DECEASED AND THE INDIVIDUAL THAT WANTS TO COLLECT ON THE DECEASED SPOUSE'S RECORD MUST BE AT LEAST 50 YEARS OLD.

SUPPLEMENTAL SECURITY INCOME OR ON SOCIAL SECURITY BENEFITS, ARE FEDERAL INCOME PROGRAM THAT ARE FUNDED BY GENERAL TAX REVENUES, NOT YOUR SOCIAL SECURITY TAXES.

YOU HAVE TO BE AGE, BLIND ARE OR DISABLED WITH LIMITED INCOME AND LIMITED RESOURCES. SO FOR EXAMPLE, YOUR RESOURCES CANNOT EXCEED \$2,000 FOR AN INDIVIDUAL. OR \$3,000

FOR A COUPLE.

ALSO, WHEN YOU'RE YOUR ELIGIBILITY IS DETERMINED, THE INCOME OR RESOURCES OF FAMILY MEMBERS ARE ALSO LOOKED INTO BY SOCIAL SECURITY. AND YOUR LIVING ARRANGEMENTS MAY AFFECT ELIGIBILITY. SO IF YOU'RE LIVING ON YOUR OWN, PAYING YOUR OWN FAIR SHARE OF RENT OR IF YOU HAVE ROOMMATES OR ON IF YOU ARE LIVING AT HOME WILL AND PAYING RENT OR NOT, SOCIAL SECURITY WILL WANT TO KNOW ALL THIS INFORMATION, TO DETERMINE YOUR ELIGIBILITY.

THERE IS NO WAITING PERIOD FOR SSI BENEFITS. ELIGIBILITY WHEN YOU'RE IN CALIFORNIA.

SO, NOW I'M GOING TO START TALKING ABOUT THE DIFFERENT WORK INCENTIVES ARE OR THE ARE ON THE DIFFERENT SOCIAL SECURITY BENEFITS. FIRST I'M GOING TO START WITH SSDI INCENTIVES. AND I'M GOING TO GO OVER THE TRIAL WORK PERIOD, WITH THE EXTENDED PERIOD OF OF ELIGIBILITY. EXPEDITED REINSTATEMENT, AND CONTINUATION OF OF MEDICARE.

>> THE TRIAL WORK PERIOD IS THE FIRST WORK INCENTIVE YOU CAN START USING. IT GIVES YOU 9 MONTHS TO TEST TEST YOUR ABILITY TO WORK WITHOUT LOSING YOUR SSDI CHECK. THERE IS NO LIMIT TO YOUR EARNINGS DURING THE TRIAL WORK PERIOD. IT WILL LAST UNTIL YOU HAVE COMPLETED 9 MONTHS OF WORK, AND DO NOT HAVE TO BE CONSECUTIVE

) (INAUDIBLE)

>> SO, HOW DO YOU KNOW IF YOU ARE USING ONE OF YOUR 9 TRIAL WORK PERIOD MONTHS? THE TRIAL WORK PERIOD AMOUNT DETERMINES THIS, WHICH IS A NUMBER THAT CHANGES EVERY YEAR. IF YOUR GROSS EARNINGS ARE GREATER THAN YOUR CURRENT TRIAL WORK PERIOD AMOUNT, YOU WILL AWA A TRIAL WORK PERIOD MONTH.

THE TRIAL WORK PERIOD AMOUNT IN 2009 IS \$700 A MONTH. AND THE 2010 WORK TRIAL AMOUNT IS GOING TO BE 720 A MONTH. OR OR IF YOU ARE SELF-EMPLOYED AND YOU PUT MORE THAN '80 ON HOURS MONTH INTO YOUR BUSINESS, THEN YOU MAY ALSO USE A A WORK PERIOD TRIAL MONTH. I WANT TO REPEAT THE 2010 WORK PERIOD AMOUNT IS 720D MONTH. THAT JUST CAME OUT. SO SORRY IT'S NOT ON ON THE SLIDE.

SO, FOR EXAMPLE, YOU MIGHT GO TO WORK, AND EARN \$800 A MONTH. BUT FIND OUT YOU HAVE TO QUIT AFTER A ONLY WORKING TWO MONTHS, BECAUSE YOU JUST CAN'T KEEP UP THE PACE OF WORKING.

THOSE TWO MONTHS WOULD COUNT TOWARDS YOUR 9 MONTH TRIAL WORK PERIOD. LATER, WHEN YOU FELT WELL ENOUGH TO TRY WORKING AGAIN, THE FIRST MONTH AT YOUR NEW JOB COULD BE COUNTED AS THE THIRD MONTH OF YOUR TRIAL WORK PERIOD. AND SO ON.

SO, IF YOU HAVE WORKED IN THE PAST, SOCIAL SECURITY WILL LOOK BACK 5 YEARS, TO SEE IF YOU HAVE WORKED, AND USED 9 TRIAL WORK PERIOD MONTHS DURING THAT PERIOD. IF YOU HAVE WORKED BEFORE, IT IS IMPORTANT TO FIND OUT IF YOU HAVE USED ANY TRIAL WORK PERIOD MONTHS, ARE ON ALL 9. SOME THINGS THO KNOW THAT NO OTHER OTHER WORK INCENTIVES APPLY DURING THE TRIAL WORK PERIOD.

THERE'S ALSO NO SPECIAL TRIAL WORK PERIOD, AND ARE ONLY GIVEN ONE TRIAL WORK PERIOD PER PERIOD OF ENTITLEMENT.

AFTER A YOU HAVE USED YOUR TRIAL WORK PERIOD, THERE IS A THREE MONTH GRACE PERIOD WITH FULL SSDI BENEFITS. WHEN YOU GO TO WORK, YOU CAN RECEIVE YOUR SSDI CHECK FOR 9 MONTHS AND AN ADDITIONAL THREE MONTHS, WHICH MEANS YOU MAY RECEIVE A FULL 12 MONTHS OF SSDI

BENEFITS IN ADDITION TO YOUR EARNED INCOME FROM WORK.

SO WHAT HAPPENS IF I STOP WORK AFTER I COMPLETE MY TRIAL WORK PERIOD?

FOR THREE YEARS AFTER THE TRIAL WORK PERIOD, THERE IS AN AUTOMATIC REINSTATEMENT OF YOUR BENEFITS. IF YOUR EARNINGS DROP BELOW A SUBSTANTIAL LEVEL, YOU YOU YOU ONLY NEED TO CONTACT SOCIAL SECURITY AND LET THEM KNOW ABOUT THE CHANGE IN YOUR WORK. THE THREE YEAR AUTOMATIC REINSTATEMENT PERIOD IS CALLED THE EXTENDED PERIOD OF ELIGIBILITY.

AND THE KEY CONCEPT TO KNOW, IS SUBSTANTIAL GAINS, GAINFUL ACTIVITY.

ONCE YOU COMPLETE YOUR TRIAL WORK PERIOD, SOCIAL SECURITY IS IS LOOKING TO SEE IF YOUR COUNT ABLE EARNINGS ARE AT THE SUBSTANTIAL GAINFUL ACTIVITY LEVEL OR OR NOT.

SUBSTANTIAL GAINFUL ACTIVITY IS ANOTHER NUMBER THAT CHANGES EVERY YEAR. IN 2009, THE SUBSTANTIAL GAINFUL ACTIVITY AMOUNT IS NOW 900 '80 DOLLARS IN COUNT ABLE EARNINGS OR ONE THOUSAND SIX40 DOLLARS FOR AN INDIVIDUAL WHO IS BLIND.

IN 2010, SUBSTANTIAL GAINFUL ACTIVITY IS GOING TO GO UP TO \$1,000 A MONTH FOR AN INDIVIDUAL WHO IS NOT BLIND.

BUT UNFORTUNATELY, THE BLIND SUBSTANTIAL GAINFUL ACTIVITY AMOUNT WILL NOT CHANGE. IT'S GOING TO STAY AT ONE THOUSAND 60040.

SEA SO I'M GOING TO REPEAT AGAIN. THE 2010 SUB STAN TALL GAINFUL ACTIVITY AMOUNT IS \$1,000 FOR A PERSON WHO IS NOT BLIND AND ONE THOUSAND SIX FOR SOMEONE WHO IS BLIND.

SO DURING THE THREE YEAR REINSTATEMENT PERIOD, ANY MONTH YOU ARE YOU ARE NOT WORKING OR YOUR COUNT ABLE EARNINGS ARE LESS THAN SUBSTANTIAL GAINFUL AJT TIVT,

YOU CAN RECEIVE YOUR FULL SSDI CHECK.

BUT ANY MONTH YOUR COUNT ABLE EARNINGS ARE GREATER THAN SUBSTANTIAL GAINFUL ACTIVITY, YOU WILL NOT RECEIVE YOUR CHECK.

YOU MAY NOTICE, I KEEP SAYING COUNT ABLE EARNINGS WHEN YOU TALK ABOUT SUBSTANTIAL GAINFUL ACTIVITY. THIS IS BECAUSE THERE ARE ERR ON WORK IN TEN SIVS TLA CAN BE USED AS DEDUCTIONS FROM YOUR GROSS EARNINGS WHEN SOCIAL SECURITY IS CALCULATING YOUR COUNT ABLE EARNINGS. I RECOMMEND TALKING TO A BENEFITS PLANNER FOR MORE INFORMATION THAT CAN BE USED AS DEDUCTIONS.

AFTER A THE FIRST THREE YEAR PERIOD, YOU HAVE YOU HAVE AN ADDITIONAL 5 YEAR PERIOD CALLED EXPEDITED REINSTATEMENT, WHERE YOU CAN REQUEST THAT SOCIAL SECURITY REINSTATE YOUR BENEFITS, IF YOU HAVE TO STOP WORK, OR YOUR EARNINGS ARE NO LONGER SUBSTANTIAL.

DURING THIS 5 YEAR PERIOD, YOU DID NOT NEED TO FILE A NEW SSDI APPLICATION, BUT YOU DO NEED TO FILL OUT SOME FORMS AND SOCIAL SECURITY WILL NEED TO CONDUCT A MEDICAL REVIEW TO DETERMINE IF YOU'RE STILL MEDICALLY DISABLED AND THEY WILL LETTERS VERIFY IF YOU'RE NOT WORKING OR YOUR EARNINGS ARE LESS THAN SUBSTANTIAL GAINFUL ACTIVITY.

ONCE YOU COMPLETE THE FORMS THAT SOCIAL SECURITY GIVES YOU, THEY CAN IMMEDIATELY PAY TEMPORARY SSDI BENEFITS, CALLED PROVISIONAL BENEFITS. FOR UP TO SIX MONTHS. AND THEN THEY CAN START YOUR MEDICARE COVERAGE AGAIN AS WELL, IF IT WAS STOPPED.

ONCE YOU COMPLETE THAT 9 MONTH TRIAL WORK PERIOD, YOU HAVE A A THREE YEAR AUTOMATIC

REINSTATEMENT PERIOD, CALLED THE EXTENDED PERIOD OF OF ELIGIBILITY THAT FOLLOWS. AND THEN AFTER THAT, YOU HAVE AN AD A AL 5 YEARS OF REINSTATEMENT, CALLED EXPEDITED REINSTATEMENT, TO EASELY GET BACK ON ON SSDI IF YOUR WORK STOPS AND THERE'S NO MEDICAL IMPROVEMENT.

SO, WHAT HAPPENS TO MEDICARE, IF YOUR SSDI BENEFITS STOP? MEDICARE COVERAGE WILL BE UNINTERRUPTED DURING YOUR TRIAL WORK PERIOD.

AND IT WILL CONTINUE FOR AT LEAST '93 MONTHS AFTER THE 9 MONTH TRIAL WORK PERIOD.

AT THE END OF '93 MONTHS BEINGS IF YOU YOU ARE STILL WORKING, YOU MAY BE ABLE TO BUY MEDICARE COVERAGE IF YOU CONTINUE TO BE MEDICALLY DISABLED. AND THEN THERE ARE SUBSIDIES AND PROGRAMS THAT MAY ASSIST WITH THE COST OF MEDICARE AS AS WELL. SO ALL TOTAL WHEN YOU GO TO WORK, MEDICARE CAN LAST FOR AT LEAST 8 AND A HALF YEARS.

SO IT DOES NOT STOP RIGHT AWAY BY ANY MEANS.

SO NOW I'M GOING TO TALK ABOUT THE WORK INCENTIVES FOR SUPPLEMENTAL SOCIAL SECURITY INCOME. AND THE SSI ARE VERY DIFFERENT THAN THE ONES WE JUST COVERED FOR SSDI.

IN MOST CASES, GOING TO OVERALL INCOME.

BUT EVERYONE'S EXPENSES, INCOME AND THE BIG PICTURE. MEDI-CAL CAN CONTINUE EVEN IF YOU'RE WORKING AND THEN THE WORK INCENTIVES FOR SSI ALSO PROCEED PROTECT YOU IF WORK STOPS TO LOU FOR IN REINSTATEMENT.

SEA SO, HOW DO EARNINGS AFFECT YOUR SSI PAYMENTS? THE GOOD NEWS IS SOCIAL SECURITY COUNTSS LESS THAN HALF OF YOUR EARNED INCOME. SO IT'S NOT A DOLLAR FOR DOLLAR REDUCTION. FOR EXAMPLE, IF YOU EARN WILL 800 '85 DOLLARS IN WAGES, 400 OF

THAT COUNTS AGAINST SSI.

AND THEN THERE ARE ALSO CERTAIN WORK INCENTIVES, SUCH AS IMPAIRMENT RELATED WORK EXPENSES. OR BLIND WORK EXPENSES, THAT CAN ALSO BE DEDUCTED FROM YOUR GROSS WAGES. AND IMPAIRMENT RELATED WORK EXPENSES, THESE ARE ANYTHING THAT YOU PAY FOR, OUT OF YOUR OWN POCKET, THAT'S RELATED TO YOUR DISABILITY, THAT YOU NEED TO WORK.

SO THIS COULD BE THE COST OF ANY MEDICATIONS, OR SUPPLEMENTS THAT YOU PAY FOR, YOUR PRESCRIPTION CO-PAYS.

ANY MODIFICATIONS YOU NEED TO MAKE, BECAUSE OF YOUR DISABILITY. ANY REPAIRS TO A WHEELCHAIR AND ANY COSTS RELATED TO A SERVICE DOG.

AND BLIND WORK EXPENSES, SIMILAR TO IMPAIRMENT RELATED WORK EXPENSES, BUT HAVE EVEN BROADER THINGS THAT YOU CAN USE AS DEDUCTIONS, INCLUDING YOUR, THE COST OF YOUR FOOD AT LUNCH TIME AND TAXES AS WELL.

IS SO, AN EXAMPLE OF AN IMPAIRMENT RELATED WORK EXPENSE IS, I WORKED WITH A YOUNG LADY WHO HAD A PSYCHIATRIC SERVICE DOG. AND WE USED ALL THE COSTS RELATED TO HER DOG, THE COSTS OF FOOD, GROOMING, VET BILLS, TRAINING AND ANYTHING ELSE THAT SHE SPENT ON HER DOG.

AND I SUBMITTED THOSE TO SOCIAL SECURITY IN WRITING WITH ANY RECEIPTS OR INVOICES, AND THEN THEY WERE APPROVED BY HER SSI CLAIMS REPRESENTATIVE AS A DEDUCTION. SO IT ENABLED HER, SO, IMPAIRMENT RELATED WORK EXPENSES AND BLIND WORK EXPENSES, THESE ARE DEDUCTIONS THAT YOU NEED TO ASK SOCIAL SECURITY TO USE.

SO LET'S LOOK AT AN EXAMPLE AND HOPEFULLY THAT WILL MAKE IT CLEAR, HOW WORK AFFECTS SSI.

SO, IN THIS EXAMPLE, WE HAVE JOHNNY

JOB READ OO EE, AND JOHN EE IS GETTING SSI I ONLY RIGHT NOW. AND HE OF COURSE HAS MEDI-CAL WITH THAT.

JOHN EE EE RIGHT NOW IS GETTING 800 \$50 A MONTH IN SSI. AND HE'S JUST STARTED WORKING AT A LOCAL BOOKSTORE. AND HE'S GOING TO BE EARNING 800 '85D IN GROSS WAGES EACH MONTH. SO THESE ARE ARE THE STEPS THAT SOCIAL SECURITY IS GOING TO GO THROUGH TO FIGURE OUT HOW MUCH SSI PAYMENT JOHNNY CAN STILL RECEIVE, EVEN THOUGH HE'S STILL WORKING.

SO THEY'RE GOING TO START WITH 885 IN GROSS WAGESES AND THEY'RE FIRST GOING TO SUBTRACT \$20 GENERAL INCOME EXCLUSION. SO, 800 65 DOLLARS IS THE REMAINDER. AND THEN THEY'RE GOING TO SUBTRACT A 65D EARNED INCOME EXCLUSION AND \$800 IS THE REMAINDER.

NEXT, JOHNNY DOES HAVE IMPAIRMENT RELATED WORK EXPENSEES, HE IS PAYING OUT OF POCKET FOR SOME SUPPLEMENTS AND MEDICAL SUPPLIES, SO HE PAYS OUT A HUNDRED DOLLARS A MONTH. SO HE GOT THOSE APPROVED AND THEY'RE GOING TO SUBTRACT ONE HUNDRED DOLLARS, FOR HIS IMPAIRMENT RELATED WORK EXPENSES. SO THAT LEAVES 700.

THEN THEY'RE GOING TO DIVIDE THAT BY TWO. AND OF THE 885 GROSS WAGES THAT JOHNNY STARTED OUT WITH, SOCIAL SECURITY IS ONLY GOING TO COUNT 350 DOLLARS OF OF THAT.

SO THE NEXT STEP IS, WE'RE GOING TO FIGURE OUT HOW MUCH SSI JOHNNY CAN KEEP GETTING. SO THEY'RE GOING TO SUBTRACT THE \$350 COUNT ABLE INCOME FROM HIS 8 50 SSI CHECK.

SO, JOHNNY IS STILL GOING TO BE ABLE TO RECEIVE A \$500 SSI PAYMENT EACH MONTH, EVEN THOUGH HE'S GOT EARNINGS FROM WORK IN THE AMOUNT. SO LET'S LOOK AT HIS BOTTOM LINE TOTAL HERE. HE'S GOT HIS WAGES

FROM WORK, AND FOR THE SAKE OF THE EXAMPLE, WE'RE USING THE GROSS AMOUNT OF 885 DOLLARS. PLUS A \$500 SSI PAYMENT STILL, AND THEN SUBTRACT THE AMOUNT THAT HE PAYS OUT OF HIS POCKET EACH MONTH, A HUNDRED DOLLARS FOR THE IMPAIRMENT RELATED WORK EXPENSE.

IS SO SO, JOHNNY HAS ONE THOUSAND 200 '85 DOLLARS IN SPEND ABLE INCOME. SO BEFORE JOHNNY JUST HAD 850 TO LIVE OFF OF, AND NOW HE'S GOT ABOUT ONE THOUSAND \$200.

SO WHAT HAPPENS IF JOHNNY DECIDES TO INCREASE HIS EARNINGS?

MAYBE HE IS GOING TO GO TO FULL TIME NOW. MAYBE EARN ABOUT \$2,000 A MONTH. IF HE DID THAT, HIS EARNINGS WOULD BE SO HIGH THAT HIS SSI PAYMENT WOULD STOP. THAT'S NOT A BAD THING THOUGH. IF YOUR EARNINGS ARE SO HIGH THAT YOUR SSI PAYMENT STOPS, THERE IS A WORK INCENTIVE CALLED 1619 B WHERE MEDI-CAL CONTINUES UNTIL YOU CAN EARN ABOVE A THRESHOLD.

RIGHT NOW, IN 2009, THE CALIFORNIA THRESHOLD AMOUNT IS 34,788 DOLLARS. AND IF YOU'RE AN INDIVIDUAL WHO IS BLIND, THE 2009 THRESHOLD AMOUNT FOR A BLIND PERSON IS 36,000 348.

SO EVEN THOUGH JOHNNY'S SSI CHECK HAS GONE TO ZERO, HE CAN ACTUALLY EARN UP TO 34,000 A YEAR AND STILL KEEP HIS MEDI-CAL WITH THAT.

PEOPLE WITH VERY HIGH MEDICAL COSTS, MAYBE SOMEBODY WHO IS RECEIVING IN HOME SUPPORTIVE SERVICES OR HAS A LOT OF IMPAIRMENT RELATED WORK EXPENSES, THEY CAN EARN EVEN MORE AND ACTUALLY ASK SOCIAL SECURITY TO CALCULATE AN INDIVIDUALIZED THRESHOLD FOR THEM. IF THEIR EARNINGS EXCEED THE THRESHOLD AMOUNTS. SO IF HIS EARNINGS WENT OVER 34,000 AND HE HAD VERY HIGH MEDICAL COSTS, HE'D WANT SOCIAL SECURITY TO CALCULATE

AN INDIVIDUALIZED THRESHOLD AND SEE IF THAT CAN GO EVEN HIGHER FOR HIM.

AND THEN 1619 B ALSO PROTECT YOU IN THAT YOUR SSI BENEFITS CAN START AGAIN SO YOUR PAYMENT CAN START AGAIN IF YOU STOP WORKING OR YOUR EARNINGS DECREASE. SO IT GIVES YOU THE ABILITY FOR REINSTATEMENT.

SO AT THIS TIME, I'M GOING TO TAKE A PAUSE AND SEE IF THERE'S ANY QUESTIONS ABOUT THE SSDI AND SSI WORK INCENTIVES THAT I'VE GONE OVER.

E I SEE ONE QUESTION. HOW LONG DOES 1619 B APPLY. GOOD QUESTION.

IT'S BASICALLY, AS LONG AS THE PERSON STILL QUALIFIES FOR SSI. MEANING THEY'RE STILL DISABLED, AND THEY'RE STILL MEETING ALSO THOSE RESOURCE LIMITS, THE \$2,000 FOR AN INDIVIDUAL, 3,000 FOR COUPLE.

SO, 1619 B COULD ACTUALLY GO ON INDEFINITELY FOR SOMEBODY ON SSI WHO IS WORKING AS LONG AS THEY ARE STILL DISABLED AND STILL MEETING THOSE ASSET LIMITS.

>> ANOTHER QUESTION WE HAVE, CAN YOU GIVE ANOTHER IMPAIRMENT RELATED WORK EXPENSE? AND SURE. ANOTHER EXAMPLE WOULD BE THE COSTS RELATED TO, IF YOU HAD TO DO MODIFICATIONS IN YOUR HOME THAT ENABLED YOU TO GET TO WORK. ANOTHER ONE THAT COULD POSSIBLY BE, IF YOU HAD TO PAY OUT OF POCKET FOR ANY ASSISTIVE TECHNOLOGY TO HELP YOU TO WORK AS WELL.

COSTS FOR MEDICAL SUPPLIES, MAYBE SUPPLIES FOR DIABETES, MAYBE OR ON THOSE ARE OR OR THOSE PARTICULARS THAT YOU NEEDED.

(ARE ON THOSE TICKETS THAT YOU NEEDED.

>> DO WE HAVE ANY OTHER QUESTIONS?

>> YES, WE HAVE A QUESTION, WOULD DIALYSIS TREATMENT BE AN IMPAIRMENT RELATED WORK EXPENSE?

AND, AS LONG AS YOU CAN SAY TO SOCIAL SECURITY THAT, SHOWING THAT YOU'RE PAYING FOR IT OUT OF YOUR OWN POCKET, THAT YOU NEED IT DEFINITELY TO WORK, WHICH YOU WOULD, DEFINITELY, I WOULD GO FOR IT.

THE SOCIAL SECURITY RED BOOK, WHICH I'LL HAVE A LINK TO LATER ON, HAS A WHOLE LIST OF OF POSSIBLE DEDUCTIBLE IMPAIRMENT RELATED WORK EXPENSES. AND SO THAT'S A GREAT PLACE TO LOOK.

ANOTHER QUESTION WAS, WOULD COSTS FOR TRANSPORTATION BE INCLUDED IN IMPAIRMENT RELATED WORK EXPENSES? AND YES, POSSIBLY, IF IT WAS TRANSPORTATION COSTS, IF YOU CAN RELATE IT IN ANY WAY TO YOUR DISABILITY, THEY MAY APPROVE IT.

SO, BASICALLY, IT DOESN'T HELP IF YOU HAVE ANY EXPENSES RELATED TO GOING TO WORK THAT YOU NEED BECAUSE OF YOUR DISABILITY, I WOULD DEFINITELY SUBMIT THEM TO SOCIAL SECURITY AND SEE WHAT THEY SAY.

ANY OTHER QUESTIONS?

>> OKAY. IT LOOKS LIKE THAT'S ALL THE QUESTIONS WE HAVE NOW. WE'LL HAVE TIME AT THE END AS WELL.

SO I'M GOING TO MOVE ON. AND TALK ABOUT TICKET TO WORK.

SO, ON YOUR SCREEN, ON THE SLIDE, YOU MIGHT SEE AN EXAMPLE OF THE TICKET THERE. SO YOU YOU MIGHT HAVE ENCOUNTERED THAT BEFORE ARE OR GOTTEN ONE YOURSELF. AND, THE TICKET IS, IT'S A WORK INCENTIVE THAT YOU YOU CAN USE TO GET FREE EMPLOYMENT SERVICES.

AND THERE'S PHONE NUMBER HERE TO SLIDE THAT, IF YOU YOU NEED TO REQUEST A TICKET, YOU CAN CALL, '86 SIX, 968, 7842. WHO IS ELIGIBLE FOR A TICKET?

ANY SSI OR SSDI RECIPIENT IN CASH PAYMENT STATUS, BETWEEN THE AGES OF 18 AND SIX4 IS ELIGIBLE FOR A TICKET.

AND IF YOU NEED SOME HELP TO GO BACK TO WORK, THE PERSON CAN TAKE THEIR TICKET TO EITHER DEPARTMENT OF REHABILITATION, OUR STATE VOCATIONAL REHABILITATION AGENCY, OR AN EMPLOYMENT NETWORK.

WHICH IS AN AGENCY THAT IS CONTRACTED WITH SOCIAL SECURITY TO PROVIDE THESE FREE EMPLOYMENT SERVICES.

NOW, IT'S COMPLETELY UP TO THE SSI OR SSDI RE ZIP YNT'S CHOICE WHETHER THEY NEED TO OR WANT TO USE THE TICKET ARE ON NOT. AND THEN ALSO, SOMETHING TO KNOW, THAT SERVICES DO VARY BETWEEN EMPLOYMENT NETWORKS. SO IT'S REALLY BEST TO TALK TO ALL THE EMPLOYMENT NETWORKS THAT SERVE YOUR AREA, FIND OUT WHAT THEY OFFER, SOME OF THEM MIGHT OFFER TRAINING. JOB READINESS AND PREPARATION. SOME MIGHT HELP YOU YOU WITH YOUR JOB SEARCH OR HELP WITH JOB PLACEMENT.

ARE OR SUPPORT BEYOND THAT AS WELL. SO, THOSE SERVICES CAN VARY.

AND ONE BENEFIT OF USING THE TICKET TO WORK IS WHEN A PERSON'S TICKET IS ASSIGNED, SOCIAL SECURITY CANNOT DO A MEDICAL REVIEW THEM. BECAUSE EVERYONE ON SSI AND SSDI PERIODICALLY HAS A MEDICAL REVIEW. THAT COMES UP TO SEE IF THEY ARE STILL DISABLED AND THEREFORE STILL EL GENTLEMAN JIBL FOR BENEFITS ELIGIBLE FOR BENEFITS.

SO WHILE YOUR TICKET IS IN ASSIGNMENT, THEY WILL NOT DO A MEDICAL REVIEW. I SEE A QUESTION THAT CAME UP, HOW DO I FIND OUT ABOUT EMPLOYMENT NETWORKS IN MY AREA.

THERE ARE A COUPLE OF DIFFERENT WAYS TO DO THAT. THE PHONE NUMBER

ON THE SLIDE, '86 SIX, 968, 7842, YOU CAN CALL THEM. THE AGENCY'S NAME FOR THAT PHONE NUMBER IS MAX MUST. AND MAX MUST CAN ACTUALLY SEND YOU A LIST OF ALL THE LOCAL AND NATIONAL EMPLOYMENT NETWORKS THAT SERVE YOUR AREA.

ALSO, LATER IN THE PRESENTATION, THERE WILL BE A LINK, FOR TICKET TO WORK WEB SITE, AND YOU CAN GO ON THAT WEB SITE AND SEARCH FOR EMPLOYMENT NETWORKS.

AND HERE'S ACTUALLY ANOTHER WAY TO FIND OUT ABOUT WORK, EXCUSE ME, TICKET TO WORK AND EMPLOYMENT NETWORKS IN YOUR AREA.

THERE ARE WORK INCENTIVE SEMINAR EVENTS OR WISE EVENTS FOR SHORT. AND THESE ARE FREE COMMUNITY EVENTS THAT ARE HELD BY THE SOCIAL SECURITY FUNDED WORK INCENTIVES PLANNING AND ASSISTANCE PROJECT. ARE OR WHIP PA PROJECTS FOR SHORT. THE WIPA PROJECTS ALL HAVE COORDINATORS WHO ARE CERTIFIED BENEFITS PLANNERS.

AND, THESE COMMUNITY WORK M SCENE TIFF COORDINATORS CAN PROVIDE YOU YOU INFORMATION ABOUT THE WORK INCENTIVES, ABOUT TICKET TO WORK, AND HOOK YOU YOU YOU UP WITH EMPLOYMENT NETWORKS IN YOUR AREA AS WELL.

THE WISE EVENTS, THESE EVENTS YOU CAN ACTUALLY MEET LOCAL EMPLOYMENT NETWORKS, THE COMMUNITY WORK IN SCENE IS TIFF COORDINATOR USUALLY HAS PRESENTATION ABOUT TICKET TO WORK AND THE WORK INCENTIVES AND ALSO THE LOCAL EMPLOYMENT NETWORKS ARE THERE.

THEY TELL A LITTLE BIT ABOUT THEIR SERVICES. AND THEN OTHER COMMUNITY AGENCIES AS WELL, IN YOUR ONE STOP CAREER CENTER THERE TOO, TELLING ABOUT WHAT KIND OF SERVICES THEY HAVE. SO THESE WISE

EVENTS ARE FOR PEOPLE ON SSI AND SSDI THAT ARE TICKET ELIGIBLE. BUT IF YOU'RE A SERVICE PROVIDER, IT DOESN'T HURT TO GET IN CONTACT WITH YOUR LOCAL WIPA PROJECT. AND I'LL HAVE A LINK LATER TO SEE IF A WISE IS PRESENTING NEAR YOU AND MAYBE PRESENTING AT THAT EVENT.

TO FIND A WISE NEAR YOU, I HAVE A WEB SITE HERE. WWW DOT C E SSI, DOT NET, DLASH WISE.

AND THIS OF COURSE WILL SEND YOU THE POWER POINT WITH THIS LINK AND YOU CAN GO TO FIND A WISE EVENT. AND ACTUALLY, COMING UP ON OCTOBER 21ST IN SAN BERNARDINO, THERE WILL BE A WISE EVENT HELD BY THE GOODWILL SOUTHERN CALIFORNIA WIPA PROJECT FOR SSI AND IS SSDI BENEFICIARIES IN THAT AREA A. SO DEFINITELY CHECK OUT THE WISE LINK AND FIND A WISE EVENT NEAR YOU.

NOW I'M GOING TO MOVE ONTO SOME EXAMPLES OF DIFFERENT ASSET BUILDING TOOLS. SO I'M GOING TO GO OVER THE 250 PERCENT MEDI-CAL WORKING DISABLED PROGRAM. TALK ABOUT THE PLAN TO ACHIEVE SELF SUPPORT OR THE PAST PLAN. AND THEN ALSO INDIVIDUAL DEVELOPMENT ACCOUNTS OR IDA AS OF.

THE MEDI-CAL WORKING DISABLED PROGRAM, NOW, THIS IS A PROGRAM FOR ANYONE WITH A DISABILITY, WHO IS WORKING, TO A ALLOW THEM TO KEEP THAT MEDI-CAL WHILE THEY'RE WORKING, AND IT'S FULL SCOPE MEDI-CAL.

IS SO, TO QUALIFY FOR THIS PROGRAM, THE DEFINITION OF WORK IS VERY LIBERAL. SO, THE INDIVIDUAL WITH A DISABILITY COULD BE WORKING PART TIME, COULD BE WORKING FULL TIME. AND COULD EVEN BE DOING THINGS LIKE WALKING A NEIGHBOR'S DOG OR COLLECTING CANS.

AND IT'S IMPORTANT TO NOTE, YOU DON'T HAVE TO BE SSI OR SSDI TO

QUALIFY FOR THIS PROGRAM.

THIS IS FOR ANYBODY WITH DISABILITY. THIS DOESN'T TO HAVE EVER HAVE A DISABILITY BY SOCIAL SECURITY. IF YOU'RE SOMEBODY WITH A DISABILITY WHO IS WORKING, YOU COULD POSSIBLY QUALIFY FOR THIS. AND WITH THE WORKING DISABLED PROGRAM RIGHT NOW, INDIVIDUALS CAN EARN UP TO \$55,000 GROSS PER YEAR. AND COUPLES CAN EARN UP TO \$73,000 GROSS, AND STILL QUALIFY FOR MEDI-CAL.

AND HIGHER GROSS WAGES ARE POSSIBLE WHEN THERE ARE THINGS LIKE IMPAIRMENT RELATED WORK EXPENSES THAT COULD BE USED AS DEDUCTIONS.

AND THEN, WITH THE WORKING DISABLED PROGRAM, LIKE I SAID, YOU GET FULL SCOPE MEDI-CAL, SO FULL MEDI-CAL COVERAGE, BUT YOU YOU PAY AN AFFORDABLE PREMIUM EACH MONTH. AND THE PREMIUMS RANGE BETWEEN 20 AND 250 DOLLARS FOR A SINGLE PERSON. AND 30 AND 375 FOR A COUPLE.

NOW, RIGHT NOW, WITH THE WORKING DISABLED PROGRAM, THERE IS AN ASSET LIMIT OF \$2,000 FOR AN INDIVIDUAL. AND \$3,000 FOR A COUPLE.

ONE GOOD THING IS IS, RETIREMENT PLANS ARE ALLOWED, AND ARE NOT COUNTED TOWARDS THE ASSET LIMIT. THIS IS ANY IRA, OR ON IRS APPROVED RETIREMENT PLAN SUCH AS AN INDIVIDUAL RETIREMENT ACCOUNT, IRA, 401K, OR FOUR O THREE B. SO THOSE ARE NOT COUNTED TOWARDS THE ASSET LIMIT FOR MEDI-CAL.

ALSO, ALL DISABILITY INCOME IS EXEMPT IN DETERMINING BOTH ELIGIBILITY FOR THIS PROGRAM, AND THE PREMIUM THAT YOU YOU HAVE TO PAY.

SO SO, IF YOU'RE RECEIVING SSDI, OR STATE DISABILITY INSURANCE, OR WORKER'S COMP, OR ANY OTHER TYPE OF OF DISABILITY BENEFIT, THAT INCOME IS EXEMPT WHEN THEY DETERMINE YOUR ELIGIBILITY AND YOUR PREMIUM.

THEN ANOTHER GREAT THING ABOUT THIS PROGRAM IS YOU CAN MAINTAIN YOUR IN HOME SUPPORTIVE SERVICES, IHSS, IN HOME, AND IN THE WORK PLACE, IF YOU'RE ON THE WORKING DISABLED PROGRAM.

AND ANOTHER THING TO REMEMBER, IF YOU'RE GETTING IN HOME SUPPORTIVE SERVICES, YOU CAN TRANSFER SOME OF THOSE HOURS TO THE WORK PLACE WITH THE WORK PLACE PERSONAL ASSISTANCE PROGRAM.

AND THEN ALSO, IF YOU ARE ON MEDICARE TOO, SO IF YOU'RE FULLY DUALY ELIGIBLE, GETTING MEDICARE AND MEDI-CAL, IF YOU'RE ON THE WORKING DISABLED PROGRAM, YOU AUTOMATICALLY QUALIFY FOR THE PART D LOW INCOME SUBSIDY. TO HELP FOR THE COST OF YOUR PART D PRESCRIPTION PLAN. AND LOWER THE CO-PAYMENTS.

ALSO, MEDI-CAL PAYS FOR YOUR PART D, EXCUSE ME. ALSO, IF AWR YOU'RE IN THE WORKING DISABLED PROGRAM, MEDI-CAL WILL PAY FOR YOUR MEDI-CAL PART B PREMIUM. SO THAT PUTS '96 DOLLARS BACK IN YOUR POCKET RIGHT THERE.

NOW, SOME REALLY EXCITING AND BREAKING NEWS ABOUT THE MEDI-CAL WORKING DISABLED PROGRAM, YOU MIGHT HAVE HEARD, THAT THERE'S BEEN A BILL CALLED A B 12 69, WITH GREAT IMPROVEMENTS TO THE MEDI-CAL WORKING DISABLED PROGRAM. AND JUST THIS WEEK, A B 12 69 WAS SIGNED INTO LAW BY ARE OUR GOVERNOR ON OCTOBER 11. AND THIS IS A GREAT VICTORY. FOR PEOPLE WITH DISABILITIES WHO ARE WORKING.

SO, HOW A B 12 69 IS GOING TO IMPROVE THE WORKING DISABLED PROGRAM, ONE OF THE EXCITING IMPROVEMENTS IS IT WILL ELIMINATE THE ASSET LIMIT, WHEN MONEY IS PLACED IN A SEPARATE ACCOUNT. SO, WITH THIS CHANGE, THE PERSON NO

LONGER HAS TO WORRY ABOUT THE 2,000 YOU'D OR THE \$3,000 ASSET LIMIT THAT THEY USED TO, THAT MEDI-CAL HAS.

IT ELIMINATES THIS ASSET LIMIT, SO YOU CAN PUT YOUR EARNED INCOME INTO A SEPARATE ACCOUNT TO SAVE IT, AND AS LONG AS IT'S IN A SEPARATE ACCOUNT, YOU CAN STILL KEEP HAVING YOUR WORKING DISABLED PROGRAM AND SAVE MONEY.

AND THEN ANOTHER CHANGE, FOR INDIVIDUALS WHO WERE ON SSDI, AND CONVERT TO RETIREMENT, THEIR RETIREMENT INCOME WILL BE EXEMPT FOR ELIGIBILITY. BUT NOT PREMIUMS.

SO, BEFORE, IF YOU WERE ON SSDI AND CONVERTED TO RETIREMENT, THEY COULD COUNT THAT RETIREMENT INCOME AND IT MADE A LOT OF PEOPLE INELIGIBLE FOR THE WORKING DISABLED PROGRAM.

BUT WITH THE CHANGES FROM A B 12 69, IF YOU'RE ON SSDI, AND YOU CONVERT TO RETIREMENT, THAT INCOME WILL BE EXEMPT AND NOT AFFECT YOUR ELIGIBILITY FOR THIS PROGRAM.

ANOTHER DISABILITY INCOME WILL CONTINUE TO BE EXEMPT FOR DISABILITY ABOUT THE NOT FOR PREMIUMS. AND THE WAY THAT THEY'LL BE CALCULATING THE PREMIUMS WITH THIS CHANGE IS, EACH INDIVIDUAL WILL PAY A MONTHLY PREMIUM, THAT IS EQUAL TO FIVE PERCENT OF HIS OR HER INDIVIDUAL OR SPOUSAL COUNTABLE INCOME.

BUT THE PREMIUM WILL KEEP THE SAME MINIMUM OR MAXIMUM RANGE THAT I MENTIONED, OF 20 DOLLARS TO \$250 FOR AN INDIVIDUAL, AND 30 TO 300 DOLLARS FOR COUPLES.

AND THEN ANOTHER GREAT CHANGE IS, IF A PERSON ON THE PROGRAM BE KUMTION, THEY CAN ELECT TO REMAIN ON MEDI-CAL FOR A PERIOD UP TO 26 WEEKS AS LONG AS THEIR PREMIUMS ARE STILL PAID.

SO, WHEN ARE THESE CHANGES, THESE REALLY GREAT CHANGES GOING TO GO INTO EFFECT?

THEY DON'T ANTICIPATE THAT THESE NEW RULES, PROBABLY WILL NOT GO INTO EFFECT UNTIL ABOUT A YEAR FROM NOW. AND, THAT'S BECAUSE THERE'S ALSO, THERE ARE SOME THINGS TO WORK OUT. AND THEY'RE ALSO WAITING FOR THE STIMULUS FUNDS THAT ARE HELPING WITH MEDICAID COSTS RIGHT NOW, TO RUN OUT.

SO, THESE CHANGES WILL BECOMING, BUT IT WILL BE ABOUT A YEAR FROM NOW, PROBABLY.

BUILT CHIP AND THE WORLD INSTITUTE DISABILITY WILL BE STAYING TOP OF THIS, SO WE'LL BE UPDATING YOU WITH INFORMATION, AND THERE'S A REALLY GREAT PRESS RELEASE ABOUT THESE CHANGES, ABOUT A B 12 69, ON THE WORLD INSTITUTE DISABILITIES WEB SITE.

SO IF YOU YOU GO TO WWW DOT WID DOT ORG ON. WWW DOT W YOU I I D, ORG, WITH INFORMATION ABOUT THE EXCITING CHANGES WITH A B 12 69.

>> OKAY. NOW I'D LIKE TO TELL ABOUT THE PLAN TO A ACHIEVE SELF SUPPORT ARE ON PASS PLAN FOR SHORT.

IS SO, PASS IS AN SSI WORK INCENTIVE, AND YOU CAN USE IT IF YOU NEED THING TO GET A JOB ARE ON GO TO WORK. AND PASS POTENTIALLY COULD PAY FOR ANYTHING. AS LONG AS YOU CAN JUSTIFY ITS RELATION TO YOUR WORK GOAL.

PASS ALLOWS YOU TO SET ASIDE INCOME, OR EXCESS RESOURCES FOR A SPECIFIED TIME TOWARDS THIS WORK GOAL.

AND IT CAN HELP ESTABLISH OR OR MAINTAIN A PERSON'S SSI ELIGIBILITY. AND IT ALSO CAN INCREASE A PERSON'S SSI PAYMENT IF THEY'RE WORKING.

NOW, JUST A HEADS UP, YOU YOU NEED TO HAVE INCOME OTHER THAN YOUR SSI

PAYMENT TO PUT INTO A PASS PLAN. SO IF YOU HAVE EARNINGS FROM WAGES OR ON SALARY, AND SSDI PAYMENT, A DEEMED INCOME FROM A PARENT OR SPOUSE, ARE OR MONETARY GIFT OR INHERITANCE THAT YOU YOU RECEIVED, THOSE ALL COULD BE BOTH SSI AND SSDI RECIPIENTS MAY BE ELIGIBLE FOR THIS WORK INCENTIVE, EVEN THOUGH IT IS AN SSI WORK INCENTIVE. BOTH SSI AND SSDI RECIPIENTS CAN TAKE ADVANTAGE OF OF IT.

SO, THE, PASS A ALLOWS YOU TO PUT OTHER INCOME A ASIDE IN A SEPARATE BANK ACCOUNT. IT HAS TO BE TOTALLY SEPARATE, ONLY PASS FUNDS GOING IN AND OUT. AND YOU CAN MAXIMIZE YOUR SSI PAYMENT THROUGH THIS AND USE SSI TO PAY FOR YOUR LIVING EXPENSES WHILE YOU SAVE OTHER MONEY FOR YOUR PASS EXPENSES THAT YOU NEED TO GO BACK TO WORK.

SO THERE ARE REQUIREMENTS IMPORTANT PASS PLAN. WILL YOU NEED TO HAVE A VOCATIONAL GOAL. SEA SO WHAT JOB DO YOU WANT TO DO ONCE YOUR PASS ENDS? AND YOU ALSO NEED TO LET SOCIAL SECURITY KNOW HOW MUCH YOU YOU EXPECT TO EARN.

SOCIAL SECURITY IS LOOKING TO SEE THAT YOU YOU WILL REDUCE OR ELIMINATE YOUR NEEDS FOR BENEFITS, ONCE YOU START WORKING. ARE OR ONCE YOU COMPLETE YOUR PASS GOAL.

SORRY. LET ME SAY THAT AGAIN. SOCIAL SECURITY IS LOOKING TO SEE THAT YOU WILL REDUCE ARE ON ELIMINATE YOUR NEED FOR BENEFITS, ONCE YOUR PASS IS COMPLETED. AND YOU'VE MET THAT GOAL.

YOU DO HAVE HAVE TO COMPLETE A WRITTEN PLAN. THERE IS A PASS APPLICATION, AND I DO HAVE A LINK IN OUR SLIDES TO GET IT.

AND YOU YOU DO HAVE TO HAVE A REASONABLE TIME, LAW SCHOOL IS NOT REASONABLE TO SOCIAL SECURITY.

YOU'RE ALSO GOING TO LIST AND

DESCRIBE THE EXPENSES YOU HAVE, HOW MUCH THEY COST. FOR EXAMPLE, SCHOOL TUITION, BOOKS, START UP COSTS FOR A BUSINESS. IF YOU NEED TO PAY FOR A JOB COACH TO HELP YOU GO BACK TO WORK. MEDICAL COSTS AND TRANSPORTATION.

AND, IF YOUR GOAL IS SELF EMPLOYMENT, TO START A BUSINESS, YOU ALSO MUST INCLUDE BUSINESS PLAN. AND THERE ARE AGENCIES OUT THERE THAT CAN HELP YOU WITH THAT.

SUCH AS SCORE OR SMALL BUSINESS DEVELOPMENT CENTERS IN YOUR AREA.

SO FOR EXAMPLE, I WORKED WITH A LADY WHO WANTED TO USE A PASS TO GO TO SCHOOL TO BECOME A HOLISTIC HEALTH PRACTITIONER. AND SHE WAS RECEIVING SSI ONLY, AND SHE WAS WORKING AS A COUNSELOR AND WAS EARNING AROUND \$800 A MONTH. SO SHE USED HER EARNINGS FROM WORK, TO FUND HER PASS. AND SHE WAS, SINCE SHE DID THIS, SHE WAS ABLE TO CONTINUE TO RECEIVE HER FULL SSI PAYMENT EACH MONTH. TO PAY FOR HER LIVING EXPENSES AND THEN THE PASS PLAN PAID FOR HER TUITION, HER BOOKS, ALSO SOME TOOLS SHE NEEDED TO GET STARTED. SUCH AS A NEURO FEEDBACK MACHINE AND THEN ALSO ANY OF HER BUSINESS START UP COSTS.

AND THEN, IF PASS SEEMS A LITTLE OVERWHELMING, THERE ARE PEOPLE WHO CAN HELP YOU DEVELOP YOUR PLAN. THAT INCLUDES THE SOCIAL SECURITY PASS CADRES AND THESE ARE SPECIALISTS IN THE PAST WORK INCENTIVE, THAT ARE ALL OVER THE STATE OF CALIFORNIA. AND THEY'RE THE ONES THAT, THEY'RE GOING TO REVIEW AND APPROVE THE PASS PLAN. SO, THEY CAN SEND YOU A COPY OF THE APPLICATION, THEY CAN GIVE YOU HELP WHEN YOU'RE GETTING STARTED, GIVE YOU INFORMATION ABOUT PASS.

ALSO, THE WORK INCENTIVES PLANNING ASSISTANCE PROJECTS, THE COMMUNITY WORK INCENTIVES COORDINATORS, THEY ALSO, OR POST BLEE ALSO A VOCATIONAL COUNSELOR THAT YOU'RE WORKING WITH TOO. THERE IS HELP OUT THERE. AND WE DO HAVE LINKS TO FIND PASS CADRES AND WIPA PROJECTS M THE PRESENTATION THAT WE WILL SEND OUT TO YOU AS WELL.

THE LAST ASSET BUILDING TOOL I'D LIKE TO TALK TO YOU ABOUT, IS INDIVIDUAL DEVELOPMENT ACCOUNTS. ARE ARE ON IDAS FOR SHORT.

AND, THIS IS A SPECIAL MATCH SAVING ACCOUNT WITH INDIVIDUALS FOR LOW INCOMES. SO IT'S NOT JUST FOR PEOPLE ON ON SSI OR S S D CAN I. IT'S FOR ANYONE WITH A LOWER INCOME.

AND, THE MATCH SAVINGS ACCOUNTS, THE MATCH RATES FOR DIFFERENT PROGRAMS CAN DIFFER. IT MIGHT BE TWOD MATCH FOR EVERYONE DOLLAR YOU PUT IN. ARE OR 8 DOLLARS FOR EVERYONE DOLLAR YOU PUT IN.

THE SAVINGS AND MATCH MONDAY A EE CAN BE USED TO BUY A HOUSE. IT CAN BE USED TO PAY FOR EDUCATION ARE ON START A A BUSINESS. THAT'S KIND OF THE BIG THREE. BUYING A HOUSE, EDUCATION ARE ON STARTING A BUSINESS.

AND THEN, PROGRAMS USUALLY PROVIDE FINANCIAL EDUCATION CLASSES. AND COUNSELING AS WELL, WHICH IS GREAT.

IS SO, FOR EXAMPLE, IF YOU HAD AN IDA PROGRAM THAT HAD A MATCH RATE OF FOUR DOLLARS, FOR EVERYONE DOLLAR SAVED, EACH TIME THE PARTICIPANT DEPOSITED \$25 IN THEIR IDA ACCOUNT, AN ADDITIONAL \$100, AND THAT WILL ADD UP PRETTY QUICK. AND WHEN THE ACCOUNT HOLDER IS READY, BOTH THE SAVINGS AND THE MATCH ARE USED TO PURCHASE THE ASSET.

NOW, TO QUALIFY FOR AN IDA A, ONE OF THE THINGS, YOU HAVE TO HAVE EARNED

INCOME TO USE FOR THE SAVINGS.

SO YOU HAVE TO HAVE SOME TYPE OF EARNED INCOME.

AND THEN, YOUR INCOME HAS TO BE BELOW 200 PERCENT OF THE FEDERAL POVERTY LEVEL. AND RIGHT NOW, IN 2009, FOR EXAMPLE, FOR FAMILY SIZE OF ONE, THE FEDERAL POVERTY LEVEL IS ONE THOUSAND '80 ON 5 AND FOR A FAMILY SIZE OF TWO, IT'S 2,000 4 28 DOLLARS.

NOW, THERE ARE DIFFERENT TYPES OF OF IDAS. THERE ARE FEDERALLY FUNDED IDA AS AND NONE FEDERALLY FUNDED IDA'S. NOW. THE FEDERALLY FUNDED, THERE ARE A F I A. WHICH ARE PROGRAMS THAT ARE AUTHORIZED UNDER THE ASSETS FOR INDEPENDENCE ACT.

AND, AGENCIES AND COMMUNITY BASED GROUPS ACROSS THE NATION RUN THESE A F I I A PROJECTS. AND, ALSO, THERE ARE TANF ANOTHER TYPE OF FED REFUND ONE AND THIS IS TEMPORARY ASSISTANCE FOR NEEDY FAMILIES. THE WELFARE TO WORK PROGRAM, AND IN OUR, IN CALIFORNIA, THAT PROGRAM WOULD BE CAL WORKS.

NOW, THERE ARE ALSO NON FEDERALLY FUNDED, STATE ARE ON PRIVATE IDA'S AND TO FIND AN IDA, WE DO HAVE A LINK LATER ON ON. THERE'S A DIRECTORY CALLED C FED THAT YOU CAN SEARCH FOR IDA'S IN YOUR AREA, BUT DON'T GET DISCOURAGED IF YOU DON'T FIND ONE. I FOUND ONE OF THE BEST WAYS TO FIND I YOU IDA'S IS TO TALK TO YOUR CLIENTS ARE ARE OR OTHER CONSUMERS. TALK TO ERR ON SERVICE PROVIDERS IN YOUR AREA.

YOU'LL FIND THEM AT A NONPROFITS, COMMUNITY DEVELOPMENT AND HOUSING PROGRAMS, CREDIT UNIONS AND BANKS. TRANSITION YOUTH PROGRAMS HAVE THEM TOO. AND TRIBAL GOVERNMENT AGENCIES.

A QUESTION, ARE I IDA'S ONLY AVAILABLE FOR PEOPLE WITH

DISABILITIES. GOOD QUESTION. NO. THE, IT'S NOT JUST FOR PEOPLE WITH DISABILITIES. IT'S FOR ANYONE THAT MEETS THE INCOME LIMIT OF 200 PERCENT OF THE FEDERAL POVERTY LEVEL.

WITH AN IDA ACCOUNT.

NOW, IF A PERSON IS GETTING SOCIAL SECURITY DISABILITY INSURANCE, AN IDA IS REALLY A WIN/WIN FOR THEM. THERE IS NO IMPACT ON ON ON THEIR SSDI CASH BENEFITS, THEIR ELIGIBILITY FOR SSDI ARE OR APPLYING FOR SSDI. BECAUSE IF YOU YOU REMEMBER, SSDI DOES NOT HAVE ANY ASSET LIMITS. SO, AN IDA IS GREAT FOR SOMEBODY ON SSDI.

NOW, IF YOU'RE ON SSI, AN IDA ARE ON TANF ADA WILL NOT AFFECT YOUR SSI RESOURCE LIMIT. THE MATCHING DEPOSITS DO NOT COUNT AS INCOME. AND THE ACCOUNT OWNER'S DPP CAN DEPOSIT CAN ACTUALLY CAUSE THEIR SSI BENEFIT TO GO UP. SO IT ACTUALLY CAN BE USED AS A DEDUCTION IN THAT SSI CALCULATION STEP I SHOWED YOU EARLIER. SO IT COULD ACTUALLY CAUSE THE SSI BENEFIT TO INCREASE.

SO, AN IDA ARE ON TANF A IS GOOD FOR SOMEBODY SSI. YOU YOU DO HAVE HAVE TO BE CAREFUL IF YOU FIND A NON FEDERALLY FUNDED IDA THAT YOU WOULD LIKE TO TAKE A ADVANTAGE OF AND YOU'RE SSI. BECAUSE NON FEDERALLY FUNDED IDA'S WILL COUNT TOWARDS THE RESOURCE LIMIT. THE \$2,000 OR \$3,000 RESOURCE LIMIT.

BUT ALL IS NOT LOST. IF YOU YOU DO FIND A NON FEDERALLY FUNDED IDA AND YOU'RE SSI. I RECOMMEND TALKING TO A BENEFITS PLANNER OR YOUR PASS CADRE ABOUT USING A PASS WITH YOUR IDA, TO SET ASIDE THE IDA DEPOSITS.

AND YOU CAN DO THIS IF THE ASSET YOU ARE SAVING FOR SUPPORTS AN EMPLOYMENT OUTCOME. SO IF YOU'RE

SAVING FOR EDUCATION ARE ONTO
START A BUSINESS.

SO, EVEN IF YOU'RE ON SSI, YOU HAVE
TO BE AWARE OF OF, IT CAN AFFECT
THE NON FEDERALLY FUNDED I D ASS
CAN COUNT TOWARD THE RESOURCE
LIMIT. BUT THERE ARE CREATIVE WAYS
TO HELP WITH THAT. SUCH AS USING A
PASS PLAN TO SET A ASIDE THE I IDA
DEPOSITS.

>> NOW I'M GOING TO TALK TO YOU
ABOUT SOME RESOURCES THAT ARE OUT
THERE.

IF YOU HAVEN'T GONE THERE BEFORE, I
IMMEDIATELY AFTER THIS, WOULD GET
DISABILITY BENEFITS ONE ON ON ON
ONE. THIS IS A GREAT WEB SITE AND WE
HAVE A LINK TO IT IN A LATER SLIDE. AND
YOU CAN GO HERE AND AT YOUR
LEISURE, YOU CAN READ MORE ABOUT
THE WORK INCENTIVES AND ASSET
BUILDING PROGRAMS THAT I MENTIONED.
THERE IS A SECTION ON PASS. THERE'S
INFORMATION ON ON IDA'S AND A
SECTION ON TICKET TO WORK AND
MORE.

AND THEN, DON'T FORGET, THEY HAVE
GREAT CALCULATORS, WHERE YOU CAN
ESTIMATE HOW WORK IS GOING TO
AFFECT YOUR BENEFITS. AND THERE'S A
SPECIFIC CALCULATOR JUST FOR THE
WORKING DISABLED PROGRAM THAT
WILL EVEN SHOW, ESTIMATE HOW MUCH
YOUR PREMIUM IS GOING TO BE.

ALSO, A A CALCULATOR FOR THE, PASS
PROGRAM AND THEN THE BENEFITS TO
WORK CALCULATOR, IF YOU HAVEN'T
TAKEN A LOOK AT IT LATELY, IT IS GREAT.
BECAUSE IT DOESN'T JUST SHOW HOW
WORK WILL AFFECT YOUR BENEFITS. IT
ALSO SHOWS JUST HOLISTICLY HOW IT
WILL AFFECT ALL YOUR DIFFERENT
BENEFITS.

IT SHOWS SECTION 8 INFORMATION.
INFORMATION ON HOW WORK AFFECTS
MEDICARE AND IMMEDIATE CALL IN THE
RESULTS OF THE CALCULATOR.

MEDI-CAL AND PASS AS WELL.

SEA SO, CHECK OUT DISABILITY BENEFITS 101.

NOW, CHIIP HAS A WEB SITE, OUR WEB SITE IS CALLED TALENT KNOWS NO LIMITS.

AND HOPEFULLY THE PICTURE WILL COME UP SOON. I DON'T SEE IT COMING UP.

E OKAY. THERE WE GO. THERE'S THE PICTURE.

IS SO THE TALENT KNOWS NO LIMITS WEB SITE HAS BENEFITS PLANNING RESOURCES BEINGS BUT NOT JUST THAT. IT HAS INFORMATION FOR JOB SEEKERS, EMPLOYERS AND SERVICE PROVIDERS.

INFORMATION TARGETED TO YOUTH, VETERANS AND OLD ON ERR WORKERS. AND THEN EMPLOYMENT SUPPORT PROGRAMS IN YOUR LOCAL AREA, SO YOU CAN SEARCH FOR LOCAL RESOURCES.

AND THEN,
) NO AUDIO.

>> OTHER INFORMATION, ON ACCOMMODATIONS AND DISCLOSURE, AND THERE'S THE WEB SITE.

YES, WE WILL BE SENDING OUT THE LINKS TO YOU, AND THIS POWER POINT THAT HAS THE LINKS. SO YOU'LL IS SEE, IN THE NEXT THREE RESOURCE SLIDES, WE HAVE SOME LINKS FOR TALENT KNOWS NO LIMITS, DB101 AND ALSO FINDING A WISE EVENT, A WORK IN SCENE IS TIFF SEMINAR A EE VENLT IN YOUR AREA. OR OR ALSO A BENEFITS PLANNER, THROUGH THE PROGRAM, YOU CAN, THERE'S A LINK HERE TO FIND ONE IN YOUR AREA.

AND THEN THE NEXT SLIDE, TICKET TO WORK, WE'VE GOT A LINK HERE, ABOUT, FOR TICKET TO WORK, AND ON, LIKE I SAID BEFORE, YOU CAN SEARCH ON THIS SITE FOR EMPLOYMENT NETWORKS THAT SERVE YOUR AREA. YOU CAN PUT IN YOUR CITY OR COUNTY ARE ON ZIP

CODE.

AND THEN THE NEXT LINK, IF YOU WANT TO FIND THE PASS CADRE, TO ASK THEM QUESTIONS ABOUT PASS PLAN, THIS LINK WILL TAKE YOU TO SEARCH FOR ONE'S IN YOUR REGION.

AND THEN ALSO THE NEXT LINK IS FOR THE PASS PLAN APPLICATION AS WELL. IF YOU WANT TO LEARN MORE AND LEARN ABOUT OTHER WORK INCENTIVES I DIDN'T EVEN MENTION TODAY, THE SOCIAL SECURITY RED BOOK, WHICH IS A GUIDE TO THE WORK INCENTIVES IS A GREAT PLACE TO START. THIS LISTS ALL THE DIFFERENT WORK IN SCENE IS TIVS.

SEA SO, OUR FINAL RESOURCE SLIDE, TO FIND AN I IDA PROGRAM IN YOUR AREA, I MENTIONED THE C FED HAS A DIRECTORY. AND THEN IF YOU WANT TO LEARN MORE ABOUT BUILDING ASSETS WHILE YOU'RE RECEIVING DISABILITY BENEFITS, I HIGHLY RECOMMEND THE WORLD INSTITUTE DISABILITIES ACCESS TO ASSETS. IT HAS GREAT INFORMATION, PUBLICATIONS ON ASSET BUILDING, DIFFERENT PROGRAMS AND SUCCESS STORIES, RESOURCES, AND THEN TOPICS SUCH AS FINANCIAL PLANNING, ASSET BUILDING FOR VETERANS, NATIVE AMERICANS AND YOUTH. TAX CREDITS, ESTATE PLANNING, WORK INCENTIVES. LOANS, HOUSING. AND THEN THEY ALSO HAVE A NEWSLETTER THAT COMES OUT THAT YOU CAN SUBSCRIBE TO CALLED EQUITY E NEWSLETTER, AND THERE'S A LINK HERE FOR THAT. SO YOU CAN GET THAT TO COME STRAIGHT TO YOUR E-MAIL. YOU CAN LOOK AT PAST NEWSLETTERS AS WELL.

NOW, BEFORE I TAKE ANYMORE QUESTIONS, IF YOU HAVE ANY QUESTIONS, YOU CAN ALWAYS CONTINUE TO CONTACT ME AND HERE'S MY E-MAIL.

AND WE'LL GET THAT OUT TO YOU AS WELL.

AND THEN ALSO, IF YOU WOULD LIKE TO ORDER BROCHURES, CONTACT NICHOLAS MOORE AT CHIIP AND WE HAVE HIS PHONE NUMBER AND E-MAIL ON THE SLIDE.

AND YOU CAN CONTACT HIM AND WE CAN SHIP THOSE BROCHURES TO YOU FOR FREE. IN ADDITION TO THE WORKING DISABLE AD PROGRAM BROCHURE, WE ALSO HAVE AN I CAN WORK BROCHURE THAT HAS LOTS OF GENERAL INFORMATION AND RESOURCES ABOUT BENEFITS PLANNING AND EMPLOYMENT SUPPORTS AND YOUTH.

AND I WANT TO THANK YOU SO MUCH FOR BEING ON TODAY'S WEBINAR. DON'T GO AWAY. WE'LL ANSWER QUESTIONS.

BUT, WE WILL BE SENDING OUT AN EVALUATION FORM, SO WE REALLY WANT TO KNOW WHAT YOU THOUGHT OF THE WEBINAR TECHNOLOGY.

AND WHAT FUTURE TOPICS YOU WOULD LIKE TO SEE ADDRESSED, BECAUSE WE'D LIKE TO CONTINUE GIVING WEBINARS, POSSIBLY ON A MONTHLY BASIS. SO IF YOU'D OO LIKE MORE INFORMATION ON PARTICULAR WORK INCENTIVES, THE WORKING DISABLED PROGRAM, IN HOME SUPPORTIVE SERVICES, ASSET BUILDING OR OTHER EMPLOYMENT SUPPORTS, PLEASE LET US KNOW. WE REALLY WANT TO HEAR FROM YOU. SO, WE WILL E-MAIL THAT SURVEY AND THE POWER POINT, AND OTHER RESOURCES TO YOU AS WELL.

>> ONE QUESTION I SEE, DO YOU KNOW HOW THE -- LET'S SEE.

WAS THE QUESTION YOU WERE ASKING, THERE WAS A QUESTION FROM KA SANDRA TOB BEE. WERE YOU ASKING ABOUT THE PLAN TO ACHIEVE SELF SUPPORT? OR THE WORK INCENTIVE, THE PES WORK INCENTIVE?

(NO AUDIO.

>> THANKS, KA SAN DPRA KA KA SANDRA.
YES, THE P E S WORK INCENTIVE. THAT'S
A DIFFERENT ONE I DIDN'T MENTION. BUT
GREAT TO BRING UP. IT'S PROPERTY
ESSENTIAL TO SELF SUPPORT. AND IT
DOES A ALLOW AN EXCLUSION OF
BUSINESS INCOME, OR ON THE
PROPERTY RELATED TO YOUR BUSINESS
OR IF YOU HAVE VERY EXPENSIVE
TOOLS, THAT YOU USE, ALL OF THESE
CAN BE USED, EXCUSE ME. ALL OF
THESE CAN BE EXCLUDED UNDER
PROPERTY ESSENTIAL TO SELF
SUPPORT.

SO, GLAD YOU YOU BROUGHT THAT UP.
I'M LOOKING FOR MORE QUESTIONS
THAT PEOPLE HAD TO ANSWER?
SO, THANKS FOR YOUR PATIENCE.

>> HI, THIS IS KARLA. I'M NOT SEEING
ANY NEW QUESTIONS. IF YOU YOU YOU
YOU HAVE ANY MORE, CAN YOU PLEASE
TYPE THEM IN.

>> OKAY.

>> HI, I DO ZOO SEE ANOTHER QUESTION.
THE QUESTION IS, DOES THE '93 MONTH
AFTER SSDI ENDS INCLUDE MEDICARE
PART B IN ADDITION TO MEDICARE PART
A?

GREAT QUESTION. AND, YES. IF YOUR
SSDI BENEFITS STOP BECAUSE YOU
CONTINUE TO WORK, YOUR FREE
MEDICARE PART A HOSPITAL INSURANCE
COVERAGE WILL CONTINUE FOR AT
LEAST '93 MONTHS. OF AFTER YOU YOU
COMPLETE THE 9 MONTH TRIAL WORK
PERIOD. AND IF YOU HAVE PART B
MEDICAL COVERAGE, THAT WILL ALSO
CONTINUE AS LONG AS YOU PAY THE
PREMIUM ARE OR IF THE STATE OF
CALIFORNIA IS PAYING THE PREMIUM FOR
YOU.

SO, THE '93 MONTHS, THAT IS THE
CONTINUATION OF MEDICARE. AND THE
'93 MONTHS COMES AFTER YOU'VE USED
YOUR TRIAL WORK PERIOD. SO YOU'VE
USED YOUR 9 MONTHS TRIAL WORK

PERIOD, YOU'VE HAD MEDICARE THROUGH UT ON THAT, AND THEN AFTER THAT, YOU GET '93 MONTHS OF EXTENDED MEDICARE COVERAGE. AND THAT INCLUDES BOTH PART A AND PART B.

ANOTHER QUESTION. COULD YOU CLARIFY WHETHER 1619 B REQUIRES AN SSI PAYMENT WITHIN THE LAST 12 MONTHS?

NOW, OFF THE TOP OF MY HEAD, I KNOW IT DOES HAVE A REQUIREMENT THAT YOU CAN FIND IN THE RED BOOK WHERE YOU DO HAVE TO HAVE AN, HAVE TO HAVE HAD AN SSI PAYMENT, AND IT MIGHT HAVE BEEN, I WANT TO SAY OFF THE TOP OF MY HEAD, IT'S THE MONTH BEFORE, YOU COBBLE JIBL FOR 1619 B.

SO, THERE IS A REQUIREMENT LIKE THAT, THAT YOU HAVE TO HAVE BEEN IN PAYMENT STATUS. BUT, WE WILL DOUBLE CHECK THE RED BOOK AND SOCIAL SECURITY POLICY, AND SEND AN ANSWER TO THAT QUESTION.

ANOTHER QUESTION, DOES IT MATTER WHAT TYPE OF PUBLIC TRANSPORTATION A PERSON WITH A DISABILITY USES?

FOR EXAMPLE, DOES IT MATTER IF A PERSON USES THE BUS, OR PARA TRANSIT TO GET TO WORK. SO AS A MEDICAL -- AND, THE ANSWER, TO THIS ONE, IT'S ONE OF THOSE, I'D LIKE TO HAVE THE POLICY IF FRONT OF ME, BECAUSE THERE ARE SOME SPECIFIC RULES ABOUT WHEN A PERSON CAN USE THE BUS OR ON COSTS OF THE BUS ARE OR PAR A RA TRANSIT OR COSTS OF A PRIVATE CAR AS WELL.

BOTTOM LINE, I WOULD SUBMIT IT TO SOCIAL SECURITY, SEE WHAT THEY SAY. BUT I'D LIKE TO GET, LOOK AT THE POLICY AND THEN GET THAT INFORMATION BACK TO YOU IN AN E-MAIL AS WELL.

THANKS SO MUCH.

ANOTHER QUESTION. DO YOU HAVE TO

FILL OUT SOME TYPE OF APPLICATION FOR P E S S PROPERTY ESSENTIAL TO SELF SUPPORT.

NO, IT'S NOT AN APPLICATION, BUT IT IS ONE OF THOSE WORK INCENTIVES THAT I WOULD SUBMIT SOMETHING IN WRITING TO REQUEST IT.

THAT SHOWS WHY YOU YOU WOULD LIKE THIS EXCESS INCOME OR SOMETHING THAT MIGHT BE CONSIDERED A RESOURCE EXEMPT, HOW IT'S RELATED TO YOUR BUSINESS.

SO, I STILL WOULD PROVIDE SOCIAL SECURITY WITH SOMETHING IN WRITING, THAT JUSTIFIES WHY YOU YOU THINK IT SHOULD BE EXCLUDED UNDER PROPERTY ESSENTIAL TO SELF SUPPORT.

BUT TO MY KNOWLEDGE, THERE IS NOT ANY TYPE OF FORMAL APPLICATION FOR THAT.

ARE THERE ANY OTHER QUESTIONS?

WELL, WE'RE DEFINITELY PAST OUR HOUR NOW. SO, WE'RE ACTUALLY GOING TO WRAP IT UP.

AND, ONE FINAL QUESTION REAL QUICK IS SSDI INCOME COUNTED TOWARDS 1619 B. AND 16189 B, THEY'RE JUST LOOKING AT EARNED INCOME FOR THAT. SO THEY'RE JUST LOOKING AT, JUST AT IS YOUR EARNED INCOME PUTTING YOU OVER THE THRESHOLD.

SO, THANK YOU SO MUCH FOR YOUR QUESTIONS. AND THE ONES THAT I WANTED TO GET BACK TO YOU ON, WE WILL DO THAT, SOME RESEARCH ON THE QUESTIONS, AND DEFINITELY DOUBLE CHECK ON THE PLAN PROPERTY ESSENTIAL TO SELF SUPPORT, GET YOU SOME INFORMATION ON THAT. AND THEN ALSO DOUBLE CHECK ON 1619 B, REQUIREMENT OF AN SSI PAYMENT. AND SEND THAT OUT IN AN E-MAIL. WE'RE ALSO GOING TO SEND IS YOU A COPY OF THE POWER POINT AND LIST OF RESOURCES, LIST OF LINKS OF RESOURCES, AND A SURVEY AS WELL.

AND I REALLY ENJOYED ALL YOUR

QUESTIONS. GREAT QUESTIONS TODAY.
THANK YOU YOU SO MUCH FOR YOUR
TIME. AND PARTICIPATION IN ARE OUR
CHIIP WEBINAR. AND HAVE A GREAT DAY.

>> THANK YOU, AGAIN FOR JOINING US.
THIS IS MICHELLE. AND IT WAS SO
GREAT TO HAVE YOU YOU ALL. WE'LL BE
FOLLOWING UP AGAIN WITH AN AE A E
E-MAIL WITH KARLAS PRESENTATION,
AND WE WILL EVENTUALLY HAVE A LINK
TO THE ARCHIVE OF THIS
PRESENTATION, SO YOU CAN DOWNLOAD
IT AND LISTEN TO IT AGAIN AT YOUR
CONVENIENCE.

AND WE'LL ALSO BE SENDING OUT LINKS
TO THE WEB SITES THAT SHE'S
RECOMMENDING. AND KARLA, YOU'RE
AVAILABLE BY E-MAIL IF PEOPLE HAVE
QUESTIONS?

>> YES, I'M DEFINITELY AVAILABLE BY
E-MAIL.

IT'S K BELL. K B E L L AT SDSU. SO
PLEASE FEEL FREE TO SEND ME YOUR
QUESTIONS AT ANY TIME.

>> GREAT. WE'LL SEND THAT OUT IN THE
E-MAIL TOO. JUST TO WRAP THINGS UP.
THANKS FOR JOINING US. WE
APPRECIATE YOU BEING HERE.