



SOUTH DAKOTA BENEFITS SPECIALIST NETWORK

Brooke Lusk

September 16, 2013

SD BENEFITS SPECIALIST NETWORK

- The goal of the Project is to assist beneficiaries to maximize their earning potential and achieve greater self-sufficiency through employment.
- Benefits Specialists provide SSI and SSDI beneficiaries with access to benefits planning and assistance services.
- Black Hills Special Services Cooperative is the administrator of the Project.
- Funded by the Social Security Administration (SSA) and Department of Human Services, Division of Rehabilitation Services.



BENEFITS SPECIALISTS

- Benefits Specialists undergo extensive training, testing, and certification by Virginia Commonwealth University.
- Benefits Specialists have vast knowledge of SSI, SSDI, SSA work incentives, Medicaid, Medicare, and other public programs.
- Benefits Specialists provide information and referral for other services, benefits analysis and planning, and long-term monitoring and follow-along services.



SOUTH DAKOTA SSA DATA

- 19,195 disabled workers receiving SSDI payments.
- 13,151 SSI beneficiaries under age 65.
- South Dakota has the 2nd highest percentage (14.7%) of blind and disabled recipients (SSI) who work.
- South Dakota ranks 2nd in 1619 participants (SSI).
- In South Dakota, 0.5% of disabled workers had benefits withheld due to substantial work and 0.5% had benefits terminated because of successful return to work (SSDI).



SD BENEFITS SPECIALIST NETWORK DATA

- When compared to other Vocational Rehabilitation consumers, those who received services from a Benefits Specialists had:
 - a higher success rate;
 - higher weekly earnings;
 - more weekly hours; and
 - higher average hourly earnings.
- SSA evaluation completed in September 2011: 27.8% of beneficiaries wanted to reduce benefits and 16.4% wanted to stop receiving benefits.
- Estimation that a full-time Benefits Specialist can provide services to 110 beneficiaries.



CAN SSA BENEFICIARIES WORK?

- Social Security's definition of disability involves inability to engage in substantial gainful activity.
- SSA does not require that you cannot work at all or at any point in your life.
- Once in the system, there are rules and policies called "work incentives" to encourage beneficiaries to work!
- Purpose of the work incentives is to support people as they choose to move into greater levels of self-sufficiency.
- A significant number of people who meet the SSA definition of disability are working and do not receive any benefits.



WORK INCENTIVES POLICY

- Policies and procedures created to address barriers to employment caused by benefits eligibility.
- Some remove the barrier, while others encourage working by rewarding employment activity.
- Work incentives have changed and improved significantly over time.
- The Ticket to Work and Work Incentives Improvement Act in 1999 was the latest and largest work incentives policy shift.



BENEFITS SPECIALISTS ADDRESS THE BARRIERS

- “It took me forever to get my SSDI check. I am not working and messing with that!”
- “I want to work but what if my disability worsens after a while?”
- “I would love to work, but I cannot afford to lose my healthcare.”
- “My doctor said I am disabled and cannot work. That is why I am on Social Security.”



WHAT HAPPENS TO SSA CASH BENEFITS?

- SSDI: Check/No Check
- SSI: Recalculate the check monthly
- Both Programs: May allow deductions (work incentives) to lower countable income.



WHAT HAPPENS TO HEALTHCARE?

- Extended Medicare provisions for SSDI beneficiaries (up to 8½ years)
- 1619(b) Medicaid for SSI beneficiaries (\$34,857 in 2013)
- Medical Assistance for Workers with Disabilities (\$4,850 gross monthly earnings in 2013)



WHY DO WE ENCOURAGE BENEFICIARIES TO WORK?

- An SSI beneficiary receiving the full amount of SSI has total income below the Federal Poverty Rate.
- If beneficiaries are working then they are paying taxes.
- Employment provides beneficiaries with more resources to more fully participate in community life.
- Employment leads to wider social networks, more choices and increased self-worth.



QUESTIONS?

South Dakota Benefits Specialist Network

Black Hills Special Services Cooperative

221 S. Central Ave., Suite 33

Pierre, SD 57501

(605) 224-6287

(800) 224-5336

