

Achieving Dreams through Employment



The Division of Developmental Disabilities has identified employment as a system priority and continues to urge self-advocates, families, service providers and employers to consider the benefits of integrated, competitive employment for people with disabilities.

To achieve positive employment outcomes, work must be presented as a high priority to families of young children, young adults in high school and working age

adults. It is important that people are provided with information about work, career exploration, employment supports, how work will impact their life, and social capital gained during employment. These conversations must continue as people's lives change.

Benefits of Employment for the Person:

- ✓ Earning money to pay bills, buy things, and go places you want
- ✓ Independence
- ✓ Learning new things
- ✓ Opportunities to meet new people and make new friends
- ✓ Spending more time in and contributing to your local community
- ✓ Better physical, emotional, and mental well-being
- ✓ Increased safety as you learn more skills and make more friends
- ✓ Identity in the work force and pride in a job well done
- ✓ Recognition and respect

Questions to think about:

- ✓ What kind of job would I like to try?
- ✓ Have I had a job in the past? What worked about it? What didn't work?
- ✓ Do I have medical conditions or limitations to think about?
- ✓ What sort of adaptive technology or equipment will assist with job realization?
- ✓ How will I get to work? Can I drive? Is there public transportation available?
- ✓ Is there a time of day that is better for me to work?
- ✓ How will I manage my earnings?
- ✓ How will work impact my Social Security benefits?

Work Incentives

SSDI

Trial Work Period

Nine months to try working and continue to receive benefit

Extended Period of Eligibility

36 months that individual may or may not receive benefit, depending on countable earnings

IRWE

Out of pocket expenses needed due to disability

Subsidy

"Extra help" on the job that may lower countable earnings

Extended Period of Medicare

Extended Medicare after benefits cease

SSI

PASS

A plan for achieving your specific work goal

1619(b)

Continuation of Medicaid while working

IRWE

Out-of-pocket expenses needed due to disability

Student Earned Income Exclusion

Exclusion of wages for eligible students

Other

MAWD

Medical Assistance for Workers with Disabilities

\$8,000 resource limit

Web link:

<http://www.ssa.gov/redbook/eng/ssdi-and-ssi-employments-supports.htm>

As of July 2014, CHOICES Medicaid waiver participants who have earned income over \$400 per month will be able to keep even more of their earnings for living expenses. This is because the earned income of CHOICES waiver participants, whose total gross income is less than 300% of the SSI Federal Benefit Rate (FBR), or \$2,163 in 2014, is no longer subject to a cost share or co-pay. However, the resource limit for most of these participants will continue to be \$2,000.

The efforts of self-advocates, family members, Community Support Providers and our partners and stakeholders have made this significant change a reality. This change will provide the opportunity for people to work more, earn more, save more and enjoy all the other benefits of integrated employment. Below are some examples of how this change may impact CHOICES waiver participants:

MICHAEL:

MICHAEL RECEIVES AN SSI PAYMENT OF \$221 MONTHLY AND EARNS \$1,085 FROM HIS JOB MONTHLY. MICHAEL'S EARNED INCOME AND SSI BENEFIT TOTAL \$1,306, WHICH DOES NOT EXCEED 300% OF THE FEDERAL BENEFIT RATE (FBR), OR \$2,163; THEREFORE HE REMAINS ELIGIBLE FOR MEDICAID. SINCE HE HAS SSI HE DOES NOT HAVE A COST SHARE. ALSO, IF MICHAEL WERE USING THE 1619(B) WORK INCENTIVE, HE WOULD NOT HAVE A COST SHARE.

BECKY:

BECKY RECEIVES \$950 MONTHLY IN SOCIAL SECURITY DISABILITY BENEFITS AND WILL PAY A COST SHARE OF \$229 DUE TO UNEARNED INCOME EXCEEDING THE FBR. BECKY RECEIVES SOCIAL SECURITY BENEFIT PAYMENTS (SSDI) IN EXCESS OF THE \$721 FBR AND WILL HAVE TO PAY A COST SHARE.

LARRY:

LARRY RECEIVES SOCIAL SECURITY BENEFIT PAYMENTS (SSDI) OF \$1,000 MONTHLY AND EARNS \$1,000 FROM HIS JOB MONTHLY. DUE TO LARRY'S UNEARNED INCOME EXCEEDING THE FBR (\$721), HE WILL PAY A COST SHARE OF \$279. LARRY'S EARNED INCOME AND UNEARNED INCOME TOTALS \$2,000, WHICH DOES NOT EXCEED 300% OF THE FEDERAL BENEFIT RATE (FBR), OR \$2,163; THEREFORE HE REMAINS ELIGIBLE FOR MEDICAID.

Benefits Counseling:

A Community Work Incentives Coordinator (CWIC), also known as a Benefits Specialist, can provide advice and support on how work impacts: Social Security Benefits, Medicaid, Medicare, SNAP, TANF, Housing Assistance and other disability-related benefits.

Information about benefits and work is provided on an individual basis. Plans for additional services are developed with you as needed. For more information call 1-800-224-5336.

