

Why Might You Wish to Have Work Incentives Benefits Counseling?

Please consider the following questions as you determine if you want Work Incentive Benefits Counseling. Then report your choice on the Accept or Decline form on the back of this page.

- Work Incentive Benefits counseling informs you about how earnings impact SSI, SSDI, state benefits and Health insurance.
- It makes you aware of your responsibility for wage reporting.
- This service is available at NO cost to you.

If you **DECLINE Work Incentive Benefits Counseling now**, you may request it in the future.

If you **ACCEPT Work Incentive Benefits Counseling**, you will complete a referral form, including releases of information. To receive a complete analysis, you will need to provide information about your federal and state entitlement programs, health insurance to the Counselor, including other benefits if you have them.

Circle the answer that best reflects your questions or concern.

1. I have questions about how working may affect my SSI or SSDI payments.	YES	NO
2. I am wondering what may happen to my Medicare or Medicaid benefits if I work.	YES	NO
3. I have received a letter from Social Security stating that my SSI benefits will soon be changing to SSDI benefits, and I don't know what this means.	YES	NO
4. Social Security sent a letter stating that I have been overpaid because of my earnings, and I don't know how this happened or what I can do about it.	YES	NO
5. I am working and have not reported my earnings, or I don't know how to report my earnings to Social Security.	YES	NO
6. I have heard the myth that I am only allowed to work part-time when I receive SSI or SSDI benefits, and I am wondering if this is true.	YES	NO
7. I am wondering what will happen if my SSI or SSDI payments stop because of my earnings, but I need them again in the future.	YES	NO
8. I live in subsidized housing, and I am wondering whether or not working will cause my rent to increase.	YES	NO
9. I receive SNAP benefits and I wonder whether working will cause them to stop or be reduced.	YES	NO
10. I have concerns about how working could affect my Cost of Care/share.	YES	NO
11. I want to have more information about how earnings will affect all of my benefits before making a decision to work.	YES	NO

If you answer Yes to 1 or more of these questions consider accepting Work Incentive Benefits Counseling. Report choice on back of form.

How to Obtain Work Incentive Benefits Planning:

ORS Client: request benefits planning from your VR counselor

BHDDH-DDD funding: Submit the ICERF to BHDDH

ALL other SSI or SSDI beneficiaries: contact the Ticket to Work Helpline: 866-968-7842

OPTION TO ACCEPT OR DECLINE

WORK INCENTIVES BENEFITS COUNSELING SERVICES

I hereby certify that I have been offered work incentive benefits counseling services which are intended to help me (and/or an individual for whom I am the Legal Guardian) understand how employment may affect:

- my disability benefits (SSI, SSDI or other types of Title II benefits, i.e., CDB, DWB)
- my public health insurance benefits (Medicare or Medicaid)
- my SNAP benefits (formerly known as food stamps)
- my rent payment (if I live in subsidized housing)
- other public/private benefits that I may receive.

I also understand that Benefits Counseling will provide me with information about various work incentives to which I may be entitled. I am aware that this service is being offered at no charge to me and that if I decline services, I could request it in the future.

_____ I am Choosing to **accept** Work Incentive Benefits Counseling (BC) and will complete the referral documents. Referral information will be shared with my assigned WIBC. I understand I can stop BC at any time. A copy of your BSA report will provided to you and the funding agency.

_____ I am choosing to **decline** Work Incentive Benefits Counseling and have received written information about work incentives. Please check why you are declining services:

_____ I have received benefits counseling in the past; I believe I understand the impact of employment on my benefits and have sufficient knowledge of the work incentives.

_____ I have been working for some time and understand how wages affect my benefits.

_____ Other: (please describe reason for declining services) _____

Signature of individual accepting/declining services
(beneficiary, authorized representative, or legal guardian)

Date

Print Beneficiary Name

Phone Number

Keep copy in client/student record

Why Might You Wish to Have Work Incentives Benefits Counseling?

The following guidance is offered to help you facilitate a conversation with SSA beneficiaries/legal guardian to help them determine if they want to accept or decline Work Incentive Benefits Counseling.

Priority individuals are those earning \$85 or more or imminently employed.

1. I have questions about how working may affect my SSI or SSDI payments.

Many people do not realize that SSI and SSDI are very different benefits and that each is affected differently by earnings. They may believe that because their friend worked and lost all of his or her cash payments, the same is likely to happen to them. Or, they may believe the opposite – that because their neighbor worked and continued to receive full cash payments, that they are likely to have the same experience. A work incentives/benefits counselor can tell you exactly which benefits you receive and can explain how your specific earnings goal is likely to affect your cash benefits.

2. I am wondering what may happen to my Medicare or Medicaid benefits if I work.

Many people do not realize that there are many different Medicaid programs, and that identical earnings may affect one person's Medicaid benefits, but not another's. They may also fail to understand that working may have an impact on whether or not an individual must pay a monthly premium for their Medicare Part B or Medicare Part D. In some cases, working may even change the amount of the co-payments one pays for prescription medications. Almost everyone's situation is a little different, although the good news is that there are work incentives in place which allow most people to work and keep their health insurance benefits. A work incentives/ benefits counselor can explain how reaching a specific earnings goal is likely to affect your Medicaid and/or Medicare benefits.

3. I have received a letter from Social Security stating that my SSI benefits will soon be changing to SSDI benefits, and I don't know what this means.

When an SSI recipient works and pays Social Security taxes, she or he may earn "credits" or "quarters of coverage." S/he may eventually achieve "insured status" and become eligible for Social Security Disability Insurance or SSDI. This may replace some or all of an individual's SSI. As mentioned earlier, earnings may have a very different impact on SSDI benefits than they do on SSI. Speaking with a work incentives/benefits counselor can help you understand the rules and work incentives which pertain to SSDI if you are working or planning to work.

4. Social Security sent a letter stating that I have been overpaid because of my earnings, and I don't know how this happened or what I can do about it.

Many people have heard stories about others being overpaid, and they become frightened when they receive such letters. Small overpayments can be hard to avoid, but large overpayments are much less likely to occur if you report your earnings regularly and if a work incentives /benefits counselor helps you understand how your earnings are likely to affect your benefits.

Work incentives or Benefits counselors can also explain your options if you have been overpaid. You may be able to appeal, request a waiver, or negotiate a reasonable monthly payment with Social Security. In some situations, a work incentives/ benefits counselor can show you how work incentives may be used to reduce the amount that you owe Social Security or even to eliminate the overpayment altogether.

5. I am working and have not reported my earnings, or I don't know how to report my earnings to Social Security.

Most people are aware that earnings should be reported to Social Security, but many think that this is the employer's or agency's responsibility. Others know that it is actually the responsibility of the beneficiary or of his/her representative payee, but they do not know how to go about doing it. A Work Incentives/ Benefits Counselor can explain and/or show you and/or your Representative Payee how and where to report your earnings.

6. I have heard the myth that I am only allowed to work part time when I receive SSI or SSDI benefits, and I am wondering if this is true.

The truth is that Social Security does not have any rules stating how many hours you can work. If you have SSI benefits, high earnings may result in small (or even no) SSI cash payments, but your total monthly income almost always increases when you work! A work incentives /benefits counselor can show you what is likely to happen to your SSI payment when you work based on your monthly earnings goal. (The good news is that your Medicaid is likely to continue unless your earnings are more than \$30,000 per year!)

If you have SSDI payments, and have not used your Trial Work Period, you may be able to earn an unlimited amount for at least 9 months without any changes in your SSDI payments. After your Trial Work Period, your SSDI payments may continue if your disability has not improved and if Social Security decides that your earnings are not Substantial Gainful Activity or SGA. A work incentives counselor can help you learn more about the status of your Trial Work Period and can tell you whether or not your earnings are likely to be SGA.

7. I am wondering what will happen if my SSI or SSDI payments stop because of my earnings, but I need them again in the future.

Some people are afraid of earning enough to cause their SSI or SSDI payments to stop because they are afraid that they will become sick and need these payments again in the future. A work incentives /benefits counselor can help you understand that Social Security has rules or work incentives which generally make it easy for your SSI or SSDI payments to be restarted, if these payments are needed again.

8. I live in subsidized housing, and I am wondering whether or not working will cause my rent to increase.

In some cases, rent may increase if you live in subsidized housing, but the proportion of your income does not change. This means that you may have more disposable income when you work even if your rent does increase. In certain cases, your rent may not increase immediately, because you may be eligible for a special work incentive known as the HUD Earned Income Disregard which allows your earnings to be disregarded during the first year that you work. A work incentives/benefits counselor can help you explore this possibility.

9. I receive SNAP benefits and I wonder whether working will cause them to stop or be reduced.

In some cases, the impact of earnings on SNAP benefits may be minimal. This is especially true when you receive SSI payments, which are reduced because of your earnings. The impact may be greater if you receive SSDI benefits. A work incentives/benefits counselor can look at your benefits and earnings or earnings goal, and explain the impact that working is likely to have on your SNAP benefits.

10. I have concerns about how working could affect my cost of care share.

In many cases, earned income is disregarded and does not have an impact on your cost of care share. High SSDI payments (often based on a parent's earnings) are generally much more likely to result in a high cost of care. A Work Incentives/Benefits Counselor can help you to determine the potential impact of earnings on your cost of care share and may be able to offer you alternatives.

11. I want to have more information about how earnings will affect all of my benefits before making a decision to work.

If you have a good idea of what your gross monthly earnings are likely to be, a work incentives/benefits counselor can analyze the potential impact of these earnings on all your benefits, provide you with a written Benefits Summary and Analysis, review this analysis with you, and answer your questions.