



NC Department of Health and Human Services

Benefits Counseling: A Tool to Promote Employment for People with Disabilities

Lisa Oakley
WIPA Counselor

October 18, 2023

Agenda

- **What is Benefits Counseling?**
- **Social Security Income (SSI) and Social Security Disability Income (SSDI)**
- **Federal Benefit Rate (FBR) & Impact of earned income on SSI & SSDI**
- **Work Incentives/Trial Work Period/Expedited Reinstatement**
- **How to reach a Benefits Counselor**

Value of Benefits Counseling

- **Offers reassurance and increases confidence in pursuing employment**
- **Reduces fear re: loss of benefits**
- **Supports a dream of financial independence & asset development**
- **Provides an expert resource to an individual to answer questions and resolve issues related to SSI/SSDI**

Seek Benefits Counseling when...

- **Job Search planning and initiation**
- **Comprehensive, individualized benefits counseling *before* starting employment.**
- **Comprehensive benefits counseling *after* starting work to help make decisions about changes in work hours and pay.**
- **Accessing services and work accommodations.**
- **Overpayment Situations**
- **Explanation of termination notification**
- **Ticket to Work**

What Benefits are Considered in Benefits Counseling?

- **Social security benefits (SSI, SSDI)**
- **Medical benefits (Medicaid, Medicare)**
- **Medication subsidies, food stamps**
- **Housing subsidies and any other source of income.**

Supplemental Security Income (SSI)

- **Pays benefits to disabled adults and children who have limited income and resources.**
- **Designed to help the aged, blind and disabled with little or no income**
- **Provides cash to Supplement basic needs (food, clothing and shelter).**
- **Automatic enrollment in Medicaid**

Federal Benefit Rate (FBR)

- **Maximum dollar amount is set by Congress for SSI cash benefits each year:**

2023 Individual rate	\$914
2023 Couple's rate	\$1,371
2023 ISM rate	\$609

- **The dollar amount received by the individual or couple can be affected by:**
 - ▶ **Unearned income**
 - ▶ **Earned income**
 - ▶ **Living arrangements and in-kind support**
 - ▶ **Use of available work incentives**

Resource Test

- **Specific resource limitations are set by the Social Security Administration and can include cash and real or personal property: **\$2,000 single individuals/\$3,000 couples****
- ▶ **Limits cannot be exceeded at the beginning of each month**
- ▶ **Resources in excess of limit will render individuals ineligible for SSI cash benefits.**
- ▶ **Ineligibility will continue until resources fall below allowable limits.**
- ▶ **Eligibility will cease if excess continues for 12 consecutive months.**

How is SSI Affected by Income?

- The first *\$85.00 of income each month does not count against the SSI cash benefit.
- For the amount in excess of \$85.00, SSA counts \$1 dollar from every \$2 of countable earned income.

\$10.00 X 25.0 hrs. = \$250 x 4.333 = \$1,083.25 (per 4.333 wk/mnth)

\$1,083.5 - 85.00 = \$998.25/2 = 499.12

(FBR) 914 - 499.12 = \$414.88

New SSI check amount = \$441.88 + \$1,083.50 (Gross Income)

\$1,498.13 total income (gross)

***\$20 General Income Exclusion and a \$65 Earned Income Exclusion
Break Even Point (BEP) \$1,913.00**

SSA always counts GROSS not NET Income

SSI Work Incentives

- **1619 B**
- **Impairment Related Work Expense (IRWE)**
- **Blind Work Expense (BWE)**
- **Student Earned Income Exclusion (SEIE)**
- **Expedited Reinstatement**
- **PASS**

1619b Provision

- **Continued Medicaid eligibility for working individuals whose earned income is too high to qualify for SSI cash payments, but not high enough to offset the loss of Medicaid.**
 - **AND**
- **Must pass the Medicaid Needs Test, which is:**
 - ✓ **Have a disabling condition or continue to be blind**
 - ✓ **Need Medicaid in order to work**
 - ✓ **Have used Medicaid in the past 12 months or intend to use Medicaid in the next 12 months**

1619b Threshold

- **In 2023, an individual can earn up to \$42,053 from earned income (NC) and keep Medicaid without a deductible.**
- **An Individual Threshold can be established with SSA's approval.**

Impairment-Related Work Expense (IRWE)

- **Expenses related to working can be used to reduce earned income.**
- **A few examples are:**
 - **Work related equipment/modifications.**
 - **Employment services.**
 - **Approved transportation for work.**

Student Earned Income Exclusion (SEIE)

- **For use by individuals under age 22, who regularly attend school**
- **Exclude work earnings of \$2,220 (2023)**
- **Yearly maximum exclusion \$8,950 (2023)**
- **May also utilize other SSI work incentives**
- **Must apply for this work incentive**

Expedited Reinstatement (EXR)

- **If your benefits end because of work and earnings, you can request EXR.**
 - **Work must end due to the disability**
 - **Use must occur within 60 months after cash benefits have been terminated**
 - **Must apply for Expedited Reinstatement of Benefits (EXR)**

Plan to Achieve Self Support (PASS)

- **A PASS is a formal written plan to achieve a vocational goal by setting aside money, other than SSI, to pay expenses necessary to meet the goal.**
- **May contribute some or all countable income including cash to the PASS.**
- **Funds set aside are excluded as either income or resources for the duration of the PASS.**

PASS Requirements

- **Feasible occupational goal as determined by SSA.**
- **Definable timeframe.**
- **Resources to be set aside.**
- **Includes major purchases.**
- **Must be in writing on a Form SSA-545**

Social Security Disability Insurance (SSDI) or Title II

- **Pays benefits to people who cannot work because they have a medical condition that is expected to last at least one year or a lifetime.**
- **Work “credits” defined by SSA must be earned to qualify**
- **Comes with Medicare after 24-month waiting period from time of first cash payment.**

SSDI Trial Work Period Phase

- **Most Disabled beneficiaries are entitled to a Trial Work Period (TWP).**
- **A TWP provides opportunities to test work skills while maintaining a full benefit check.**
- **Beneficiaries get only one TWP per entitlement**
- **\$1,050 (gross) is a trial work month in 2023.**
- **Beneficiaries receive 9 TWP months within a rolling 60-month time frame.**

Substantial Gainful Activity (SGA) Rule

- **Annual increases from previous year's amount is based on the national wage index.**
- **Effective January 2023:**
 - \$1,470.00
 - \$2,460.00 Blind

Extended Period of Eligibility

- **36-month extended period of eligibility (EPE).**
 - **Cash benefits are paid for months when wages are below the SGA level.**

Extended Medicare/Medicaid Coverage

- **Extends Medicare coverage for at least 93 months**
- **Begins or we say “the clock begins ticking” at the completion of the TWP**
- **Beneficiaries can buy into Medicare once extended coverage is exhausted.**
- **May be eligible for Medicaid Buy-In while working**

How to Report Earnings

SSI

- You can report by calling 1-866-772-0953
- SSI Wage Reporting APP on your smartphone
- Calling the local SSA office

SSDI

- Calling your local SSA office
- Mysocialsecurity.gov account

WIPA Coverage Areas and Benefit Counselors

WIPA Project Director Wayne Howell - Phone: 919-855-3587 | Email: Wayne.Howell@dhhs.nc.gov

Jacqueline Lucas - Phone: (252) 977-2112 | Email: Jackie.Lucas@dhhs.nc.gov

Counties: Chatham, Lee, Orange, Person (*Buncombe WIPA Help Line Only*)

Jacqueline Moore - Phone: (704) 380-6660 | Email: Jacqueline.Moore@dhhs.nc.gov

Counties: Alexander, Burke, Cabarrus, Caldwell, Caswell, Catawba, Gaston, Iredell, Lincoln, Rowan, (*VR Only: Alleghany, Ashe, Avery, Cherokee, Clay, Cleveland, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, Wilkes, Yancey*)

Lisa Oakley - Phone: 704-218-5378 | Email: Lisa.Oakley@dhhs.nc.gov

Counties: Anson, Hoke, Mecklenburg, Montgomery, Moore, Richmond, Scotland, Stanly, and Union (*WIPA Help Line ONLY Alleghany, Ashe, Avery, Cherokee, Clay, Cleveland, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, Wilkes, Yancey*)

Ebony Wade - Phone: (336) 487-0543 | Email: Ebony.Wade@dhhs.nc.gov

Counties: Alamance, Davidson, Davie, Forsyth, Guilford, Randolph, Rockingham, Stokes, Surry, Yadkin, (*Buncombe VR Only*)

ServiceSource (SSNC)

ServiceSource serves the following counties:

Beaufort, Bertie, Bladen, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Cumberland, Currituck, Dare, Duplin, Durham, Greene, Jones, Johnston, Lenoir, Harnett, Edgecombe, Franklin, Gates, Granville, Halifax, Hertford, Hyde, Onslow, Pamlico, Pasquotank, Martin, Nash, New Hanover, Northampton, Pender, Perquimans, Pitt, Robeson, Sampson, Tyrell, Vance, Wake, Warren, Washington, Wayne, Wilson.

ServiceSource contact information:

Location: 600 Ames Street, Fayetteville, NC 28301

Phone: (910) 401-5495

Project Director: Pablo Puente – Pablo.Puente@servicesource.org

CWIC: Kena Farrington – Kena.Farrington@servicesource.org

Ticket-to-Work Helpline

- **SSA is now providing information and referral services to non-working clients through the Ticket-to-Work Helpline.**
- **Clients should contact the helpline**
 - Before deciding to pursue work.
 - If they are not currently applying for jobs or interviewing.

WIPA Helpdesk 1-866-968-7842
1-866-833-2967 (TTY)

Questions?