

NC DEPARTMENT OF  
**HEALTH AND  
HUMAN SERVICES**

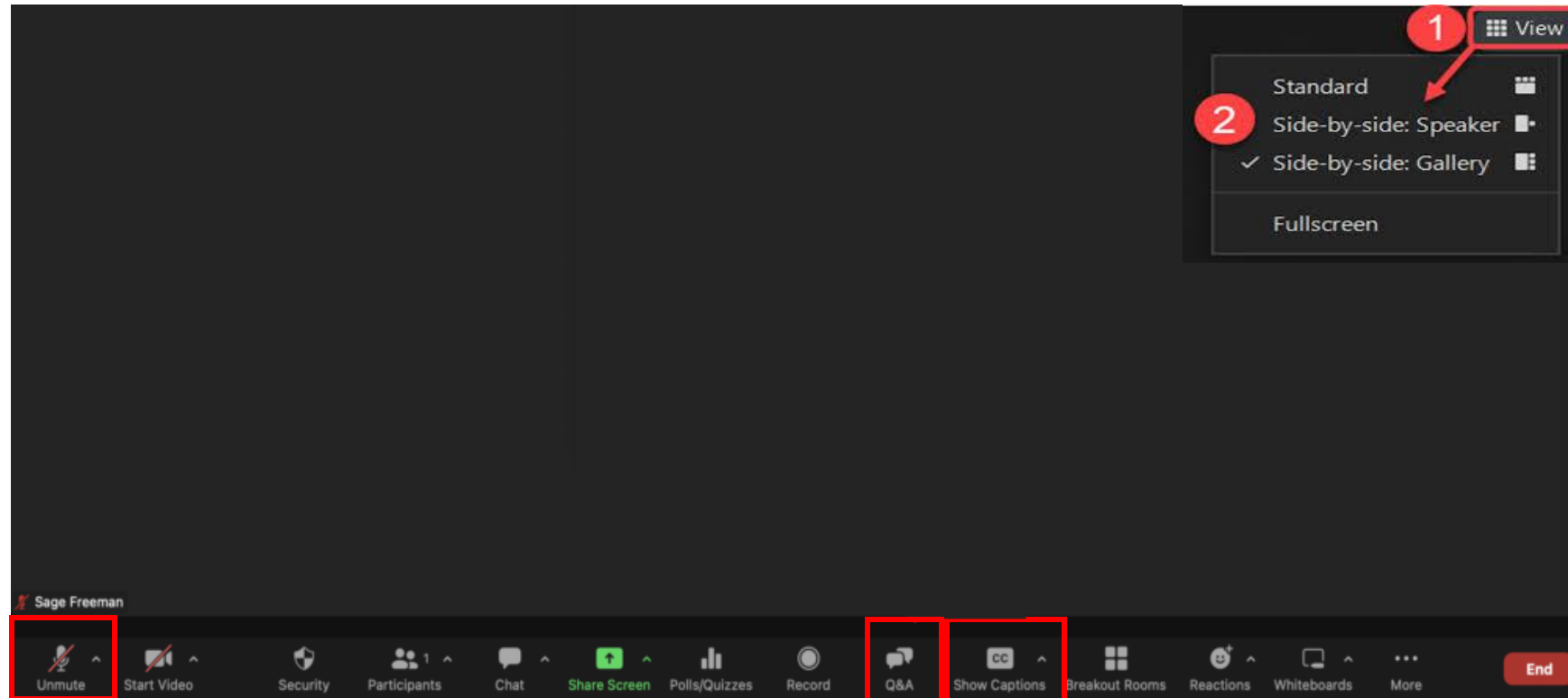
## **Inclusion Works Lunch & Learn Series**

### ***Empowering Employment for Individuals with I/DD through Benefits Counseling - Part 2***

**December 4, 2024**



# Housekeeping



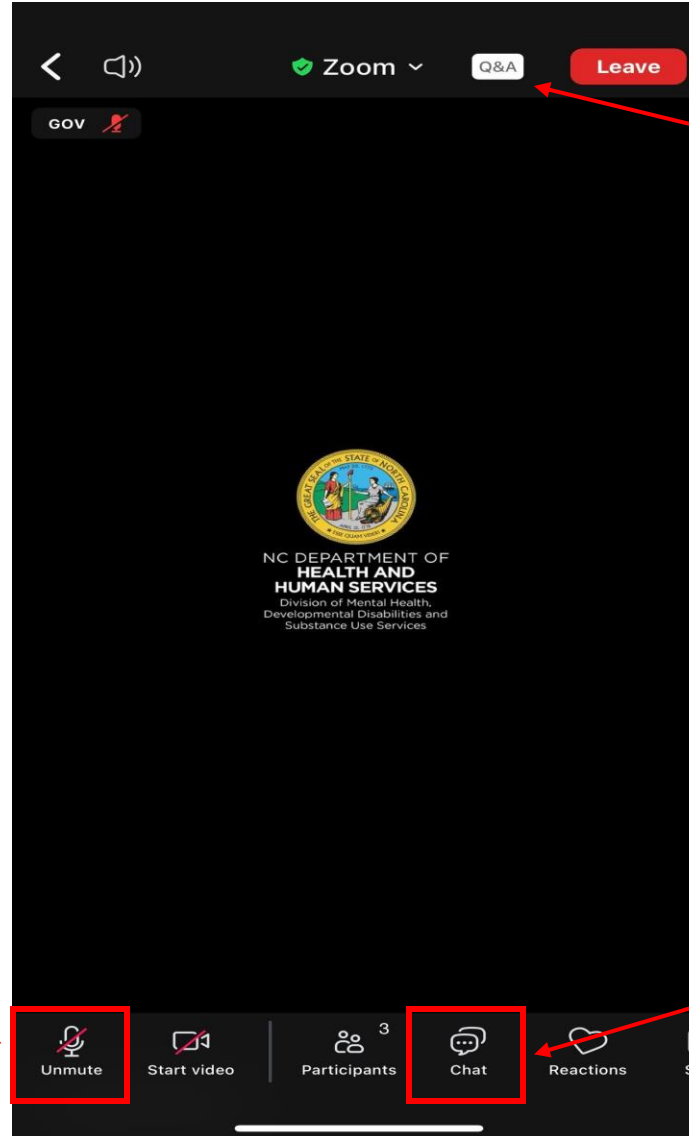
To adjust video layout:  
1) Select the "View" feature located in the top-right hand corner of your screen and 2) select the option that best works for you

Mute your microphone for the duration of the call unless you are speaking or asking questions

Questions can be entered in Q&A feature by clicking this button

Closed-Captioning options are available: Select "Closed/Show Captions"

# Housekeeping – Mobile Attendees



Questions can be entered in Q&A feature by clicking this button

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The chat function will be disabled during the call. Please submit questions using Q&A feature

# Agenda

1. Introduction
2. Overview of the SSI Program
3. Overview of the SSDI Program
4. NC Medicaid Programs
5. Overview of the Medicare Program
6. Food Assistance Programs
7. Individual Testimonies/ Q&A



# Introductions



**Claire Colligan**, MS, LCMHC, LCAS, CCS  
I/DD Employment Lead, I/DD, TBI, & Olmstead  
*DMHDDSUS*



**Pablo Puente**, CWIC, PMP, MBA  
Director, Special Project  
*Employment Source*

# Overview

The Inclusion Works Program is hosting **2 Lunch & Learn Webinars** to provide a deep-dive on Benefits Counseling and Work Incentives.

## 1<sup>st</sup> Session – November 20<sup>th</sup>

### Understanding Benefits and Employment

- Relationship between employment and benefits for individuals with I/DD
- Overview of Benefits Counseling
- Q&A with Benefits Counselor

## 2<sup>nd</sup> Session – December 4<sup>th</sup> (Today)

### Navigating Benefits and Employment: Real World Experiences

- Benefit Programs Eligibility and Info:
  - Medicaid, SSI/SSDI, WIC/SNAP
  - Ticket to Work Incentives
- Strategies to maintain benefits while working
- Individual testimonies/ Q&A

The presentation slides and video recording links will be uploaded to the Inclusion Works website following the webinars

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# Overview of the SSI Program



# Overview of the SSI program

- » Supplemental Security Income program
- » A federal income supplement program funded by general tax revenues (not Social Security taxes)
- » It is designed to help eligible aged, blind, and individuals with disabilities who have limited or no income and resources





# Overview of the SSI program

- » SSI program - provides cash assistance to meet basic needs for food, and shelter
- » SSI program - provides health coverage through Medicaid

	<b>Individual 2024</b>	<b>Individual 2025</b>	<b>Couple 2024</b>	<b>Couple 2025</b>
<b>Cash Benefits</b>	<b>\$943</b>	<b>\$967</b>	<b>\$1,415</b>	<b>\$1,450</b>
<b>Resource Limit</b>	<b>\$2,000</b>	<b>\$2,000</b>	<b>\$3,000</b>	<b>\$3,000</b>

## SSI & Work – \$1 for \$2 offset

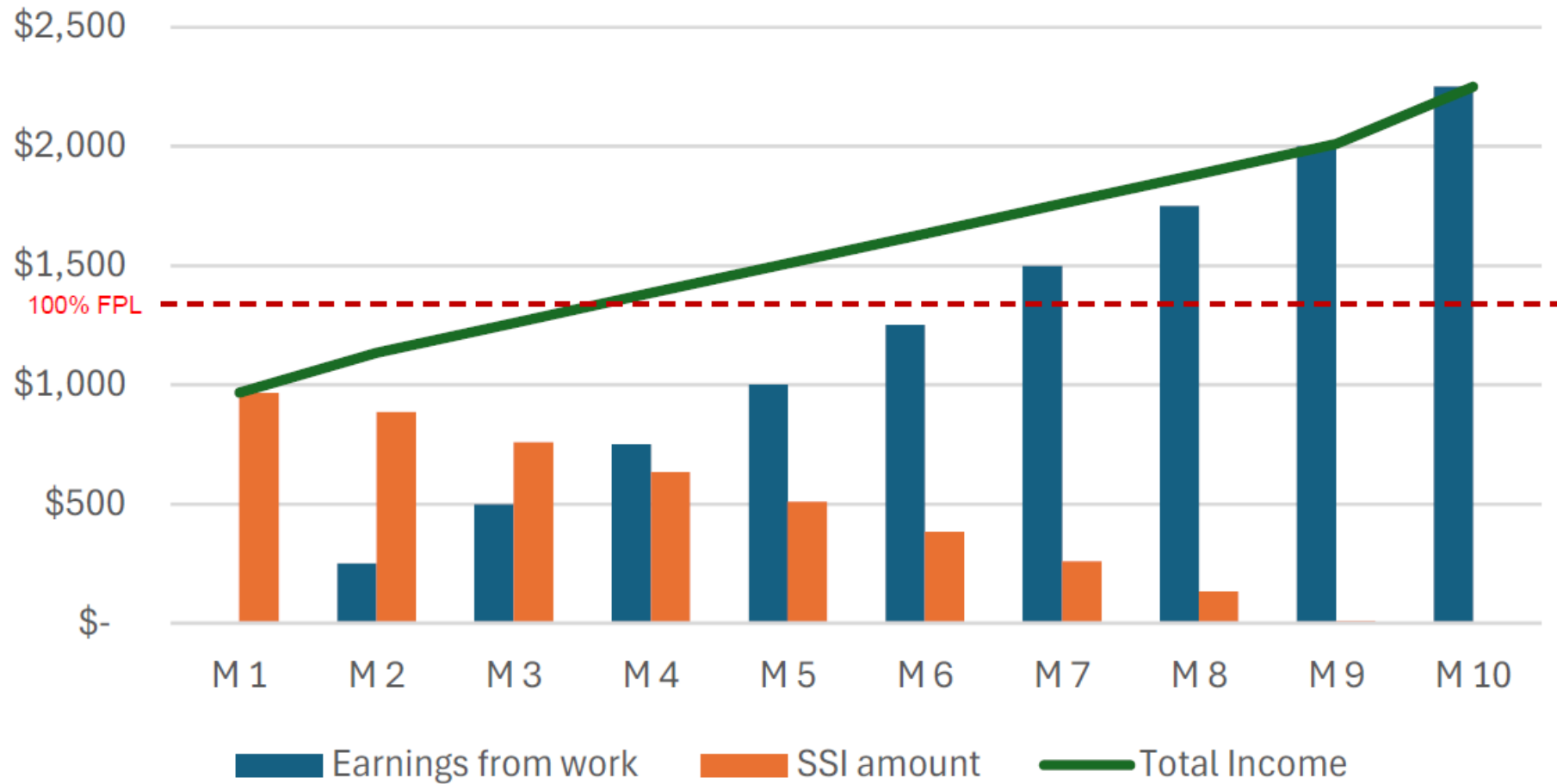
- » When a person receiving SSI works, SSI payment is normally reduced
- » After income disregard, Social Security will use the \$1 for \$2 benefit offset rule
- » The \$1 for \$2 benefit offset rule means that each month, Social Security will offset SSI cash benefits by \$1 for every \$2 earned from work

### When an SSI beneficiary works, the total income will increase (including the SSI reduction)

- » **Note:** While Social Security calculates an SSI payment, they use a much longer math formula to determine the following month's benefit amount. This is an abbreviated version of that formula

## SSI & Work – \$1 for \$2 offset

### Total Income for SSI while working



# Overview of the SSDI Program



# SSDI program – Overview

- » Social Security Disability Insurance is an earned (payroll tax-funded) benefit that provides income and access to Medicare for workers who meet disability and financial eligibility criteria
- » As of April 2024, more than 7 million people received SSDI benefits
- » The amount you receive in SSDI varies. It is based on individual work records. The average SSDI benefit amount during 2025 will be \$1,580/month
- » No resources limit

# SSDI and work – 2025 Phases & Limits

Phase 1 Trial Work Period (TWP)	Phase 2 Extended Period of Eligibility (EPE)	Phase 3 Post EPE
<p style="text-align: center;"><b>TWP = \$1,160</b></p> <ul style="list-style-type: none"> <li>✓ Consist in 9 months where SSDI is guaranteed regardless of level of income from work</li> <li>✓ If work earnings are over TWP =&gt; 1 TWP is used</li> </ul>	<p style="text-align: center;"><b>SGA = \$1,620</b></p> <ul style="list-style-type: none"> <li>✓ Start once TWP ends</li> <li>✓ Last for 36 consecutive months</li> <li>✓ If work earnings are under SGA =&gt; SSDI check continues</li> <li>✓ If work earnings are over SGA =&gt; SSDI check stops</li> </ul>	<p style="text-align: center;"><b>SGA = \$1,620</b></p> <ul style="list-style-type: none"> <li>✓ Start once EPE ends</li> <li>✓ No time limit</li> <li>✓ If work earnings are under SGA =&gt; SSDI benefits continues</li> <li>✓ If work earnings are over SGA =&gt; SSDI benefits are terminated</li> </ul>



# Overview of NC Medicaid Programs



# Medicaid

- » Medicaid is a **public health insurance** program that provides health care and long-term care coverage to low- and moderate-income individuals and families
- » Medicaid provides **health coverage** to around 80 million Americans
- » Medicaid is a **joint program** between the federal government and states. Each **state administers** its program following federal guidelines based on its state population, service delivery model, and providers' reimbursement
- » There are many Medicaid programs targeting **different populations**: children, pregnant women, elderly adults, individuals with disabilities, and more
- » Medicaid is for individuals with **low and moderate-income** and resources



# NC Medicaid

- » NC Medicaid covers around 3 million people
- » NC Medicaid services are delivered through Standard plans, Tailored plans, Medicaid Direct, and the EBCI options
- » NC Medicaid program eligibility and recertification are managed through DSS
- » Programs available
  - » SSI Medicaid
  - » Low Income (Categorically Needy/Medically Needy)
  - » Medicaid for individuals with disabilities
  - » Health Coverage for Workers with Disabilities (HCWD)
  - » Medicare Aid
  - » Several more

# SSI Medicaid & Work



If the beneficiary is working and receiving an SSI payment (any amount)



The beneficiary will remain eligible for Medicaid and should continue receiving Medicaid services

# NC Medicaid & Work – 1619(b) Continued Medicaid Eligibility in 2024

- » While the beneficiary is working, and their earnings are high enough that:
  - » SSI check goes to zero due to work
  - » Still have a disability
  - » Their earnings are less than \$3,608.92 per month or \$43,307 per year (2024)
  - » The resources are still under \$2,000

**1619(b) allows SSI beneficiaries to keep their Social Security case and their eligibility for Medicaid**

# NC Medicaid & Work – Health Coverage for Workers with Disabilities (HCWD)

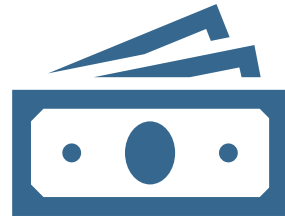
- » The HCWD program provides an incentive for persons with disabilities working or wanting to increase their hours/earnings from work while protecting their Medicaid eligibility
- » Basic eligibility
  - » Ages 16-64
  - » Meet SSA/SSI disability criteria but employed
  - » No limit on work income
  - » The resource limit is up to \$30,828 (2024)
  - » The unearned income limit is up to \$1,823 (150% FPL in 2024)
  - » Other MAABD eligibility requirements



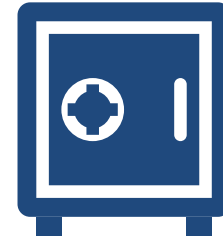
# NC Medicaid & Work – Health Coverage for Workers with Disabilities (HCWD)



Individuals with countable income above \$1,823 (150% FPL in 2024) must pay an enrollment fee of \$50 per year



Individuals with countable income above \$2,510 (200% FPL in 2024) must pay a monthly premium in addition to an enrollment fee of \$50 per year



The premiums increase with income range until income exceeds \$5,648 (450% of FPL in 2024), at which point a 100% premium is due

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# Overview of the Medicare Program



# Medicare Program – Overview

- » Medicare is a **federal health insurance** program created in 1965 that provides health coverage to around 60 million people in the country (10/24) regardless of income or health status
- » Medicare is primarily for **people insured through payroll taxes** who are 65 or older, individuals with disabilities, including those with End-Stage Renal Disease
- » It covers many medical services, including hospital stays, physician visits, prescription drugs, and more
- » It has different parts for **different levels of coverage**: Part A (hospital), Part B (medical), Part C (advantage), and Part D (prescription drug coverage)

# Medicare Program – Overview

## »» Medicare premiums

Medicare Part	2025 Premium
Part A	Free once insured
Part B	\$185/ month
Part C	Varies
Part D	\$45 in average

»» Some people qualify for the Medicare Aid program, also called Medicare Savings Program, to help pay their premiums



# Medicare and Work



As long as the person remains eligible for the SSDI program and the premiums are paid every month, the person can maintain Medicare coverage.

# Food Assistance Programs



# Food Assistance Programs

- » **Food and Nutrition Services (FNS)** is a federal agency under the US Department of Agriculture (USDA) division that administers various nutrition assistance programs.
- » These programs ensure that all Americans **have access** to nutritious food and the knowledge to make healthy choices.
- » Some of the nutrition assistance programs are:
  - » Supplemental Nutrition Assistance Program (SNAP) or Food Stamps
  - » Women, Infants and Children (WIC)
  - » National School Lunch Programs (NSLP)
  - » Many more

# Food Assistance Programs in NC

- » Supplemental Nutrition Assistance Program (**SNAP**), or Food Stamps, or NC Food and Nutrition Services (NC FNS) program
- » Women, Infants and Children (**WIC**) program
- » National School Lunch Programs (**NSLP**)
- » Disaster Supplemental Nutrition Assistance Program (**D-SNAP**)



# NC SNAP program

- » Supplemental Nutrition Assistance Program (**SNAP**) or Food Stamps or NC Food and Nutrition Services (**NC FNS**) is the program that helps low-income individuals and families to purchase food and maintain a healthy diet
- » SNAP program basic eligibility factors:
  - » Household size/Living arrangements
  - » Income level/Unemployed/Underemployed
  - » Resource level
  - » Eligibility for other benefits programs such as Work First Family Assistance (TANF) or SSI
  - » Elder or disabled
  - » Experiencing homelessness
  - » Many other factors
- » **A household** is defined as a group of people who live together and purchase and prepare meals together. Everyone's income in the household is counted to determine eligibility

# NC SNAP program

- » Due to the multiple factors considered and the complexity of the application calculation, the best way to find out if you're eligible is to apply
- » SNAP benefits amount

Household Size	Maximum Benefit 2024-2025
1	\$292
2	\$536
3	\$768
4	\$975
5	\$1,158
6	\$1,390
7	\$1,536
8	\$1,756
Each Additional Member	+ \$220

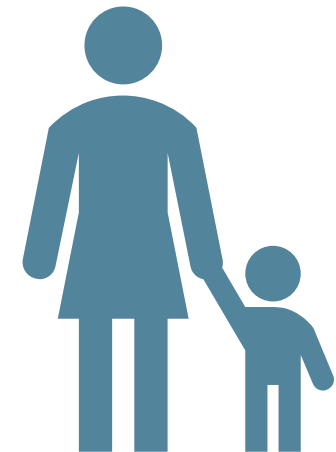
# NC SNAP and Work



SNAP benefits are very sensitive to earnings from employment activities. Typically, SNAP benefits are reduced when work begins. Due to the complexity of the SNAP benefit calculation, the best way to understand the reduction of the SNAP benefits while working is to contact your case manager at your local DSS office.

# NC WIC

- » NC Women, Infants and Children (WIC) provides supplemental foods, health care referrals, and nutrition education for low-income pregnant women, breastfeeding women, and children under five y/o
- » Household income limits for the NC WIC program is up to \$2,322 (185% FPL in 2024)
- » Individuals currently receiving Medicaid, Work First, or Food and Nutrition Services (Food Stamps) automatically meet the income eligibility guidelines for WIC





# NC WIC and Work



WIC benefit eligibility is based on household income and not employment status. As long as the household income is at or below 185% FPL and other eligibility factors have not changed, eligibility for WIC benefits should continue

# Individual Testimonies

# Questions?

# Benefits Counseling Program Contact Information

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