



What you need to know about work and benefits

*NC Down Syndrome Alliance Conference
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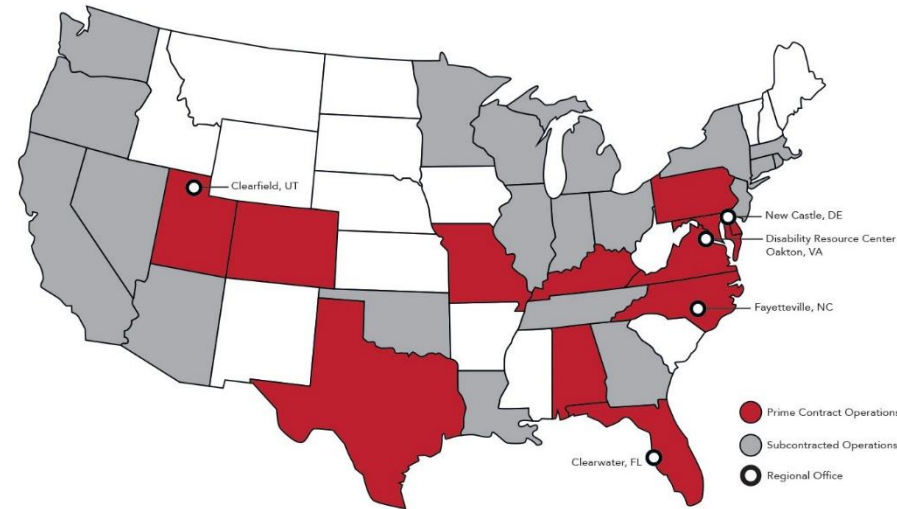
Agenda

- ▶ ServiceSource overview
- ▶ Social Security benefits (SSI and SSDI)
- ▶ Medicare, Medicaid, Medicaid Waivers
- ▶ SNAP and Housing benefits
- ▶ Reporting and Resources
- ▶ Navigating the public benefits system



ServiceSource Overview

- ▶ Organization founded in 1971
- ▶ Five Regional Offices
 - Oakton, Virginia
 - Clearwater, Florida
 - New Castle, Delaware
 - **Fayetteville, North Carolina**
 - Clearfield, Utah
- ▶ Operations in **13** states and the District of Columbia and Puerto Rico
 - 21 additional states through subcontracting to other nonprofit agencies on a nationwide project
 - 90 contracts held by ServiceSource



- ▶ Scope
 - Served **31,643** people with disabilities in FY22
 - 3,318 people with disabilities employed and placed
 - \$200.M annual revenue across all offices in FY21



ServiceSource in North Carolina

- ▶ Serving the North Carolina Region since 2001
- ▶ Headquartered in Fayetteville
- ▶ Services statewide
- ▶ More than **2,950** people with disabilities served last year
- ▶ Serves people with a variety of disabilities including I/DD and mental health diagnoses
- ▶ Managing contracts in 13 states including **NC, KY, VA, and FL**
- ▶ Top 25 Cumberland County Employer



ServiceSource in North Carolina

Programs and Services

- ▶ Benefits counseling to promote financial independence
 - WIPA
 - IPS
 - VR - Benefits Counseling
 - Benefit Counseling Expansion
- ▶ Job placement and evaluation services
- ▶ Community Inclusion Day program
- ▶ Warrior Bridge – resources for veterans with disabilities
- ▶ Pre-Employment Transitional Services
- ▶ Individual Placement and Support (IPS)
- ▶ Housing - HUD & Friendship House Fayetteville
- ▶ Competitive Integrated Employment through service contracts





Social Security Benefits



Social Security Administration (SSA) Benefits



Social Security programs:

- ▶ Supplemental Security Income (SSI)
- ▶ Social Security Disability Insurance SSDI/CDB
- ▶ SSDI & SSI (concurrent)

Agency – Social Security Administration (SSA)

www.ssa.gov



Supplemental Security Income (SSI) program

- ▶ SSI program is designed to help aged, blind, and disabled people, who have little or no income
- ▶ It provides cash to meet basic needs for food, clothing, and shelter
- ▶ Access to healthcare through Medicaid
- ▶ Resource limit
- ▶ Maximum monthly amount in cash

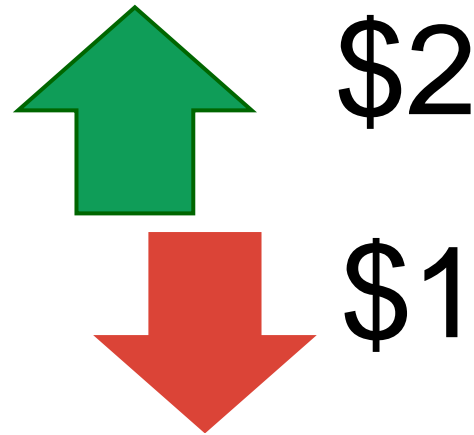
2023	Individual	Couple
Cash	\$914	\$1,371
Resources	\$2,000	\$3,000



SSI & Work

- ▶ Social Security uses a math formula to re-calculate the SSI payment amount every month
- ▶ A simplified calculation is:

for every \$2 you earn from work, Social Security will deduct \$1 from SSI check



- ▶ SSI beneficiaries will always make more money while working!!!



Medicaid



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Health care benefits:

- ▶ Medicaid (many programs)

Agency – NC Medicaid / Department
of Social Services



Medicaid

- ▶ Medicaid provides health coverage to 85 millions of Americans
- ▶ Population on Medicaid
 - Eligible low-income adults
 - Pregnant women
 - Elderly adults
 - People with disabilities.
- ▶ Children's Health Insurance Program (CHIP) is a Medicaid program that provides comprehensive health coverage for low-income children.

1-800-318-2596

<https://medicaid.ncdhhs.gov/>



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Medicaid & Work

There are several ways to remain in Medicaid while working, we will review the following:

- Medicaid under SSI program
- Medicaid under 1619(b)
- Health Coverage for Workers with Disabilities (HCWD) – Medicaid Buy-in
- Medicaid Aid (Medicare Savings Program)



Social Security Disability Insurance (SSDI) & Childhood Disability Benefit (CDB)

- ▶ SSDI/CDB are designed to provide income supplements to people who meet the Social Security definition of disability.
- ▶ SSDI – benefits from your own work record
- ▶ CDB – benefits from a deceased, retired, or disabled parent work record
- ▶ The benefit amount varies, and it is based on work record
- ▶ No resource limit
- ▶ Access to healthcare through Medicare



Medicare



Health care benefits:

▶ Medicare (many parts)

Agency – Medicare/CMS

<https://www.medicare.gov/>



Medicare

- ▶ Federal healthcare insurance program that provides health and financial security to around 60 million people in the country
- ▶ It covers many basic health services, including hospital stays, physician services, and prescription drugs
- ▶ It has different parts for different coverage:
 - Part A (Hospital Insurance)
 - Part B (Medical Insurance),
 - Part C (Advantage - Part A + Part B)
 - Part D (Prescription)
- ▶ It is available to participants on SSDI after a 24 month wait or to people who are retired
- ▶ Most people pay \$164.90 (during 2023) for their Part B Medicare premium



Medicare & Work

- ▶ If receiving an SSDI/CDB check
 - You remain eligible for Medicare
- ▶ Depending on level of earning may get premiums paid (Medicare-Aid program)
- ▶ If not receiving an SSDI/CDB check
 - Extended Period of Medicare Coverage
 - Premium HI for working Disabled



Medicare-Aid (MSP)



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- ▶ Medicare-Aid is a Medicaid program for Medicare recipients who also have limited income and resources.

Agency – Department of Social Services (DSS)

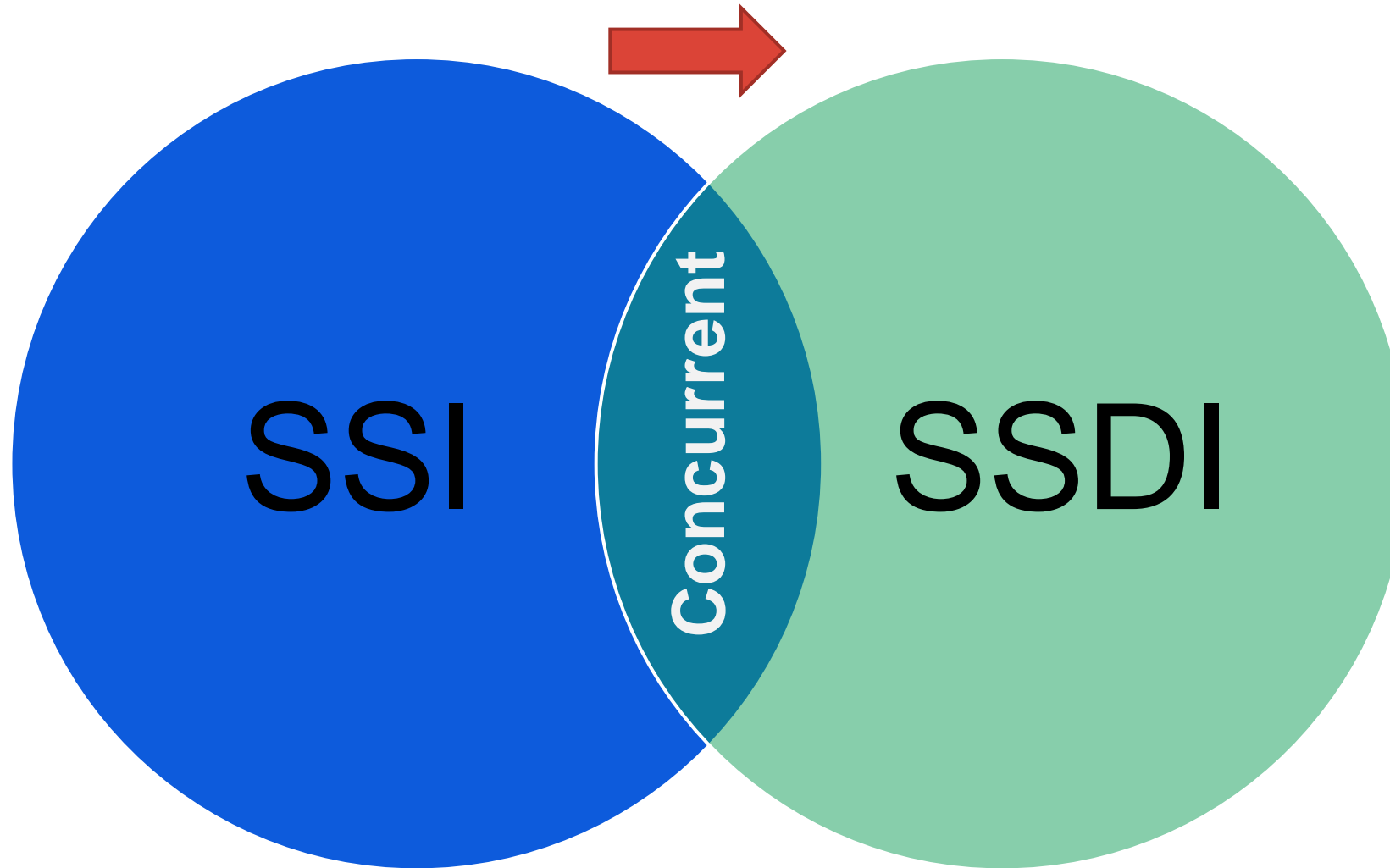


Medicare-Aid

- ▶ This program can help you pay for Medicare premiums (Part B), co-payments and deductibles
- ▶ Income-based program with income limits
- ▶ There are three levels of assistance
 - MQB-Q
 - MQB-B
 - MQB-E



Social Security – Concurrent Benefits



Medicaid Waiver



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Health care benefits (Services are provided by LME/MCOs)

Agency – NC Medicaid/Social Services (DSS)

<https://www.ncdhhs.gov/divisions/dss>



Medicaid Waiver



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Medicaid Waiver is designed to meet the needs of Individuals with Intellectual or Development Disabilities (I/DD) who prefer to get long-term care services and supports in their home or in the community, rather than in an institutional setting.

- ▶ Waivers have limited slots and often have very long wait lists
- ▶ The services under waiver are not paid for by any other program or insurance and are very valuable to the beneficiary
- ▶ Waivers are critical benefits
- ▶ Waiver services are normally not found under other programs



NC Waivers available

1. **NC Innovations Waiver**
2. **Community Alternative Program - CAP Waiver**
 - ▶ CAP/DA (Disabled Adult)
 - ▶ CAP/CD (Consumer Directed)
 - ▶ CAP/C (Children)
3. **Traumatic Brain Injury - TBI Waiver** (available in 4 counties only)



Waiver and work

- ▶ Identify Medicaid Waiver program
- ▶ Work income most likely will affect waiver eligibility
- ▶ If earned and unearned income (Gross wages, SSI, SSDI)
 1. Threshold is 100% FPL or \$1,215 (2023)
 2. If over 100% FPL or \$1,215 could get full coverage with deductible (Over \$242 per month for 1 person)
- ▶ When working is always recommended stay in touch with your Medicaid Waiver Case Manager to discuss how earnings from work can affect waiver eligibility





SNAP and Housing Benefits



Supplemental Nutrition Assistance Program (SNAP)



Food and nutrition

- ▶ Food Stamps / Supplemental Nutrition Assistance Program (SNAP)



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Agency –Department of Social Services (DSS)

<https://www.ncdhhs.gov/divisions/dss>



Supplemental Nutrition Assistance Program (SNAP)

- ▶ SNAP is a federal program that provides food-purchasing assistance for low- and no-income households
- ▶ SNAP benefits can be used at approved stores
- ▶ SNAP amount depends on household size, income and location



Supplemental Nutrition Assistance Program (SNAP) and Work

- ▶ Household income will affect SNAP amount
- ▶ Changes in household size will affect SNAP amount
- ▶ Stay in contact with your case manager to discuss other household changes



Housing Programs



Housing programs

▶ Section-8 Housing Choice Voucher
Agency – HUD/local housing authority

www.hud.gov

https://www.hud.gov/states/north_carolina/renting/hawebsites

▶ Housing assistance
Agency – Local housing programs/non-profits



Section-8

- ▶ Named for Section-8 of the Housing Act of 1937 in which it was created
- ▶ Section-8 assists low-income families, elderly and people who are disabled to afford decent, safe and sanitary housing.
- ▶ Federal low-income rental assistance through HUD but the programs managed by local housing authorities.



Section-8

- ▶ Section-8 Housing Choice Voucher (HCV)
 - Participants choose where they want to live.
- ▶ Section-8 Project-Based Voucher (PBV)
 - Housing Authority owns rental building and places participants in open units.
- ▶ Section-8 Project-Based Rental Assistance (PBRA)
 - a public-private partnership to maintain affordable rental homes for low-income persons.



Section-8 and work

- ▶ Participant's typically pay 30% of their income in rent and the remainder is subsidized by HUD.
- ▶ If income increases, rent will increase as well (30%)





Reporting changes



Reporting Changes in life

- ▶ Certain life events can impact benefits eligibility
- ▶ It is a legal obligation to report these changes (to most agencies such as Social Security)
- ▶ Beneficiaries must be prepared to see changes on their benefits when changes happen
- ▶ There is a deadline for most agencies to report changes
- ▶ Failing to report may lead into consequences such as overpayment

What information is needed when reporting wages to Social Security

- Employer's information (such as Name, EIN, Address, other)
- Dates when work started or ended
- Job duties, hours, or pay changes
- Proof that consumer started paying for expenses for work due to your disability (IRWEs)
- Other Work Incentives information such as BWEs, PASS, SEIE and more

How to report to earnings to Social Security

- In-person (best for first time)
- Fax or mail
- Online using mySocialSecurity.gov account (Only wages) once active
- **SSI telephone Wage Reporting** services
- **SSI Mobile Wage Reporting**
- Deadline to report is 10 days after the end of the month
- File your **Wage Reporting receipt**



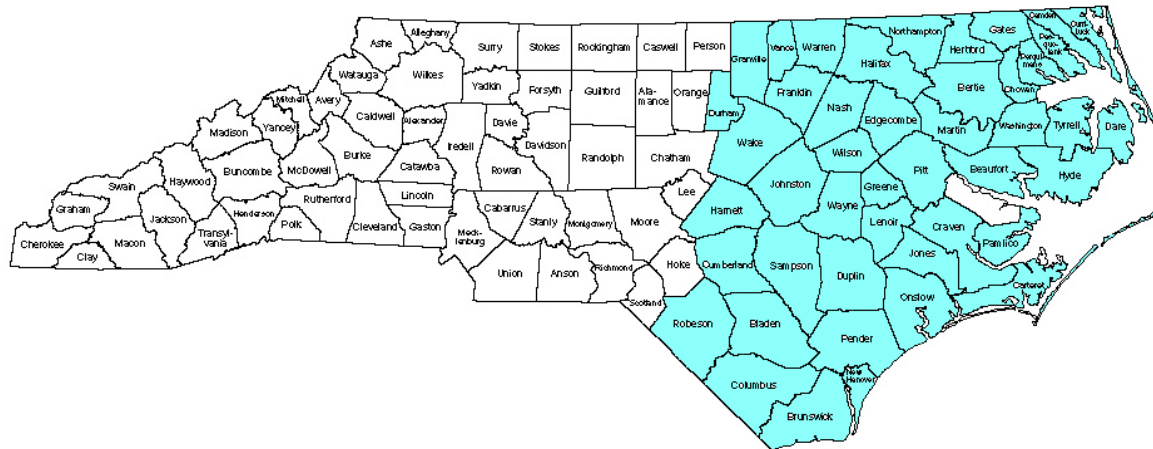
Resources & Support



WIPA Support Team

► Work Incentive Planning and assistance program (WIPA)

- WIPA is Social Security funded program that provides free benefit counseling to Social Security beneficiaries who are working and are seeking employment self-support.
 - **WESTERN NC - Vocational Rehabilitation Services:** 919-855-3587 / 800-689-9090
 - **EASTERN NC - ServiceSource:** 910-410-5495



Employment resources

- ▶ **Division of Vocational Rehabilitation Services (DVRS):** State agency that helps people with disabilities achieve their goals for employment and independence.
 - <https://www.ncdhhs.gov/divisions/vocational-rehabilitation-services>
 - (800) 689-9090
- ▶ **Ticket To Work:** Access to employment services for SSA disability beneficiaries who want to work.
 - <https://choosework.ssa.gov/>, (866) 968-7842
- ▶ **NCWorks:** Employment drop-in centers and online services where you can search for jobs, create resumes and find resources.
 - <https://www.ncworks.gov/> (855) 629-6757



Job Accommodation Network (JAN)



- ▶ **JAN** provides free, expert, and confidential guidance on workplace accommodations and disability employment issues to help people with disabilities enhance their employability.
- ▶ JAN consultants offer one-on-one guidance on workplace accommodations, the Americans with Disabilities Act and related legislation, and self-employment options for people with disabilities. Assistance is available both over the phone and online.
- ▶ 800-526-7234 (Voice) or 877-781-9403 (TTY) www.AskJAN.org



Financial Resources



NC ABL

National ABL Alliance Member

- ▶ **ABLE Accounts:** eligible individuals can establish ABLE savings accounts that will not affect eligibility or resource limits for SSI, Medicaid and other public benefits.
 - 1 (888) 627-7503
 - <https://savewithable.com/nc/home.html>
 - www.ablenrc.org

- ▶ **Hands on Banking:** online learning center offers resources for anyone who wants to learn more about money management
 - www.handsonbanking.org





Navigating the Public Benefits System



Navigating the Public Benefits System

- Benefits are from different agencies
- Connect with your case manager and let them know that you are planning to work or already working
- Report working information to each agency every month while working
- Keep in mind the deadlines
- Check your correspondence
- Connect with a certified benefits counselor to review your benefits situation

Questions





Thank you!

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