

Let WIPA Be A Part of Your Service Team

How Benefits Planning Can Support Successful Job Placements

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Participants will learn...

- The goals of the WIPA program, the benefits planning process, and who is eligible for services.
- How to refer beneficiaries for WIPA services.
- How WIPA staff can work together with VR counselors and job placement vendors to support and maintain Social Security beneficiaries who are working or considering work.
- About work incentives and how they have been applied (as illustrated through case studies).
- What recipients of WIPA services had to say about their experiences with WIPA.



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What is “WIPA”?

- Work Incentives Planning & Assistance.
- Individualized, in-depth, employment-focused benefits counseling and work incentives planning in all 50 states and US territories.
- Funded primarily by the Social Security Administration.
- Critical component of a national effort to improve employment outcomes for Social Security disability beneficiaries.



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WIPA Projects

- There are (104) Work Incentives Planning and Assistance (WIPA) Projects across the United States and its territories
- Some states have multiple projects
- There are (2) projects in Louisiana



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WIPA Goals



1. Increase the number of Social Security disability beneficiaries who choose to work for pay;
2. Support disability beneficiaries in successfully maintaining paid employment (or self-employment) over time;

WIPA Goals (continued)

3. Provide work incentives counseling that enables beneficiaries to increase their earnings capacity over time and enhance the financial benefit of working; and
4. Reduce beneficiary dependence on disability benefits and other income support programs.



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WIPA is all about WORK!

The mission of the WIPA program is to promote employment and financial independence for beneficiaries of the Social Security disability programs.



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A little background ...



- WIPA was created as part of the Ticket to Work and Work Incentives Improvement Act of 1999.
- WIPA projects are staffed by trained and certified Community Work Incentives Coordinators (CWICs).
- To date, WIPA projects have served more than 750,000 individuals.



What can WIPA do for beneficiaries?



Community Work Incentive Coordinators (CWICs) can help:

- Verify all benefits information.
- Identify and connect with services or supports needed to overcome barriers to employment.
- Understand how paid employment will affect all federal/state/local benefits.
- Identify, use, and manage Social Security work incentives.



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CWICs can also ...

- Support beneficiaries with reporting wage information to Social Security.
- Help beneficiaries to successfully manage benefits over time.
- Analyze healthcare coverage options so that beneficiaries can determine which options offer the best coverage at the most affordable price.
- Resolve benefits problems.



Who is eligible for WIPA Services?



- Disabled (or blind) per Social Security's definition;
- Already receiving Social Security benefits based on disability or blindness (SSI or a title II disability benefit such as SSDI, CDB or DWB); and
- At least age 14, but not yet full retirement age.



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The Message

- Paid employment and Social Security disability benefits don't have to be mutually exclusive.
- It's possible to work (even full-time) and keep Medicaid and/or Medicare in almost every case.
- It's possible to work and come out ahead financially even if benefits are reduced or ceased.
- It's possible to get benefits back again if lost due to employment.



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Work Incentives



Special rules that make it possible for people with disabilities receiving Social Security or Supplemental Security Income (SSI) to work and still receive monthly payments and Medicare or Medicaid.

- SSDI Work Incentives
- SSI Work Incentives
- Work Incentives Don't Apply to Everyone



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Social Security Administration Benefits

- Social Security Disability Insurance (SSDI, CDB, DWB)
- Supplemental Security Income (SSI)



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Social Security Disability Insurance (SSDI)



- Entitlements
- Funded by federal taxes called the Federal Insurance Contributions Act (FICA)
- Eligibility is based on 20 quarters of coverage for persons with a disability prior to age 21 or 40 quarters of coverage for everyone else.



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SSDI return to work



Phase 1

- 9-month Trial Work Period. Any month with earnings over \$970 (2022 rate) or \$1050 (2023 rate)



Phase 2

- Extended Period of Eligibility....36 months
- No SSDI for any month with earnings above SGA \$1,350/\$2,260 (2022 rate) or \$1,470/\$2,460 (2023 rate)



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Benefit Payment Safety Nets

During the Extended Period of Eligibility:

- At any point during the 36-month EPE, if earnings fall below the substantial gainful activity (SGA) level, SSDI payments can return without a new application
- Beneficiary must continue to be considered disabled according to SSA rules.



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Benefit Payment Safety Nets

Phase 3

During the Post-EPE: Expedited Reinstatement (EXR)

- The reason for work reduction or termination is related to the original disability; and
- The request must be made within five years of the last disability payment received from SSA



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Medicare Continuation

- Medicare Part A (hospital) and Part B (outpatient) coverage is provided with SSDI payments.
- If SSDI suspension or termination occurs, Medicare coverage can continue through the Extended Period of Medicare Coverage (EPMC) provision (93 months after the TWP) for Medicare Part A (hospital).
- Medicare Part B coverage can continue as well via direct premium payments made to Medicare.



Supplemental Security Income (SSI)



- SSI is a need-based benefit.
- Federal Benefit Rate (FBR) is \$841 (for 2022) and \$914 (for 2023).
- SSI is adjusted by the gross income one earns each month.
- SSI benefits are adjusted by Social Security based on reported gross income each month.



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Supplemental Security Income (SSI)

- For gross monthly income below the 2022 threshold of \$1,767 per month = **(reduced SSI + gross monthly income) eight weeks after employment starts**. Note: \$1,913 (2023 rate)
- For gross monthly income at or above the 2022 threshold of \$1,767 per month = **(No SSI, gross income alone plus continued Medicaid)**. Note: \$1,913 (2023 rate).
- The impact of gross earnings on SSI may be lessened because of out-of-pocket, disability-related expenses; expenses exclusively for individuals categorized as statutory blind; and for students under age 22.



Medicaid



- Medicaid continues with or without SSI.
- Louisiana Medicaid threshold for 2022, known as 1619b Medicaid is \$35,570 in annual income.
- Assets for SSI beneficiaries cannot exceed \$2,000. One car and home are excluded from asset test.

Other Benefits Assessed by WIPA

- SNAP Assistance
- Subsidized Housing
- Medicaid Waiver Eligibility
- Unemployment Benefits
- Worker's Compensation Benefits
- VA Benefits with Social Security



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How Rehab Professionals Can Work with WIPA

- Refer clients to WIPA to learn about their benefits, the rules/policies that apply to their specific situation, and any expected changes to benefits based on their earnings goal.
- Help identify possible out-of-pocket, disability-related work expenses with a client and associated evidence (receipts).
- Help clients communicate to WIPA staff any potential subsidy (less duties, extra help/supervision, flexibility, AT purchases, etc.) [SSDI clients only].
- Help identify individuals within the client's support system to assist with ongoing reporting responsibilities (if needed).



Case Study 1: Concern



- Robin, age 53, is a SSDI recipient with SSDI of \$900/month.
- Works as a part-time custodian for a local car dealership.
- His earnings were below the TWP amount.
- He was in the 24-month waiting period for Medicare.
- He was feeling “trapped” by his income limitations.
- \$1,439 special income limit needed to retain Medicaid.



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Case Study 1: Strategies

- Identified possible Work Incentives available to Robin:
 - 9 Trial Work Period (TWP),
 - Extended Period of Eligibility (EPE)
 - Impairment-Related Work Expense (IRWE).
- Explained that he did not need to limit his earnings only to maintain his Medicaid eligibility status.
- Other options for healthcare coverage were available at a premium.
- With higher earnings he could more easily afford the premium.



Case Study 1: Strategies (continued)

- Referred him to the following to aid him in finding a new job:
 - Regional VR Office
 - Workforce Development (Career One-stop)
 - <https://choosework.ssa.gov/findwork> website
- Ongoing supports/services were offered for the following:
 - To help him continue to make informed choices about income from a new job.
 - To continue to inform him about any changes that may occur once Medicare starts or once his earnings increase.



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Case Study 2: Concern



- Debbie receives \$841 in SSI and has Medicaid.
- She began working for a social service agency earning about \$640/month. Because of her disability she takes paratransit at a cost of \$36/month--an "impairment related work expense".



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Case Study 2: Strategies

- Her adjusted SSI benefit is \$581.50/month.
- Her total monthly income is \$1,221.50 (\$640 earnings plus \$581.50) instead of \$841 from SSI alone.



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Case Study 3: Concern



- Tim, age 20, in 9/19 began working as a student worker at his college.
- He has autism and received full SSI and had Medicaid.
- Advised him of the SEIE work incentive and to report his student status and his earnings to SSA.
- In 1/21, Tim informed CWIC that he was notified that starting 10/20 his SSI check was reduced.
- Tim explained that his job ended in 3/20 due to the pandemic.



Case Study 3: Strategies

- Recognized Tim turned 22 in 10/20 and reminded him that SEIE no longer applied.
- Assisted Tim in getting employment verification (dates and gross earnings):
 - By making a 3-way call with him to the HR office.
 - Preparing the written request Tim could email to HR for the official written request.
- Submitted employment verification to SSA and the case was updated and benefits were restored.



Case Study 4: Concern

- Barbara receives SSDI, Medicare, help with Medicare premium costs, lower prescription drug costs, and auxiliary benefits for her minor daughter.
- SSA notified her that her trial work and grace periods had ended, that she (and her daughter) had been overpaid for the last 6 months, and that benefits were going to be suspended. Barbara worked at a grocery store throughout the pandemic and was given bonus pay because of the pandemic and a winter storm and was asked to work increased hours due to worker shortages which caused her wages to appear to be over the limit and therefor was overpaid.



Case Study 4: Strategies

- The CWIC explored with Barbara impairment related work expenses and accommodations provided to her by her employer.
- Barbara did have out-of-pocket medical expenses related to her disability.
- Barbara's supervisor noted that Barbara was receiving reduced hours and that due to her disability she did not perform the same range of duties as others who held the position before her thus the employer was providing a "subsidy".
- Both the medical documentation and subsidy form were submitted to SSA for consideration. The subsidy alone reduced countable earnings below the substantial gainful activity limit resulting in the overpayment being eliminated and benefits continuing.



What Do Beneficiaries have to say about the WIPA services they've received?



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What were your initial reasons for seeking benefits planning services?



What was the most helpful thing you learned from your benefits counselor?



What does the ongoing
relationship with your
benefits counselor mean to
you?



How to Refer to WIPA

Direct TTW Referrals:

- Ticket to Work Helpline: 1-866-968-7842 / 1-866-833-2967 (TTY) Monday through Friday from 8 a.m. - 8 p.m. ET.
- For general Ticket to Work inquiries, you may e-mail support@choosework.ssa.gov.



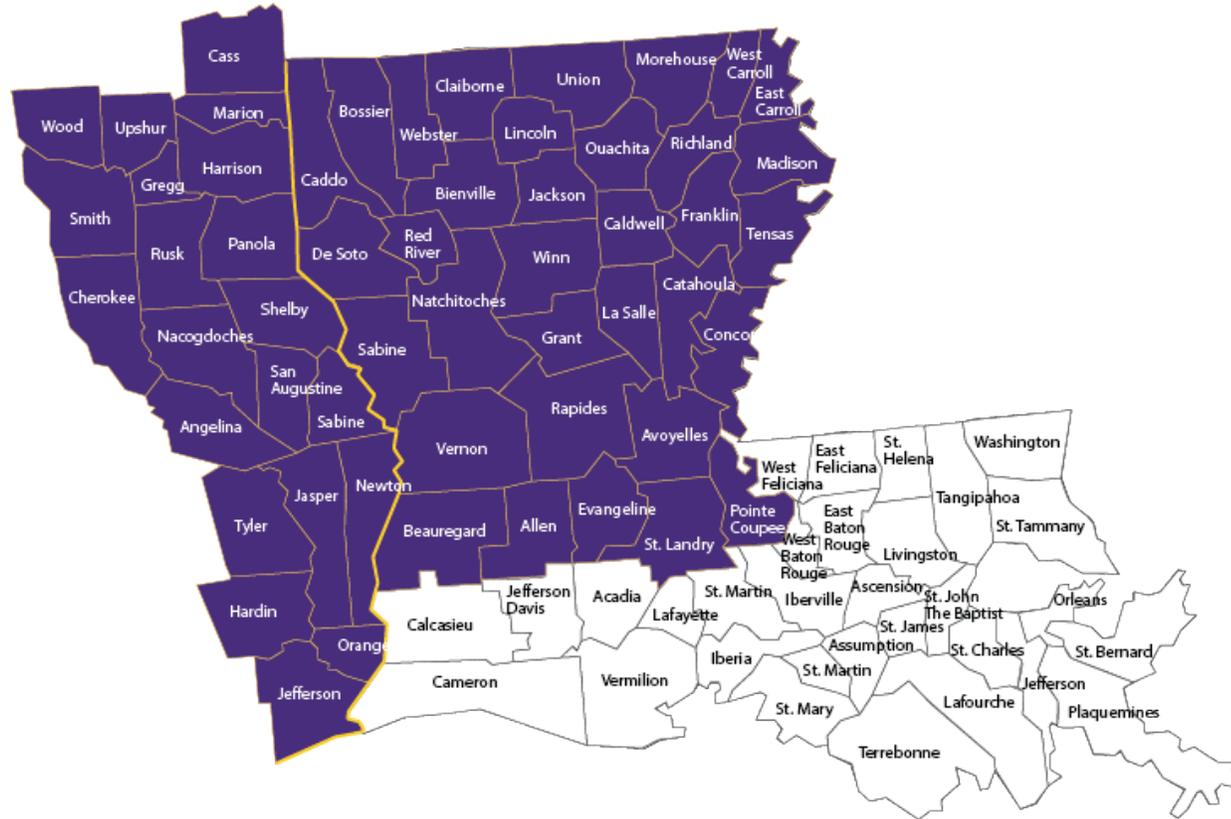
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Service Areas in Louisiana



WSC WIPA offers quality planning and assistance services in their assigned service areas:

- 33 Louisiana parishes
- 21 Texas counties
- Louisiana Lighthouse WIPA



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<https://www.hdc.lsuhscc.edu/wscwipa/>
via the external Beneficiary Referral Form



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