

Part 5: Supplemental Security Income (SSI) and Work

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>> My name is Terry Donovan with the University of Wisconsin - Stout's Vocational Rehabilitation Institute. You can also see on the screen Heidi Decker-Maurer and Lucy Miller, our presenter who is with Virginia Commonwealth University.

A couple much things information to get your CRCs for this session. We'll talk about that at the end of the session. Questions and answers please as you have been seeing if it cycles through, use the Q&A box as the way to enter your questions. Please enter them or ask them during the presentation and we'll have time afterwards. Heidi and Lucy are generally able to answer a few of the questions. So please feel free to do that during the presentation. I think that's about it. Many of you have probably been with us through the series. Thank you for -- thank you for those that are returning and welcome to those of that you this might be your first session.

With that, we will go ahead and get started. Thanks very much.

>> Welcome to lesson 5 of the introduction to social security disability benefit programs and work incentives. Now lesson 5, we're going to pick up where we left off with lesson 4. We will focus more on the supplemental security income or SSI program and in this lesson, we're really going to drill down to show you how work affects these programs. So what are we hoping you will get from this lesson? Here they are listed on this slide. Our objectives for this lesson include that we hope you're able too describe the basic effect of earned income SSI cash payments. Just as a forewarning, there's a little bit of math involved in this. Just get a basic calculator and we'll teach you how to do the calculations. They're not that difficult. What happens is that social security applies some exclusions to earned income and then subtracts however much is countable off of the base SSI rate. We'll get to that in just a minute. Number 2, we're going to identify and describe and we hope that you are able to identify and describe after this lesson for very specific SSI work incentives that beneficiaries can apply or that social security will apply actually to reduce how much of an individual's earned income counts beyond the basic calculations. So these are special work incentives that appropriate applicants would need to be identified and then request permission to social security to have these work incentives apply. We'll teach you all that.

And finally, we hope that you're able to describe the benefits of something we call 1619B extended Medicaid, which is a way for SSI recipients to retain their SSI related Medicaid coverage even if they work at a level that would cause the SSI cash payment to go to zero. It's a very powerful work incentive in the SSI program. And definitely one of the most important ones that we want you to understand.

So before we move to the next slide, I want to make sure that we have drawn your attention to a couple of things. First of all, one of the readings that we have is attached here is a wonderful social security publication and it's called the online guide to SSI. Now, we attached that to lesson 4 as well as to this lesson, lesson 5. The only parts for this lesson that we hope that you've taken a look at is the section that's called work incentives because that really describes how the SSI benefits are affected by paid employment, which is what we'll focus on here.-for-per the next thing, in your required readings or readings that we suggest, there's a handout called SSI calculations. Now because there is some math, not scary malignant, but just math involved in this, there's a calculation sheet which we provide that really holds your hand

and tells you exactly where to take certain deductions and whether you subtract or add or divide or whatever you're supposed to do. It's very user friendly and it's a standard formula that all C-recs in WIPA programs use and we're providing you with that as well. Now for this lesson, it's important that you have that handout either open somewhere on a screen that you can see or that you're printed that handout out so that you can look at the examples of how those calculations are performed for each of the steps we follow in the training. So the lecture isn't going to tell you exactly how to use the calculation sheet where we refer to it, but step by step in that handout, it explains it. So if you haven't pulled that handout out, now is the time to print it out, read it because that's important information for you to follow along with.

With that, let's get a basic overview of what happens in the SSI program for folks who have got to work. Let's say they love work, loves T. it treats work so favorably. There is literally no reason for an SSI recipient to fear working. There report many things about social security that you can say always and never about and have it be true, but in the SSI program, it always pays to work individuals in this program always come out ahead by working. So that's the really good news, that's the overview. Now something to remember. Because the SSI program is means tested, right, it's an income support program, they're most interested when a person got paid. When did you get the paycheck? It's for that month when the paycheck is received. That's the month that those earnings will count. It's not when you earned the money, but when you pay. Now the SSI cash payment can go up and down up and down depending how much accountable income you have for any given month. If you remember from the last lesson, the check that you received today typically reflects your earnings status or your countable income status two months prior. Something to make sure beneficiaries understand. But your earnings go up and down, your check is going to go up and down as this information is reported to social security. So again, it's something beneficiaries will be aware of. Social security, when you go to work and you have that kind of job that earnings vary, they will ask for an earnings estimate, a monthly average, per se, that they can use. Because it's a lot easier for the beneficiary and for social security to not be adjusting a check every single month. That's kind of chaotic. But if they can use a good earnings estimate, something a little high, you don't want to estimate low because you might end up getting overpaid that way, but an estimate the high end, they can apply that until the next redetermination. Remember how there are periodic redeterminations in the SSI program and at that redetermination, they will ask for your actual wages and you submit that, if you haven't already and social security will settle up. Perhaps they owe you a little bit of among. Hopefully you haven't been overpaid. But that is something to know. In some field offices, they would prefer to use an estimate if wages are going to fluctuate in other offices, they ask that you did submit that data on a month by month data and will adjust the check accordingly. There is some variance there.

So what is the basic effect of earnings on SSI? Here's the math part. They start with your gross monthly averages. That means before they take the FICA, medical tax, all those taxes. It is before all that. They subtract a \$20 general income exclusion. It's called the GIE. Remember all the acronyms and if unearned income is received of this particular beneficiary has a form of unearned income, the general income exclusion is applied to that first instead of to the earned income. Okay? But if the person has nothing but SSI and they go to work, the first deduction that's taken off of the wages is \$20. That's the general income exclusion. Next, social security will subtract something they call the \$65 earned income exclusion. Now, as the name of this exclusion clearly states this is exclusion for earned income only. This is not an exclusion that can be taken off of unearned income. This is only for wages or self-employment

income. So they take \$20 off, they take \$25 on 65 off and whatever is left of the countable income there, they divide by 2. So you're left with what's called countable earned income. Now, if you also have unearned income, social security will have your accountable earned income and together that gives them a figure. That is called total countable income. And they take that figure and subtract it off of your base SSI rate to determine how much your SSI cash payment will be adjusted. Typically reduced. Okay and remember that adjustment will take about two months to occur.

See here's a really simple way to explain this. Now you have to be careful because if an individual has a complex situation and their SSI cash payment is already being reduced, maybe there's unearned income in the mix, there might be deeming, some complication, then you kind of want to steer clear of simplified explanations like, this but for your basic SSI recipient, someone with no complication, they're getting the maximum amount, federal FBR, a simple way to explain what happens when you go to work is to say the first \$85 that you earn, 85 because you have the \$20 exclusion and the 65, that equals 85, right, the first \$85 that you earn each month doesn't count. It is disregarded. Anything you earn over that \$85, social security will take \$1 away from your SSI check for every \$2 that you earn. And if you look at the math of that, what that means, the SSI recipient has more money in their pocket by working than they had simply being on SSI. And that is the power of the SSI calculations and all of the exclusions that SSI recipients are permitted to take and to come up with that total countable income. And that's what your SSI check is reduced by. This is all really good news. And we love to use the calculation sheets as a tool with beneficiaries because it is powerful. You can show lots of examples. So if you earned this amount, here's what would happen to your check. If you earned this amount, here's what would happen. And at the end, you always show the person let's add up everything. Let's count your wages. Let's count your adjusted SSI cash payment. Look. You have more income. There is no more powerful tool to really show how much the SSI program loves work than by using the SSI calculation sheet and show example after example to a beneficiary. This is what the WIPA projects do. This is a really powerful illustration that you use.

I want you if you printed out the handouts they gave you, there's a scenario, the very first one that will show you or explain to you the basic SSI calculations and you're going to want to read that very carefully and maybe try it on your own. Get your calculator out and maybe change around some of the circumstances so you can practice a little bit and get used to using the calculation sheet. Now, I want to warn you about something. The calculation sheet is designed in a very specific way. Things are listed in a very specific order. If you're going to use the SSI calculation sheet as an illustration, you absolutely may not change it. You must use it the way that it is provided to you in these materials, the way the WIPA projects use the calculation sheet. If you change it, then what you'll come up with won't be correct. It's really important that you use the tools that we provide for you the way that we provide them.

So here's some more good news. In addition, on the basic SSI calculation that disregards over half, over half of a person's earned income, the SSI program also includes 4 really important specific work incentives that can provide additional deductions for certain eligible people. Now, the four work incentives that I'm going to explain to you are very specific. Some people can use them, others can't. Some people may be able to use more than one. For others, it is very individualized. We will give you a basic overview of the work incentives. We're hoping you will come out of this with an awareness. We want you to spot people. But there's no expectation that you would facilitate the use of these work incentives yourself. What's the

whole point of these work incentives? It allows us to work and earn more, which is what we want. We. People to earn as much as they're capable of and to retain as much of the SSI cash payment as possible while they're getting a custom to working and building those work skills and hopefully increasing the earnings capacity. The whole purpose of these work incentives is to ease the transition from dependents on the benefits to a greater financial independent through work and that harks all the way back to lesson 1 when we first started to talk about that. This is the illustration of that goal, that over arching goal that we have and using the work incentives makes that happen. So what are these four work incentives? Well, here they are. We have something called the Student Earned Income Exclusion, the SEIE. Here's one you have seen before. The Impairment Related Work Expense or IRWE. It is what we taught you. It is the way it is applied. You get to insert the expenses in the calculation sheet. So it works a little differently than title 2, but the same kinds of expenses would qualify. There's a special work incentive in the SSI program for individuals who are statutorily blind. That's called blind work expenses or BEWEs. And then there's a very complex, but incredibly powerful work incentive that you may have heard of before called pass or plan to achieve self-support. We'll give you a very quick overview of that.

So let's jump in with the student earned income exclusion. Now this work incentive is only available to SSI recipients. Remember we have the door shut. These are not available to the title 2 disability beneficiaries. There's different rules for SSI than there is for the title 2 benefits. And the student earned income exclusion is only available in the SSI program. Now, this is a work incentive that has an age limit to T. you cannot be more than -- the age of 22 is for young SSI recipients under the age of 22 who are regularly attending school. And the details around that can get a little complicated in terms of what social security counts as regularly attending school. We'll cover that a little bit here. It allows these individuals to exclude a certain amount of earned income per month up to a maximum annual exclusion. This is a really great work incentive. Now the amounts for this year and prior years are listed for you in one of the handouts under the course readings, the lesson readings. Be sure you print that out because you will see what an incredibly powerful work incentive the student earned income exclusion is. Now, social security when you are a student and you're under the age of 22 and social security is aware of that, when you report your wages to them, they will automatically exclude all, all of your earned income up to the monthly amount that's allowed in that year. Until you have exhausted the entire annual amount. It's sort of like you start the year with the bank and you start making withdrawals. Sneak so at the end of the year, your bank might be empty. So you don't get a new student income exclusion until the next calendar year and then assuming you still meet the requirements. The SEIE figures are adjusted annually. So remember don't forget to print those out.

So in your SSI calculation examples, we provide you with a little scenario of a person who would meet the requirements for the Student Earned Income Exclusion and it shows you how the basic calculations are affected by applying the Student Earned Income Exclusion. So I want to you refer to that and again take a few minutes to practice with it. Change the earnings amounts a little bit. Try to get some practice using the sheets. It's not terribly difficult.

All right. Impairment Related Work Expenses. We have already covered these in lesson 3, I believe. And it's very similar. There's a recognition within the social security system that some people with disabilities may have expenses that they incur because of their disability and because they're working. And these are expenses that a non-disabled individual would not incur. So it's only fair that those expenses be deducted off of a person's wages when social

security is deciding how much to adjust that SSI cash payment. The way that it works in the SSI program, there's a line on the calculation sheets, and if you have been looking at them, you'll see there's a line where you insert the monthly amount. For some people it might be \$20. For others it might be \$100 or \$220. It gives the beneficiary an additional deduction beyond the \$20, the \$65 and the one for two offset, which is what social security call its when they divide the balance of the wages and subtract that. So the nice thing is that in the SSI program, the work incentive sort of reimburses the beneficiary for a portion of the cost of the expense because it allows the individual to reduce their earnings by the cost of the ERWI. This is not a dollar for dollar reimbursement. If I have \$100 of an ERWI in the SSI program, I'm not going to get an extra \$100 in my SSI check to compensate for that. It's a math thing. If you look at the way the malignant works, the deduction ends up being about 50% of the total cost. But here's the good news. It's a cost you would incur anyway, the beneficiary would incur F. you can claim that expense and have it loaded into the calculation sheet, it reduces accountable earnings and the end result is about a 50% reimbursement for that expense. So that's good news and it is something to keep in mind.

The criteria are exactly the same in the SSI program as the title 2 program. This slide should look familiar to you. If the expense needs to be related to working and related to the disability, it has to be a cost paid by the individual and not reimbursed. The expense has to be paid in a month. Remember there are some exceptions, some big expenses that you maybe pay for right before you go to work. In some cases, those can be pro rated and spent over a period of month. And the expense must be reasonable that. Doesn't mean cheap necessarily T. means usual and custom marry T. needs to be the standard cost for that service or item in your local area.

So let's look at an example again. Pull out your handout with the calculation sheets, get your calculator and you'll see a little scenario again that describes an example of someone who has an IRWE and the calculation sheets show you where that deduction is loaded. And you'll see the end result there. Okay? Remember still. People come out ahead by working in the SSI program and it's so powerful even when there are out of pocket expenses like IRWE. So powerful to show the beneficiary how their check would be affected and how IRWEs can allow them to keep more of the SSI as they gradually earn more over time and reduce that dependency on that cash payment. Now blind work experiences, this is number 3. Remember there's a big difference and certain rules for people who qualify for benefits as a statutorily blind individual as opposed to qualifying for benefits as a disabled individual who isn't blind. Remember that there are some special eligibility rules and there is some special post entitlement rules too. This is an example. In the SSI program, certain individuals, if you're statutorily blind, you can have blind work expenses. This allows to you exclude any expense that is work related. And it's powerful because it doesn't have to be an expense related to the blindness or any disability. So think about IRWE. We just covered as that. They have to be work-related. But blind work expenses do not need to be related to the disability. They only need to be related to working. So there are -- this opens up the world. There are lots of exclusions that a blind individual could potentially have approved that a non-blind individual would not be allowed to have under the IRWE work incentive because the work incentive is bigger. It's broader. The definition of the kinds of expenses that are deductible is more broad. So on the next slide, I believe we have some examples, yeah, of BEWEs. You will see how different these are. A powerful one is state and federal taxes. That's amazing. That would never qualify as an IRWE. Yes that's a deduction. It is something caused by working, but it isn't something that's related to someone's

disability. We all have state and federal taxes withheld from our checks. But for a statutorily blind individual, that is a deduction. It's an allowable deduction. It's powerful. You see? Union dues, mandatory pension contributions, union forms, reader services. Now, some of these examples are definitely disability related, but not all of them. So something to understand if you're working for someone who -- with some know who has statutory blindness, those individuals first they're on SSI, they would never claim IRWEs because anything that would count as an impaired related expense would also count as a blind work expense. And Blind Work Expenses financially are a better deal. All right? And it has to do with where the expense is taken. So I'm going to push you to the next calculation sheet, pull open your handout, take a look at the example of the person who is claiming a blind work expense. You'll notice that the line where you take this expense comes in the calculation sheet after you divide by 2. But if you look on that sheet, the IRWE expense is taken before you divide by 2. So what does that mean? That means that instead of getting a 50% deduction on your work expense or your expense, you get close to 100% deduction. So you can see a BEWE is more powerful than IRWE. It's a better financial outcome to claim a BEWE if you can rather than an IRWE. Something to tuck away in there. That first blind person you wouldn't claim IRWEs. You would claim that expense as a BEWE. Now, there is work that has to be done to develop these kind of work incentives. They're not automatic. You have to request approval from social security on the list of expenses that you have and they involve paperwork. You have to keep receipts. You have to keep track of stuff. Right? So you don't have to worry about that as much. This is something a CEWIC would support a beneficiary. Your help with that certainly is greatly appreciated. It's just a lot of pieces of paper that have to be kept in records and things that. Has to be submitted to social security during the periodic redetermination. Remember those? That's when they're checking to make sure. Did we process your payment properly. Did you get the right amount? If you're claiming work incentives, you have to submit your receipts so that they can cross reference those receipts with the amounts that were deducted during the year or period of time from the last redetermination and if you don't have those receipts, it's very likely that social security will ask to you pay back that deduction if it was taken. So something to be aware of. Definitely avoidable, but it takes some work. You have to be organized and those receipts have to be kept.

So the last one is complicated, but really powerful and well worth it if you have a good candidate. Now you probably heard about pass plan to achieve self-support. It is a fabulous work incentive. Here's in a nut shell here's how it works. You know how the SSI program is means tested. Income you have if it counts and meets the definition or resources can cause you to be either ineligible or can cause your SSI cash payment in the case of income to be reduced. Under a plan to achieve self-support, if you have a type of income or resource that otherwise would count, you can take that income and/or resource, set it aside and then write a plan to use that income or those resources to pay for items or services that you need to achieve a specific occupational goal. It is an amazingly powerful work incentive. You can income tremendously empowering. It's really a beneficiary using their own benefits kind of leveraging them to pay for the things that are needed to achieve an occupational goal. But as you can imagine it is complicated. There's a special form that you have to fill out. Everything has to be thought through. This is a plan. So there have to be incremental steps. There has to be a type of income or resource to set aside and not everyone has that. The person these have earn occupational goal that will result in either work that would reduce benefits to zero or at least substantially reduce benefits. This isn't for someone who has the goal of a small part-time job.

This is a work incentive for someone who really wants to kind of go big. Right? They have a big employment goal. They need items, services, stuff that costs money in order to achieve that goal and the pass plan can be the means to that end. And it is incredibly powerful, but it isn't for everyone. Not everyone is a good candidate for pass and, I am, and it's complicated. T. takes work. It's a written plan and it does take time and energy on behalf of the beneficiary to really think it through, to research the things that you need and what they cost. And then once it's approved and all of this has to be approved in writing upfront, submit this to social security. It's reviewed by a very specialized group of social security employees. They're called pass specialists and then your pass specialist works with you to refine your plan and then you work with that pass specialist as you then implement your plan. But what's so exciting about it is it can really help pay for a variety of things that a beneficiary may struggle to find a funding mechanism for education or training. We all know VR will pay for that, but they typically don't pay for everything. Job coaching, other kinds of support services, things like drivers. If you're someone with a visual impairment. Attendant care. You're someone who might need that on the job. Job related items, equipment, tools, expensive things that someone might need to get a job. Equipment that you need to start a business. Pass is an excellent, excellent way to help a beneficiary achieve a self-employment goal if the person is a good candidate. Again, not everyone is. And that last bullet, I love it. It just about anything else needed to achieve an occupational goal kind of the sky is the limit. If you can make the case for it clearly, this is something you need that costs money you and are the pass funds set aside. It's possible it can be approved within parameters. Social security has some very specific rules about what they're allowed to approve and what they can't approve. Again, this is one -- probably the most complicated work incentive and we wouldn't recommend that you support a beneficiary in pursuit of a pass by yourself. Someone who's a good pass candidate is an excellent referral for WIPA services.

So just some additional information. What we love about passes, it's empowering and reflects individual choices beneficiary is truly leveraging their own benefits to achieve an occupational goal. Self-financed. It allows you to take that income, set it aside to purchase the things that you need and then that income is taken out of the calculations that cause the reduction in the SSI cash payment. So that's powerful. It's largely self-directed, although you certainly have oversight from the pass specialist.

There are some basic requirements. There has to be a feasible occupational goal. The earnings requirement we talked about, pass is not for someone that is really able to work very little. This is for someone with the big plans. Someone who really wants to reduce their dependency of benefits or let go. Definable timeframes. You have to have something to set aside. You have to have expenses necessary to achieve a goal. And then you have to complete this rather complex form, which is showing here the SSA form, SSA 545. That is available on social security's website and we provided with you that form as part of your resources as well. When you look at it, it isn't terribly complicated, but it is kind of a long form and can be a little intimidating.

So in your calculation examples, we provided you with an example of how pass applies. It is powerful. Let's say I have title 2 benefit in the mix. I am a concurrent and also good SSI. I get to use the funds for the things I need to action chief a goal and in return, my SSI cash payment is increased to compensate for that fund, the money that I'm setting aside in that account. As you can imagine, this is not low maintenance. It's a lot of work, something to consider.

Now, an important point for people in the SSI program is as SSI recipients work more and earn more, you can see by looking at the calculation that at some point, if you are earning enough, your SSI cash payment will go to zero. Right? Eventually if you have enough earnings even with the \$20 deduction, the \$65 deduction dividing what's left in half, even if you're subtracting IRWEs, if your wages are high enough, that countable earned income could cause the SSI cash payment to zero out. What beneficiaries need to hear us say is that's okay. Going over your break even point and having your SSI check go to zero, that does not mean you're terminated. It is very important they understand that. It simply means you're not in cash payment status. The next question is what happens to my medicare because at social security, they told me as long as I kept a penny of my SSI, my SSI-related Medicaid would stay there. I'm afraid if I don't get a penny of SSI, it is going to go away. That's not true. That's not true because of a very powerful incentive called 1619B extended Medicaid. When you go over your break even point, you're not terminated. You're not even put in a 12-month suspension period. You go into a special status. Okay? This is all code feed in law. It is all written in the regulations. This isn't new. It's been around for a long, long time. And it really eases that fear of working at that higher level where your cash payment would go to zero. Now, what we don't want to do again it's frighten beneficiaries about the break even point. We don't want people to be afraid to earn enough to go over the break even point and to have that SSI check go to zero. F. you can earn more money way more money than you had on that SSI cash payment, that's good. Remember our ultimate goal is to reduce dependency on the benefits and to increase that financial independence and that financial stability and clearly by working and earning more and having more money in your pocket. That's a great outcome as long as you're not sacrificing health, should. That doesn't have to be the case. Now, this important work incentive 1619B it allows eligible individuals to retain their SSI-related Medicaid indefinitely after the loss of the SSI cash payment as long as certain requirements are met. It's not for everyone. You have to meet requirements, but you would be amazed at how many people meet this. And here on this slide are the requirements and they're not hard to meet. First of all, you have to have been eligible for SSI cash payment in the previous month. So this isn't a tricky way to get Medicaid when you didn't have SSI Medicaid is what that means. You still have to be disabled. Remember the whole medical disability thing, if medical recovery is an issue for a beneficiary, then 1619B won't help them. You still have to meet that requirement that you meet that standard. You have to pass what social security calls variably the medicare needs test or use test. It is not hard to pass. Basically you have to have used your Medicaid in the last year. Social security has a way to actually verify that without even asking the beneficiary and if the beneficiary hasn't used their Medicaid in the last year, they will contact the beneficiary and ask do you need your Medicaid if you became ill or injured if for most of our beneficiaries, the answer to that is yes. You answer that question and pass the test. Your gross annual earned income, your wages have to remain below a special number, sort of. That's called the threshold amount and every state has a different one. But they're good amounts. So I can tell you in my home state, the annual threshold is nearly \$28,000 a year. It's \$20,900 and some change. My Medicaid wouldn't stop until I had grown annual earnings of nearly \$30,000 in the state of Kentucky. We want to provide that Medicaid support so people have the opportunity to replace the publicly funded insurance with perhaps the private plan available through an employer. Now I want to make sure you understand even if you earn more than the state threshold amount, there are ways where an individualized threshold amount can be determined. Don't let that threshold amount scare you. Don't think that's written in stone. It's not. Lots of people can

retain their Medicaid who have wages over that amount. There are certain calculations that have to be done to see if the person qualifies for that. And the individual has to make all of the other SSI eligibility criterion. This is where people get caught up. They still have to have unearned income below certain limits. The resource limit that \$2,000 for an individual and 3,000 for an eligible couple. So individuals who take their earnings and really sock it away could lose the Medicaid coverage. Retaining Medicaid at all costs is not our goal. Our goal is for people to have affordable health insurance that meets their medical needs. Right? That's what you have hopefully. That's what I have. Medicaid is one way of meeting that. But many employers offer excellent health coverage and Medicaid is not the only way for people with disabilities to get their healthcare needs met. We certainly don't want people with disabilities to be empowering themselves nearly to maintain Medicaid when their healthcare needs can be met another way. Something you really need to think about there.

The benefits of 6919B pretty obvious. Just is a really major extended period of time that an individual can retain their SSI related Medicaid. And there is no time limit to 1619B as long as you meet those requirements that we showed on that slide. You can stay in 1619B status forever. The cool thing about 1619B status is it holds your place in the SSI program. You're not terminated. You are not getting a check. You are receiving your Medicaid and because you're still an SSI recipient, you're just not in cash payment status, you get the benefit of that 12-month suspension period. If you got fired, you got laid off, heaven forbid something happened, you lost your job, you're still an SSI recipient. You need to notify social security that your wages have now decreased. Your cash payment will be recalculated and we'll start back up again. That's an incredibly powerful work incentive and the safety net that all SSI recipients should be counseled about because it really relieves that fear, relieves that fear that I will work and earn, but I will not insurance and nothing can be further from the truth.

Wow. Another lesson to the end. And this one was really that up close personal look of how the SSI program is affected by employment and as we said in the beginning of the lesson, SSI loves work and I think we made that really clear to you not just? Terms of the basic calculations, but also those four amazing work incentives that can fit various beneficiaries with all sorts of different needs. All of them can reduce how much accountable income is calculated and that in turn can allow someone to keep more of their SSI cash payment as they become accustomed to working. It is all about easing that slope. So people don't feel like they're stepping off a cliff. They're getting used to working. The wage are going up and benefits are going down. And they still have attachment Medicaid. We reviewed the Medicaid provisions incredibly powerful and now the last lesson -- we're done more or less with the technical content. The last lesson is going to help you look at how you and the folks that you work with perhaps in your agency can support beneficiaries to understand the effective employment on their benefits and manage their benefits successfully and to have a collaborative relationship and a successful relationship with your local WIPA provider so that everyone can work together. Again, it's all about that shared mission that we have to promote employment and enhancing that financial independence and stability. Great. On to the last lesson.

>> Terry: Thanks, Lucy. I will now turn it over to Heidi and Lucy to continue answering questions. I am fairly certain you are doing a number of those during the presentation. So if there are a few left, I will let Lucy and Heidi finish that up. One piece we'll say it again in about 10 minutes or so, we will finish at the top of the hour. You will get an e-mail tomorrow that will give you instructions for how to obtain CRCs and CEUs of the e-mail itself comes from Zoom, which is our video conferencing platform. So you may need to check your junk or spam

folder just case. But you should receive an e-mail from us. It contains an evaluation of the webinar and at the end of the evaluation form, there's a couple questions about whether you want CRC and CEUs and fill in why are you e-mail address. The individual who does that will be able to send that to you.

With that, Heidi and Lucy, I will turn this over to you. So take it away.

>> Hi, everybody. Thanks so much for sticking with us today. I appreciate everybody sending their questions and the question and answer section and also for your requests for the power point. I realize that some folks don't have access to Microsoft documents or Google documents. After this presentation, we'll be posting a recording of the webinar as well as all the materials. So there will be links to all the different -- the different websites that are linked earlier in the presentation and down in the chat box. In addition, there will be the recorded webinar and the PowerPoint will be available. As Terry said, there will be an e-mail sent out to you that will have information about getting your CRC or CEU credits. That's to come yet.

At this point with our software Zoom, I'm having to e-mail individually to each person who sends me something in the Q&A for the Powerpoints. But they will be available on our website shortly after the webinar is done. If there are substantive questions, please place them in the Q&A Lucy is answering those for us. Again, you will have all the information available to you. There will be information in the e-mail coming out within the next few days that will give you directions on how to get your credits and access to all of the information that's been presented today.

So Lucy, were you able to look at some of the additional questions while I get folks the Powerpoint through e-mail?

>> Lucy.. Sure. We did have an individual ask a question about can 1619B. I did respond back to the individuals who want clarification. She was asking when it sounds like is what happens to people who reside in nursing homes or other facilities in which Medicaid is paying the bill. Wow. 1619B some does apply to individuals who may reside in a Medicaid funded facility. If an individual in such facility would work, would be working and would earn more than the break even amounts. So their SSI check would go to zero. Benefits of 1619B do apply to those individuals. Those cases do get naturally because when you live in a funded facility, you are limited to how much SSI you are permitted to receive. It is like \$30, which is really weird. So if you happen to know or working with someone residing in a Medicaid facility who wants to work or is working, get your WIPA on speed dial. And these cases are some what rare. So I can guarantee you that WIPA will be on the phone to me or their assigned technical assistance liaison saying I have someone living in a nursing home or a facility who wants to work at a substantial level. Tell me what will happen. It doesn't happen that often. So that was -- I'm looking through here to see if I see anything else. I'm not seeing any content related questions right now.

>> Heidi: Okay. Does anybody have any questions they'd like to put in the Q&A box right now? Adria, I see that you asked a question earlier. I'm not locating that in the Q&A right now. And I am a little over fluttered right now for requests with the PowerPoint. Let me see if I can find the question. Zoom is not the most flexible platform when it comes to searching all the questions. Hang on.

>> Lucy: I'm looking too. I did answer a question.

>> Heidi: Thanks. Okay. And I'm unable to copy and paste out of the question and answer. So I'm hand typing everybody's e-mail addresses. So if you'll just be patient with me. Hopefully I can get caught up on those. Lucy, I will turn it over to you to get the Powerpoint to

people.

>> Lucy: This was a sophisticated question. How do you separate an accommodation getting a screen reader or jaws for work that the employer provides to you as a beneficiary? You're not paying for it out of pocket, but the employer is providing it for you. Unfortunately in the SSI program, there is no work incentive that offers a deduction for anything that you don't pay for. So if your employer purchases something for you, maybe extra supervision, buys you extra equipment, whatever that might be, there's no way for you to use that as a decreased amount that you earn that there is a work incentive like that in the title 2 program. So if you get SSDI or childhood disability benefits, that's called subsidy or special conditions. And you can take the value of that help and use it to decrease how much of your wages count. That is not the case in the SSI program. And the SSI program it's all about how much money if you receive, how much did you have to spend. It doesn't matter in the SSI program that, you know, someone else is paying for a bunch of services -- bunch of services for you whether VR or your employer, that is not relevant at all. Let me keep flipping down here and see if there's any other content questions. All right. So let's see. All right.

>> Sorry. (inaudible) Lucy was looking, but apparently found it already, but I will note a couple of things that Heidi is seriously getting the Powerpoint out to folks. One, we will post it on the site. When you get the e-mail from us, the actual process we ask you to go through is to log in to the project D3 site to complete the evaluation form and then notify us about CRCs or CEUs. Within that site, we have all of the previous sessions recorded and we will also -- we have posted and we will post again all the questions and answers that Lucy has answered for today's session. So it's a great resource that you can scroll through the Q&A from all of our previous sessions as well as this session. Trying to think. And then I will make -- go ahead, Lucy.

>> Lucy: The individual that asked the question about Medicaid that I thought she was referring to someone that lived in a Medicaid funded facility has clarified. It sounds like she is really referring to people who have Medicaid waiver services who live in the community, but have an expanded form of Medicaid that pays for rehabilitation, transportation, employment services, a variety of things. So we refer to those globally as Medicaid waiver programs. And oh, my jiminy crickets. When you have seen one Medicaid waiver program, you have seen one Medicaid waiver program. The federal government allows states to create these programs with creativity and variance. The waiver programs are complicated. They are the effective employment on these waiver programs is incredibly varied. If you have a waiver participant that has come to you and I want to work, please your WIPA should be on speed dial. Do not ever help eye waiver participant get into a job without getting upfront counseling. The worst thing in the world is for a Medicaid waiver participant to lose their services because of paid employment and it does happen. And it's horrifying when that happens. The services are not available on the open market. You know, there is no replacement for Medicaid waiver program. Humana doesn't offer something similar. So typically people in these waiver programs are pretty impacted by their disability, the waiver services may make a difference between life with and death. They allow people to live in the community as opposed to living in a nursing home. I'm sorry to say that some of the waivers are not SAR friendly to employment. So everyone is different. Waiver participants should always be referred for individualized counseling with a qualified and trained and certified CWIC. I'm slowing down. I'm not see anything other content questions yet.

>> I think we have 2 and a half, 3 minutes remaining. I'll make a quick note and check

with Heidi to see if there is anything she would like to add. Our next session with Lucy will be on the 26th at the time same F. you're on this webinar, you will receive a notice about that webinar. If by chance an individual shares an e-mail with you, you can always drop us a note and we'll make certain that you hear about it. That's about all I have. Heidi, anything you will like to add before we wrap up here?

>> Heidi: I guess we just need to stay online for a few minutes while I type everybody's names in here to get the Powerpoint to them. I didn't realize my mic was open. I hope everybody has had fun to hear my finger tap dance. I will keep -- it looks like I still have 25 requests in here and I'm unable to copy and paste them from the chat box. So I need to actually type them by hand. So, um, I'll keep at that and if there are any more questions in there, then Lucy can take care of them. Otherwise, um, the webinar will be online probably for a few minutes. Ooh my gosh. It looks like I have quite a few of them. Also in the chat box. So -- okay.

>> What we will do, Heidi, before your (inaudible) down to the second or third knuckle, you had everybody's e-mail because you registered. So we will first check with the person who is our registration person to see how we can pull all those e-mail addresses and send everyone a copy of the Powerpoint. It also will be individual slides will be posted. Again, in a few days, probably first part, first to miss part of next week, the recording from today's session with all our wonderful conversation, but also the captioning will be posted on the site. Again, if you have individuals that you may know of that, um, that need captioning during webinars and you think may find this a helpful webinar, it will be captioned and it will be available on our project E3 site at some point next week.

So with that, I have us at the top of the hour --

>> Heidi: We do have your e-mails on file, but another staff member usually takes care of all the mailings. So I've been trying to send the Powerpoint to everybody who has joined us live and wanted to follow along. So it will be sent out to you. I'm just going to go ahead and quick respond to everybody. You may receive the Powerpoint within a day or so. If anybody wouldn't mind, yeah. I have tried the control C, but the Zoom panel doesn't let me get the e-mail addresses from the question and answer. I can get them just fine from the chat. So thanks for the suggestion. We've been doing these for a while and there are a few limitations to the platform. For the most part, it's really good though. So we've been sticking with it and trying to accommodate people as we go. That's all I have. I will copy down -- I'm able to copy the entire chat. So I'll have everybody's e-mail addresses from. There I will copy everybody's e-mail addresses from the question and answer, if I can. And we'll get that out to you within a day or so. And that's really all I have. I understand people have only the power. Thanks so much for joining, everybody.

>> As Heidi said, we'll keep it open for a couple of minutes. But the meeting is over. Thank you, everybody, and we hope to see you all on September 26th for the last session in our series. Thanks, everybody. Have a great day.

>> Heidi: Thank you.

>> Bye-bye.