

## Resources:

### **Work Incentives:**

Please see the Social Security 's 2011 RED BOOK for details at:

[www.ssa.gov/redbook/eng/The%20Red%20Book%202011.pdf](http://www.ssa.gov/redbook/eng/The%20Red%20Book%202011.pdf) 

Please see the Medicaid Buy-In Toolkit for more detailed information:

[http://www.health.ny.gov/health\\_care/medicaid/program/buy\\_in/docs/working\\_people\\_with\\_disabilities\\_toolkit.pdf](http://www.health.ny.gov/health_care/medicaid/program/buy_in/docs/working_people_with_disabilities_toolkit.pdf) 

More Info:

- [www.SSA.gov](http://www.SSA.gov) 
- [www.nymakesworkpay.org/](http://www.nymakesworkpay.org/) 
- We can Work: [www.nyaprs.org/](http://www.nyaprs.org/) 
- Ticket to Work:  
<http://www.chooseworkttw.net/>  or : 1-866-968-7842



### **Job Resources:**

- One Stop Career Centers:
  - <http://labor.ny.gov/workforcenypartners/osview.asp> 
- Job Zone:
  - [www.nycareerzone.org/jobseeker](http://www.nycareerzone.org/jobseeker) 
- Career Zone:
  - <http://www.nycareerzone.org> 
- New York Employment Services System:
  - [www.nyess.ny.gov](http://www.nyess.ny.gov) 

### **New York State Resources:**

- New York State Office of Mental Health
  - Office of Consumer Affairs: 518-473-6579
    - Long Island Region: 631-761-2542
    - Central New York Region: 315-426-3944
    - Hudson River Region: 845-454-8229
    - New York City Region: 212-330-6386 or 6352
    - Western New York Region: 716-533-4085
- **Work Incentive Planning and Assistance Outreach (WIPA)**  
<https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>   
Scroll down to New York State for a WIPA provider in your area

# How To Work & Win

(Without Worrying About Your Benefits)

## A Quick-Reference Guide 2011

to make getting to work easier

-Supplemental Security Income (SSI)  
& Social Security Disability Insurance (SSDI)

Work Incentives:

-Ticket To Work, Medicaid Buy-In  
and more...



## -Has someone told you “you can’t work”?

## -Have you convinced yourself that you can’t work?

In either case, the truth is you can work and make your own living. It’s time to challenge the misinformation people (with psychiatric diagnoses/labels) have been told - or have told themselves- about working and making an independent living.

The purpose of this guide is to educate people about the WORK-INCENTIVES offered by the Social Security Administration (SSA) and New York State (NYS). The purpose of this guide is to remove “Benefit-Anxiety” – the fear of loss of public assistance income or medical insurance – as a barrier to going to work by offering basic information about employment supports. This is not a detailed guide to work-incentives but a handy and quick reference to help remind people that there is support for people who want to work; be sure to see the SSA’s 2011 Red Book or the Medicaid Buy-In Toolkit published by the New York State Department of Health for further detail.\*

### When you’re earning through work/business you’re always ahead of the game.

In the short and long term, making a living through work or business can offer more benefits than public assistance ever can - including the possibility of: more daily living choices around housing, transportation, food, hobbies and entertainment, better medical benefits, a growing savings account, travel, a retirement pension, the ability to take care of family, give (extra) to charity and much more.

## Work Incentives/Supports in NYS 2011\*

### For SSI Recipients:

**Income Exclusions:** The first \$65.00 (gross/pretax) you earn working every month is not counted when figuring SSI cash payments in addition to \$20.00/month for general or unearned income (SSDI, Vets benefits, etc. or work). SSI cash payments will be reduced by half of your gross income after exclusions,

**but when you’re working you’re still ahead—no matter what you earn.**

**Student Earned Income Exclusion:** Those under 22 and regularly attending school can earn up to \$1640.00/month without affecting SSI payments (2011).

**Plan to Achieve Self-Support (PASS):** The Feds will invest \$\$ in you when you create a plan (for training, school, etc) that will help you get back to work or start a business.

**Special SSI Payments for Persons Who Work - Section 1619(a):** Test your ability to work: Earn \$\$ and maintain your cash benefits when your work earnings are at the Substantial Gainful Activity (SGA) \$1,000/month or more for 2011. See income exclusion rules above.

**Reinstating SSI Eligibility Without a New Application:** *Safety Net*—allows you to restart SSI cash payments immediately (within 12 months of benefit stoppage) without a new application, should they have stopped due to work & earnings.

**Medicaid While Working – Section 1619(b):** Earn up to \$45,454/year and keep Medicaid even after your SSI cash payments stop (New York 2011).

### For SSDI Recipients:

**Trial Work Period (TWP):** Test your ability to Work! Earn as much money you want in a month without losing your SSDI cash payment. The TWP continues until you accumulate 9 months (not necessarily consecutive) of earnings of \$720.00 + a month or 80 hrs/month self-employment (2011) over a rolling 60 month period.

**Extended Period of Eligibility (EPE):** *Safety Net*—Maintain SSDI eligibility for 36 months after your TWP ends—During EPE, cash payments stop when you earn more than Substantial Gainful Activity (SGA - \$1000.00+/month for 2011); if your earnings dip below SGA, your SSDI cash payment is reinstated immediately.

### Continuation of Medicare Coverage/Medicare for Persons with Disabilities

**Who Work:** Medicare coverage (Parts A,B, D where appropriate) can continue premium-free for 93 months after the TWP or with premium when the worker is still disabled but otherwise ineligible for cash payments.

### For SSDI and/or SSI Recipients:

**Impairment-Related Work Expenses (IRWE):** Allow you to deduct certain impairment-related items and services you need to work (that are not otherwise paid for by another source) from your (earned/unearned) income when determining SGA and SSI cash payment amounts.

### Continued Payment under Vocational Rehabilitation or Similar Program

(Section 301): For some who have medically improved but are enrolled in an appropriate vocational rehabilitation program—cash payments can continue for a certain period of time.

**Expedited Reinstatement (EXR):** *Safety Net*—a five year period of time from when you lose eligibility for SSI or SSDI due to work—You may be able to restart cash benefits without a new application if you should become unable to earn SGA due to original disabling condition.

**Ticket to Work:** Social Security will invest \$\$\$ in your potential as an earner to the tune of about \$23,000 worth of vocational services and training from approved providers called Employment Networks. **A vastly underutilized resource!**

### Other Incentives:

\***Medicaid Buy-In for working people with disabilities (MBI-WPD):** Buy into Medicaid coverage without spend-downs or premiums (for the foreseeable future)—if you are otherwise eligible for SSI/SSDI because of a disability and other requirements you can earn up to \$55,476/year and maintain Medicaid.

### **!!! Quick Wisdom for SSI & SSDI Beneficiaries:**

**Always report your earned and unearned income to SSA!!!**

\* **See page 4 for more information and assistance.**