

# DDS SELF DETERMINATION NEWSLETTER

September, 2008

## Employment and Benefits

The last issue of this newsletter focused on employment as a fundamental component of self determination. We learned that jobs often influence and shape the quality of our lives and that "It's not easy to lead a self-determined lifestyle and have the kind of life you want when you are poor, underemployed, or employed at a job that is not satisfying."

For people with disabilities, thinking about work often involves thinking about benefits too. It helps to have an understanding of what benefits you receive and how employment will affect them. In the past, people literally had to choose between getting a job and receiving necessary services. The system is more flexible now, though it is no less complex.

### What are the most common disability benefits programs?

#### SSDI

Social Security Disability Insurance (SSDI) provides cash benefits to people who are blind or have a disability. This program is available to people who have worked and paid Social Security taxes for a long enough period of time. SSDI may be received by the worker, the worker's widow or widower, a surviving divorced spouse, or the worker's child with a disability.

#### SSI

Supplemental Security Income (SSI) offers a monthly cash benefit to people who are older, blind, or have a disability; and have limited work history, income, and resources.

#### Medicaid for the Employed

##### Disabled

Medicaid for the Employed Disabled was specifically created so that people would not have to choose between working and receiving health care or support programs. Far from the poverty programs of the past, this program encourages success. The income and asset limits for Medicaid for the Employed Disabled are high enough to make work a real possibility.

**There are also lots of other benefits that people with disabilities may receive. It can be confusing!**

There are people knowledgeable about the entire benefits picture who can look at an individual's situation in detail and give information needed to make employment decisions. Read on to learn more about this important resource!

#### Inside this issue:

<b>Employment &amp; Benefits</b>	1
<b>Find A Benefit Specialist</b>	2
<b>Success Story</b>	3
<b>Work Incentives</b>	4
<b>More Work Incentives</b>	5
<b>Tradeoffs</b>	6
<b>Benefits and Aging Just in Time</b>	7
<b>Self Direction News</b>	8

#### Editors

**Sheryl Kemp**  
**Beth McArthur**  
**Gregory McMahon**  
**Beth Aura Miller**  
**Mickey Verno**  
**Robin Wood**

#### Guest Writers

**Siobhan Morgan**  
**&**  
**CONNECT-ABILITY**



## FIND A BENEFITS SPECIALIST

Community Work Incentive Coordinators (better known as Benefits Specialists) provide individualized counseling for people who receive Social Security Disability Insurance (SSDI) payments and/or Supplemental Security Income (SSI). Their purpose is to explain how work may allow you to have more money, share your talents with your community, feel good about yourself, and become more independent.

A Benefits Specialist can provide:

- Specific information on the work incentives available to Social Security recipients to support them through their transition into successful work.
- Examples of how you can achieve greater income and build a financial future when you have a combination of earnings and benefits, or earnings alone.
- A review of your benefits and services to help you maximize your independence.
- Follow-up services after you return to work.

## LOCAL BENEFIT SPECIALISTS

### CENTRAL OFFICE

Amy Porter, Project Director 860-424-4864  
 Joyce Armstrong, Project Coordinator, Senior Benefits Consultant, 860-424-4849  
 Nora Bishop, Ticket Coordinator 860-424-5047

### TOLL FREE NUMBER

Connect to Work Center Central Office number **1-800-773-4636**

Each Community Work Incentive Coordinator is assigned to specific BRS district and local offices as follows:

#### **Maggie Boyce** - 860-612-3571

Primary BRS office New Britain. Also covers consumers served by the following BRS office (s): Meriden. Covers Spanish speaking consumers served by BRS offices in: Bridgeport, Middletown, Stamford including Norwalk, New Haven, including Ansonia, and New Britain.

#### **Rosalia Cruz** - 860-723-1412

Primary BRS office Hartford. Also covers consumers served by the following BRS offices: East Hartford and Manchester, including Willimantic. Covers Spanish-speaking consumers served by the BRS offices in: Hartford, East Hartford, Enfield, Manchester, Norwich/Willimantic, Dayville, Waterbury and Torrington.

#### **Clare LaCourse** - 860-439-7674 New London; 860-859-5735 Norwich

Primary BRS office New London. Also covers consumers served by the following BRS offices: Norwich and Dayville.

#### **Robert Adriani** - 203-551-5520

Primary BRS office Bridgeport. Also covers consumers served by the Stamford office, including Norwalk.

#### **Gerald Heard** - 203-974-3027

Primary BRS office New Haven, including Ansonia area.

#### **Tracy Perugini** - 203-578-4557

Primary BRS office Waterbury. Also covers consumers in Danbury, Brookfield and Torrington offices.

#### **Lisa O'Connor** - 860-723-1443

Primary BRS office Hartford. Also covers consumers in Enfield, Middletown, Bristol, Farmington and New Britain over flow.

## Joyce Rivers Talks to a Benefits Specialist

Joyce Rivers first heard about the DSS Benefits Specialists at a Self Advocacy Conference. She liked what the speaker had to say about making more money, but she worried about losing the supports she received from the Department of Developmental Services (DDS) and she didn't want to worry about not having a SSI check available each month, so she didn't do anything about what she learned right away.

Then, at a DDS Self Advocacy Coordinator meeting, she was reminded that self determination means making informed decisions and taking risks. To Joyce, this meant she had to learn more about the Benefits Specialist she had heard about in the past.

Joyce made an appointment with the Benefits Specialist located in her area. She prepared for the meeting by gathering and organizing information about her financial supports. This included information about the supports and services she receives from DDS, information about her Medicaid and Social Security benefits, and information about her current job. She also organized other important support information about things like rent subsidy and food stamps.

At the meeting, Joyce asked specific questions that such as, "If I make more money, will I lose the money for my support staff?" and "What will happen if I lose my job?"

The information that the benefits specialist provided was complex. However, Joyce was encouraged to ask lots of questions and the benefits specialist was patient and careful in helping her understand what she needed to know.

Joyce left the meeting with a big smile on her face. She felt confident that she could make more money without putting her dreams for her future at risk. She knew that going forward things would be different from what they were right now, but that would be a good thing because it meant things would be even better than they are now!

Joyce encourages other people with disabilities to talk to a benefits specialist, too. She says, "You'll be glad you did!"



**Joyce Rivers and Carol Grabbe are two people who are glad they spoke with a DSS benefits counselor.**

**It's easy! You can do it too!**

## Employment Work Incentives

Having everything you want in life is not always easy. There are so many things that need to happen to make it what you really want. Being able to advocate for yourself is the first step to making what you want in life to happen! Taking steps to understand all your supports and benefits helps you to be a good advocate. To find, get, and keep a job means you need to know all the supports you have and figuring out if they work best for you.

How much do you really know about the supports and benefits you receive? Be an advocate and figure out all your supports and how they work together to make things in your life happen.

Most people only think about the typical benefits they receive like Title 19, SSI, and funds from DDS. Did you know there may be other funds you could be receiving? Check to see if you qualify for food stamp, SSI Work Incentives for persons with disabilities, PASS (Plan for Achieving Self Supports), IRWE (Impairment Related Work Expenses) and/or BWE (Blind Work Expense). It is important to know what is available from the State of Connecticut and from the federal government when it comes to benefits. Don't forget about natural supports-the people around you who "naturally" support you and there is no money involved. We all benefit from co-workers or natural supports assisting us.

If you are trying to find, get, and keep a job, you may be eligible for one of the work incentive programs. This is just a quick overview of some of the programs available that you might be eligible for

and able to access. Combining your benefits, paid supports and natural supports in creative ways can make more things happen in your life in the way you want them to.

### **Work Incentives for Persons with Disabilities:**

This program allows persons with a disability to engage in employment without risking eligibility for needed medical services through the Medicaid program. The program also allows certain individuals to keep other necessary services needed to remain employed. In general, an eligible person with a disabling condition who is employed can qualify for Medicaid without the use of spenddown while earning income in excess of traditional income limits.

**PASS:** A plan for achieving self-support (PASS) is a plan for your future. A PASS lets you use your income or other things you own to help you reach your work goals. For example, you could set aside money to go to school to get specialized training for a job or to start a business. The job you want should allow you to earn enough to reduce or eliminate your need for benefits provided under both the Social Security and Supplemental Security Income (SSI) programs. A PASS plan is meant to help you get items, services, or skills you need to reach your goals.

**IRWE:** Because of your disability/impairment, you may have to pay for certain items so you can work. In most cases, Social Security can deduct the out-of-pocket costs of these items, which we call impairment-related work expenses (IRWE), from the amount of earnings Social Security uses to figure your SSI

## Employment Work Incentives continued...

benefit. This means that they do not reduce your SSI benefit as much because Social Security does not count all of your earnings.

**BWE:** Social Security provides benefits if you are legally blind. Social Security does not count any earned income that you use to meet expenses that are needed to earn that income when deciding your SSI eligibility and your payment amount. To qualify you must be receiving SSI payments due to blindness.

The BWE items do not have to be related to your blindness. When Social Security figures your SSI payment amount, they treat items as BWE instead of IRWE. They do it this way because it always results in a higher SSI payment amount for you. Examples of BWE are:

- Service animal expenses
- Transportation to and from work
- Federal, state, and local income taxes
- Social Security taxes
- Attendant care services
- Visual and sensory aids
- Translation of materials into Braille
- Professional association fees, and
- Union dues.

These are just a few benefits that not everyone thinks about when they are working to make their life happen. Combining your benefits, paid supports and natural supports in creative ways can assist you in having a real job for real pay!

Below are websites to help you start being an advocate and learning more about the benefits that could assist you. You may also want to review your supports and benefits with a DSS Benefits Specialist.

### Helpful Websites:

- [www.socialsecurity.gov/disabilityresearch](http://www.socialsecurity.gov/disabilityresearch)
- [www.socialsecurity.gov/redbook](http://www.socialsecurity.gov/redbook)
- [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work)
- <http://www.ssa.gov/disability/>
- <http://www.ssa.gov/ssi/>
- <http://www.dss.state.ct.us/divs/medemp.htm>



## CONNECT-ABILITY: HELPING TO UNDERSTAND THE TRADEOFFS

At Connect-Ability, we understand why you might be reluctant to seek employment. We acknowledge the difficulties, but also want to make you aware of new opportunities so you can make the decision that is right for you.

- **Fear v. Information** - Fear of losing eligibility for cash benefits and support programs can stop you from even considering employment. This fear can be reduced by learning how you can actually work and maintain benefits, or even work your way off of benefits over time.
- **Reduction of SSI Benefits v. More Money** - If you are working, even part-time, you must report your earnings to the Social Security Administration. Even though your cash benefit will be gradually reduced the more you earn, it will not be reduced dollar-for-dollar. Therefore, your income will be higher if you work than if you don't.
- **Loss of SSDI Benefits v. More Money** - If you are working, even part-time, you must report your earnings to the Social Security Administration. Once you reach the level of Substantial Gainful Activity (SGA) (monthly income, which goes up each year), you may lose your cash benefit. There are ways, of using disability-related and work-related expenses so that you can still receive Social Security even if your income is over the SGA amount.
- **Loss of Medicaid v. Access to Medicaid** - If you are already on Medicaid and go to work, it is likely that you will become eligible for Medicaid for the Employed Disabled, which provides exactly the same coverage as regular Medicaid. If you have not been Medicaid eligible in the past, working may give you access to Medicaid services. The income limit is \$75,000 per year. The asset limit is \$10,000 if you are single and \$15,000 if you are married.
- **The Same Paperwork v. More Paperwork** - Unfortunately, all benefits require ongoing paperwork and periodic redetermination. Working while maintaining benefits will increase the burden of paperwork. If you keep good records, the load is manageable, but it is another thing to do.
- **Spending Time Being Disabled v. Spending Time Working** - Having a disability often involves coordinating supports, interacting with insurance companies and other bureaucracies, investigating equipment or treatment options, going to appointments, and caring for personal needs. It is natural to wonder how you will fit work into your busy life. Not everybody can do everything, but a surprising number of people do juggle significant part-time and sometimes full-time jobs along with all of their other responsibilities. And simply having something to focus on each day can make dealing with those disability issues a little easier.

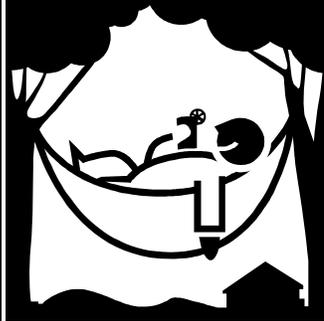
Everything we do in life involves looking at the tradeoffs. To make something better over here we may have to sacrifice a little over there. Recognize that your concerns are valid and then get the information you need to address them. Only then will you be able to make informed decisions.

Dependency on benefits  
stifles self determination.

Fear of losing benefits  
locks individuals into thinking about  
how to maintain a current lifestyle  
rather than focusing on how things  
can be different in the future.

## BENEFITS AND AGING

**How do  
my benefits  
affect  
my  
retirement?**



### **A Benefits CheckUp®**

As more people are living on limited incomes, BenefitsCheckUp® is a resource that can help self-advocates 55 and older. Make sure you are getting all the benefits for which you are eligible.

### **What is BenefitsCheckUp® ?**

BenefitsCheckUp® is the nation's most comprehensive Web-based service to screen for over 1,550 benefits programs available to **those 55 and over**. This Website was launched by the National Council on Aging (NCOA) in 2001.

### **What can a BenefitsCheckUp® do for me?**

BenefitsCheckUp® will tell you if you are eligible for any additional federal, state or local benefits such as heating assistance, prescription saving programs, housing/rent, meal programs, food stamps, legal services, medical costs, in-home services, tax relief, veteran's benefits, and employment programs.

### **How much does it cost?**

BenefitsCheckUp® is a free and private service.

### **How do I get started ?**

- You can go to BenefitsCheckUp Website.
- You can contact your local **Area Agencies on Aging**.
- You can ask family members, friends or an organization you are working with to help you.

Check out the DSS Events Calendar for a BenefitsCheckUp® in your town.

### **What Information do I need to get started?**

- ◆ State and Zip Code
- ◆ Date of Birth for self and spouse
- ◆ Type of home you live in
- ◆ Length of time in home
- ◆ Veteran Status for you or your spouse
- ◆ Names of the prescription medication you are taking
- ◆ Current income and assets
- ◆ Estimates of current expenses (rent, phone bill, medical expenses, etc.)

**INFORMATION  
IS  
POWER!**

**USE  
YOUR  
BENEFITS  
WISELY!**



## Just In Time-Self-Direction News

### Fiscal Intermediary Change

The department is terminating its contract for fiscal intermediary (FI) services with Public Partnerships, LLC (PPL) on October 31, 2008. PPL is providing FI services to 384 people, 106 of whom self direct some portion of their services. The department will not add another fiscal intermediary at this time. Both Sunset Shores and Allied Community Resources are prepared to support the people currently served by PPL. The department is confident that these two FIs can meet the Fiscal Intermediary needs of our consumers and staff.

The last PPL payroll for direct hire staff is the pay period **ending September 20, 2008**. All time sheets must be into PPL by September 22 to avoid any interruption in pay checks. The new FI will make the next payroll payments.

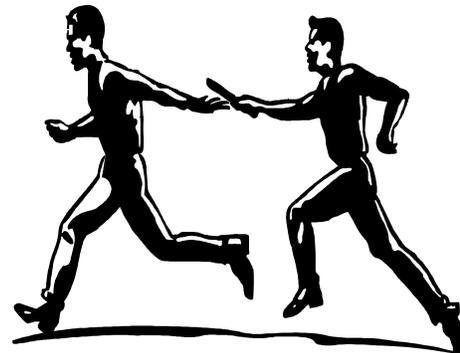
Individual Budgets without direct hire staff will continue to be paid by PPL until October 31, 2008. Your regional contacts will notify vendors who are affected by this change with the new FI.

Your regional contact for this fiscal intermediary transition is:

- ◆ NR - Jeanne Dumphy
- ◆ SR - Cres Secchiaroli
- ◆ WR - Pat Dillon

### False Claims Act

In August the department sent the DDS False Act Policy and Procedure to consumers and families who hire their own staff. Their employees will also get a copy of this policy and procedure from their fiscal intermediary. This is an important Department of Developmental Services (DDS) policy and procedure that affects consumers and families who hire their own staff. The policy and procedure are designed to prevent fraud, waste and abuse, and to protect anyone who reports an incident to DDS Legal and Government Affairs or DDS Medicaid Operations at



460 Capitol Avenue, Hartford, CT 06106.

Section 6032 of the False Claims Act requires agencies such as DDS which receive or make Medicaid program payments of more than \$5 million a year to have written policies about the *False Claims Act*. DDS is also required to give those policies to their employees, contractors and agents. We are informing all contractors, providers, fiscal intermediaries, DDS employees, and families who hire their own staff about this policy and procedure.

### IP 6 Database

The Citrix-based IP.6 is in production and ready for staff training and implementation. The SR held their first training session on August 13, 2008 and the NR and WR have scheduled training sessions in August. Each region has identified contact staff to coordinate the implementation of this new database application (SR: Chris Rich, NR: Stacie Silva and Nancy Stanford, WR: Renee D'Onfrio and Strelsa Hlinican. An IP.6 user manual and trainers guide are available on the J Drive, Case Manager Table of Contents, IP.6 Database. The Department has authorized the Operations Center and the IT department to convert the Citrix version of the IP.6 database into a web-based application and incorporate some additional functions to further streamline the workflow process. The IP 6 can be found on both the DDS intranet and the DDS internet.

## More Just In Time Self-Direction News



### Rewarding Work

Rewarding work is a website for people who are interested in hiring their own staff. Below there are tips for using this site. The department has purchased free subscriptions for DDS consumers and families.

#### Tips for using Rewarding Work

- 1) Go to [www.rewardingwork.org](http://www.rewardingwork.org). Click on "Looking to hire someone. Join Today!"
- 2) Establish an Account: Complete all fields marked with an asterisk (\*). Remember to check "Terms and Conditions."
  - In the Promo Code box, enter the code you received from the DDS regional office.
  - DDS NR 345231; DDS SR 813732; DDS WR 882733.
  - Click "Continue"
- 3) Applicant search: Enter your zip code. From the "Distance From Zip Code" pull-down menu, enter 10 or 20 miles
- 4) Click GET RESULTS. You will see a list of candidates who live near you. Most recent names are on top.
- 5) Click ADVANCED SEARCH to narrow your choices.
  - Click fields on the left to find the 2 or 3 characteristics most important to you, for example, "Does applicant have a valid driver's license"
  - Click on GET RESULTS at the bottom of the page.
  - Sort Results: Check up to 3 columns, such as City, Experience, and Certification
- 6) Click on UPDATE COLUMN OPTIONS for a quick overview of your choices.
- 7) Click on VIEW to see candidate's complete application.

For additional help, click "Tips on Searching" or contact your case manager or support broker.

Help is always available by email at [eparker@rewardingwork.org](mailto:eparker@rewardingwork.org) or by calling toll-free: 1-866-212-WORK (9675)

### Roommate Matching Service

CT DDS has purchased access to an online roommate service, sponsored by The Arc of Indiana. The service, called *Roommates*, provides case managers with an easy online tool to help people served by DDS find others with disabilities who seek a housing solution.

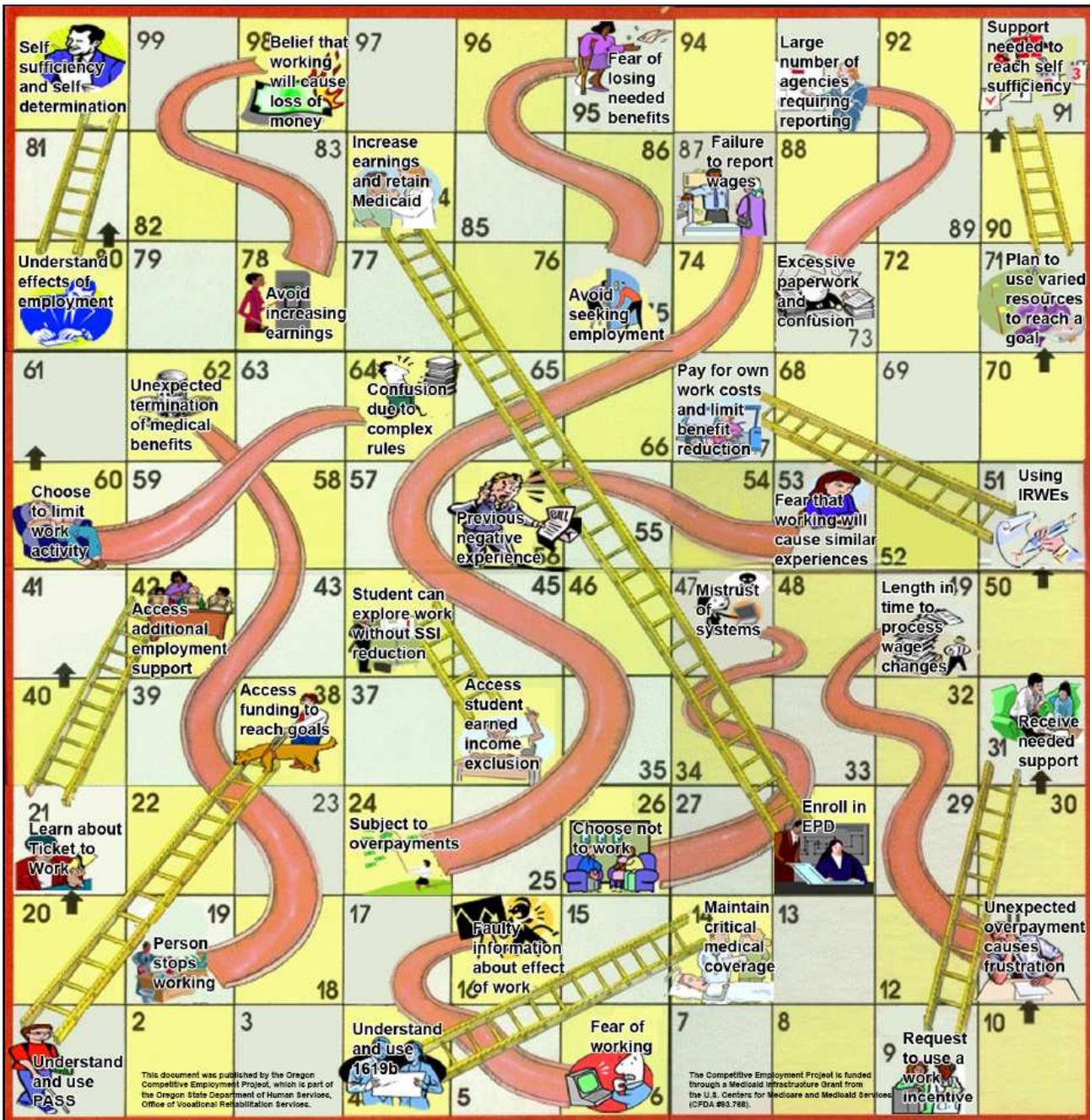
What is *Roommates*?

Roommates matches a person with disabilities with other people with disabilities in Connecticut who are either:

- Seeking one or more roommates who have an interest in getting together to buy or rent an apartment, condo, or house
- Seeking one or more roommates to share a house or apartment a person already has..

Roommates is a safe method to find others seeking a housing solution. No identifying information is shared online and only preapproved individuals can use the service. Contact information is shared only after people have expressed an interest in learning more about a listing. It is then up to the parties to connect.

It is anticipated that official online use of the *Roommates* service will begin on September 1, 2008. Questions about *Roommates* can be directed to Robin Wood, [robin.wood.@ct.gov](mailto:robin.wood.@ct.gov).



People with disabilities have a lot of issues to deal with when they think about going to work, or making more money in their current job. There are confusing rules, difficult reporting needs and a lot of myths about what will happen to important benefits if you work. There are many state-specific and federal programs to assist people to stay at work or advance in their current job, or to return to work! Benefit Specialists help people “climb the ladders” in their work by using the right work incentives in the best way. They also help keep people away from “chutes” like loss of job or benefits, overpayments or other unexpected events.

For more information on the Connect to Work Center’s Work Incentives Planning and Assistance Project Contact 800-773-4636