

DDS/BRS/CSDE EMPLOYMENT PILOT

Students exiting high school in June 2013

The purpose of the Transition from School to Work Pilot was to prepare young adults with intellectual disabilities to earn a living wage and obtain gainful employment. By providing an array of employment supports through state agency and community collaboration, this pilot sought to demonstrate best practices in transition to employment services and increased employment outcomes for students with intellectual disabilities.

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DDS/BRS/CSDE EMPLOYMENT PILOT

Students exiting high school in June 2013

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EXECUTIVE SUMMARY

This Executive Summary was written to introduce the pilot to all of the partners and is written in future tense because it is about work that would occur over the course of the pilot.

TRANSITION FROM SCHOOL TO WORK PILOT

EXECUTIVE SUMMARY

The Department of Developmental Services (DDS) has embraced the Employment First Initiative Policy (Policy No. I.C.5.PO.001) to improve employment outcomes for individuals with intellectual disabilities in a fully integrated community setting. DDS, the Bureau of Rehabilitation Services (BRS) and the State Department of Education (SDE) will assist in identifying an array of supports including additional agencies, family, community, and natural supports that will sustain young adults in this endeavor, a collaborative effort is underway that will assist students in gaining employment prior to exiting high school.

DDS, BRS and SDE will work to identify high school students with intellectual disabilities who are pursuing competitive employment, as a transition goal, and who will exit special education in June of 2013, who are consumers of DDS and are Medicaid eligible, and who are also being referred to BRS. The student's Local Education Agency (LEA) will be an integral partner in identifying students and as part of the team will support their vocational goals. The pilot will identify 3 students each from the North, South, and West DDS/BRS regions for a total of 9 students by January of 2012. The student's team will work together to develop a collaborative transition plan to assist each student to reach the goal of achieving real work for real pay upon graduation. The Institute for Community Inclusion staff will work alongside DDS, BRS and LEA staff as part of an inter-agency team to assist in the identification of specific employment activities, agency roles and funding responsibilities.

The process of moving towards a successful employment outcome will begin with the identification of students and the school districts that agree to work on this pilot. Once identified, the student and family will be contacted to determine their interest in participating in the pilot and to obtain the necessary commitments to be involved in the pilot. A referral will then be made to BRS from either the LEA or DDS representative no later than the end of March 2012 in order for BRS to work with the student to move towards BRS eligibility and related career planning. BRS will request the DDS "long-term sign-off" for future DDS supports. BRS will work with the LEA, DDS and the student to identify a community rehabilitation provider (CRP) who will work with the student on job development and placement in order to be working through the summer of 2012. Services and supports for summer employment will be developed by BRS. After the completion of a successful summer employment experience the LEA will pick up the supports for a continuation of employment throughout the students last year of school 2012/2013.

Upon graduation in June of 2013, DDS will fund the ongoing supports necessary through the community rehabilitation provider or other sources, such as natural supports from the employer or individual supports hired and managed by the employee. BRS, CRP's, and/or DDS will work with employers to provide technical assistance and develop an individualized ongoing support plan, inclusive of natural on the job supports, for the pilot graduates.

By the end of 2013 a summary of best practices and data will be shared with all partners to determine if this pilot has achieved a greater employment outcome for the 9 participating students than for previous DDS students who have not had employment opportunities with adult agency involvement prior to graduation.

OVERVIEW

This Overview was written to provide information about the pilot to all of the partners and is written in future tense because it is about work that would occur over the course of the pilot.

Vision: The vision of the Transition from School to Work Pilot is for young adults with intellectual disabilities to achieve full citizenship through improved employment outcomes by entering the state's workforce with competitive jobs when exiting high school at age 21.

Purpose: The purpose of the Transition from School to Work Pilot is to prepare young adults with intellectual disabilities to earn a living wage and obtain gainful employment. By providing an array of employment supports through state agency and community collaboration, this pilot seeks to demonstrate best practices in transition to employment services and increased employment outcomes for students with intellectual disabilities.

Overview: (Please refer to the Executive Summary)

This pilot is a collaboration between the State of Connecticut Department of Developmental Services (DDS) and the State of Connecticut Bureau of Rehabilitation Services (BRS) in conjunction with the CT State Department of Education (SDE) to increase employment outcomes for students with intellectual disabilities who are exiting school by June 2013 at age 21. The pilot will identify three students from each of the North, South, and West DDS/BRS regions for a total of nine students. *[Four (4) students were identified in the North region for a total of 10 students.]* All students will be DDS consumers who have Medicaid / Title 19 or are in the process of becoming eligible for Medicaid. All students will be referred to BRS.

Institute for Community Inclusion (ICI) Consultants will work alongside DDS, BRS and the Local Education Agency (LEA) staff as part of an inter-agency team to assist in the identification of specific employment planning, activities, supports and services, agency roles and funding responsibilities. *[ICI consultant contracts ended June 2012.]*

See Appendix A for full Project Overview.

PARTICIPANTS

Department of Developmental Services (DDS) Transition Coordinators and Case Managers identified students exiting high school in June 2013. The students and parents were given information about the pilot and asked if they would be interested in participating with the expectation that the student would be competitively employed by the end of the pilot.

Students and families identified for this pilot were expected to meet the following criteria:

- **Student:**
 - Has expressed the desire to work competitively (i.e., a job in the community; student hired by the company at prevailing wages and benefits)
 - May need long-term ongoing support to maintain employment, inclusive of natural supports
 - Has an Individualized Education Program (IEP) that reflects a Post-School Outcome Goal Statement (PSOGS) and corresponding annual goals and objectives to obtain competitive employment
 - Has had some community-based work experiences and identified at least one clear career interest area
 - Is willing to work on developing the necessary job skills, strategies for success and developing independence on the job (with job coach fading)
 - Is willing to follow through, with support, on all necessary meetings and paperwork related to obtaining employment, including input on choosing a provider
 - Is willing to work in the summer and throughout the school year

- **Family: (Parents/Guardians)**
 - Have indicated that they prefer their son/daughter/guardian to have a competitive job, with supports, as part of his/her transition to adult life
 - Are willing to participate in career planning activities including networking to assist the student in finding job leads
 - Are willing to partner with school personnel and community rehabilitation providers / adult service providers to reinforce skills training and strategies for success on the job
 - Agree to have job coaches from the school or community rehabilitation providers/ adult service providers fading from initial training on the job to check in visits as the student becomes more independent
 - Willing to support the follow through (e.g., paperwork, meetings) necessary for all funding sources, agencies and employers, including input on choosing a community rehabilitation provider/adult service provider.

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- Are willing to support the student in obtaining transportation and meeting required work hours
- Are willing to support the student working in the summer as well as throughout the school year

DDS Transition Coordinators and Case Managers then met with BRS Counselors, Supervisors and Directors to identify school districts that historically supported competitive employment for students with intellectual disabilities. BRS, DDS and ICI chose a group of potential participants from this pool, and scheduled interviews with the students, parents and school districts personnel.

After completing the interviews, 4 students were chosen to participate in the North region, 3 students in the South region and 3 students in the Western region.

See Appendix A Project Overview for criteria for all members of the project.

DATA COLLECTION

DATA COLLECTION TOOL

Information about each of the 10 participants was collected by the DDS Transition Coordinator or Case Manager and the BRS Counselor using a standard set of questions (Data Collection Tool).

See Appendix B.

FINAL EVALUATION SURVEY FOR LOCAL EDUCATIONAL AGENCIES (LEAs)

Information was collected through an electronic survey from the Directors of Special Education, teachers and/or service providers of each of the 10 students selected to participate in the Pilot.

See Appendix C.

BENCHMARKS

Benchmarks were developed for each calendar quarter beginning January 2012 and ending June 2013. These benchmarks were intended as guidance for the regional teams and provided a format for reporting outcomes during quarterly pilot team meetings and conference calls.

See Appendix D.

PILOT TEAM MEETINGS AND FOLLOW-UP CONFERENCE CALLS

Pilot team members included staff from DDS, BRS and CSDE.

DDS	Regional Managers Transition Coordinators Case Managers	BRS	Central Office Consultant District Directors Supervisors Counselors Employment Consultants
CSDE	Central Office Consultant		

These team members met at least quarterly in person or via conference call. Additional meetings were held with the local school districts, students, parents, and community rehabilitation providers. These meetings served to both gather information about the individual student and plan for employment and employment related supports.

PILOT PARTICIPANT INFORMATION CHART

The CSDE Consultant developed and maintained a chart outlining the following information for each pilot participant:

1. Student Name
2. School District
3. Contact Date
4. School District Director & Contact Information
5. School Special Education Teacher/ Vocational Coordinator
6. BRS Counselor & Eligibility Status
7. DDS Region, Transition Coordinator, Case Manager
8. Initial Team Meeting Date

See Appendix E.

MEETING MINUTES

Minutes of the Pilot Team meetings were distributed to all parties. In the initial phases of this pilot, the minutes reflected decisions made by the group in regard to responsibilities and actions.

In the latter stages of the pilot, the minutes included benchmarks, a chart outlining student progress and emerging issues.

PILOT FINDINGS, RECOMMENDATIONS AND POLICY IMPLICATIONS

- Selection of Participants
 - **FINDING:** This pilot required Department of Developmental Services (DDS) to identify students earlier than they usually would for transition purposes.
 - ❖ DDS transition coordinators and case managers were asked to identify/recommend students for the Pilot with little information about their work experience and family support
 - ❖ There was confusion about the Employment First policy and referral process to the Bureau of Rehabilitation Services (BRS)
 - ❖ Some of the participants selected did not match the proposed criteria
 - **Recommendation:**
 - Develop clear materials about the DDS Employment First initiative for DDS Transition Coordinators, case managers, students and families
 - Include existing DDS/Employment First documents and information such as: 1) program eligibility, 2) when programs and funding begin, 3) definitions of the employment options; including related funding (e.g. individualized supported employment, group supported employment, day services, etc.), 4) options to blend DDS programs and funding, 5) any consequences related to specific programs and, 6) any incentives for participating in a particular program
 - ***Policy Implications:***
 - DDS will need to determine if they have the capacity or the ability to identify students during their next to last year of school, determine who will identify these students and if the criteria for pilot inclusion will change
 - Once materials are developed, DDS will need to disseminate them to families, schools and agencies early enough that all parties understand the information and prepare for the post-school transition
 - Through BRS/DDS collaborative meetings in each region and team meetings in school districts, BRS can continue to clarify the parameters surrounding eligibility and individualized services.

- Data Collection
 - **FINDING:** The data collection process appeared to work well.
 - **Recommendation:**
 - All pilot project team members have an opportunity to make suggestions about the data to be collected in future pilots
 - Preliminary data reports should be sent to team members at specific timeframes throughout the process
 - It may be helpful to collect survey information from families at the beginning and at the end of the pilot process
 - *Policy implications:* none

- Pilot Team Meetings
 - **FINDING:** Team meetings did not always include the appropriate participants.
 - **Recommendation:**
 - All group member roles and responsibilities should be defined and agreed upon from the beginning
 - School staff and providers should be included in all communications/meetings/sessions when possible and appropriate
 - *Policy Implications:*
 - Program design for future phases of this pilot may make it difficult to identify school and community provider representatives to participate in these meetings because it is based upon where appropriate students live and go to school
 - BRS staff should be commended for the level of commitment, professionalism and high quality brainstorming they brought to the meetings
 - School staff availability for meetings needs to be explored early and options developed if school district employees do not work over the summer
 - All team members need to commit to sending a back-up person or information when a team member is not available for a meeting

- Benefits Counseling:
 - **FINDING:** All families were referred but many did not actually meet with Benefits Specialists.
 - ❖ One participant found out there was a trust that could potentially jeopardize benefits
 - ❖ The Benefits Specialist can be useful in discussing a plan as well as work incentives
 - **Recommendation:**
 - Provide copies of *Real Work for Real Pay: A Benefits Guide for Individuals Served by DDS* to the student, family and school

district at the first PPT meeting attended by a DDS Transition Coordinator/ Educational Liaison

- See Appendix F4.
 - ***Policy Implications:***
 - N/A
 - **Recommendation:**
 - Benefits counseling is a prerequisite to a joint referral to BRS.
 - ***Policy Implications:***
 - BRS benefit specialists may not be able to accommodate everyone referred to BRS by DDS
 - The number of anticipated referrals would need to be identified on a yearly basis to determine capacity
- DDS referrals to BRS:
 - **FINDING:** Outside of the pilot participants, other transition-age students were referred to BRS by DDS Case Managers who understood that any consumer with a Level of Need (LON) of 1, 2, or 3 must go to BRS and pursue employment.
 - **Recommendation:**
 - Problem solving/consultation for referrals for this age consumer can be directed to the DDS Transition Coordinators and/or BRS counselor
 - DDS will clarify Employment First policy and funding implications if it is determined that a student is not ready for individualized supported employment or the student and/or parent opt for group supported employment or day services
 - ***Policy Implications:***
 - How will DDS present this information and will there be incentives if students choose to engage in individualized supported employment?
 - DDS to create a fact sheet on programs with blended funding
- School District Training:
 - **FINDING:** CT State Department of Education (CSDE) and several Local Education Agency (LEAs) identified the need for paraprofessionals to be trained as Job Coaches
 - ❖ Schools reported that 83% provided their own job coaching for students when they returned to the LEA in fall 2012
 - ❖ Information or TA is needed for schools regarding job coaches working outside of the regular school day
 - ❖ Information from employers and job coaches after summer employment in some cases did not match reports from school based work experiences

- Reports indicated some students were not working at a competitive rate
- **Recommendation:**
 - CSDE will explore with LEAs possible options for improving the skills and continuity of the job coaching for a student who will be working with a provider after exiting from high school (HS)
 - Schools could be referred to SERC to pursue this training
 - Links for Job Coaching webinars and online training courses could also be shared with school personnel
 - CT APSE can share other Job Development or Job Coaching training opportunities with CSDE
 - ***Policy Implications:***
 - CSDE and BRS will need to develop a dissemination plan for this information
- **FINDING:** School personnel identified an issue between schools and community rehabilitation providers with respecting boundaries for job development
 - ❖ Some schools felt the bulk of site development and job coaching was placed on the LEA
 - **Recommendation:**
 - School districts will become aware of and have access to regional job development networks currently attended by BRS, DDS, DMHAS, DCF and other agencies
 - School districts will be aware of and have access to job coaching and job development information and training through Connect-Ability, Connect-Ability e-Learning modules, APSE and SERC
 - Community rehabilitation providers, state agencies and school district personnel who do job development will use the same information and materials when contacting employers
 - ***Policy Implications:***
 - Some training currently contains information about agency processes that won't be relevant to school systems
 - These training resources will need to be modified for school districts
 - Pilot team members will need to develop a dissemination plan for school districts to access information about training, resources and job development networks
- **FINDING:** Information or TA is needed for schools regarding behavioral supports that are appropriate for the workplace

- **Recommendation:**
 - Identify providers who can work with school districts, BRS and DDS to provide functional behavioral assessments and behavioral supports
 - CSDE and LEAs to consider exploring an increase in job coaching responsibilities (and thus qualifications/hiring processes) to include more behavioral supports and interventions
 - The three state agencies need to collaborate to help develop a broader pool of skilled employment providers
 - ***Policy Implications:***
 - Common definitions, expectations, reporting and payment will need to be developed across all three systems
- Parent Support:
 - **FINDING:** Difficulty obtaining/providing/using transportation to and from work was a common theme.
 - **Recommendation:**
 - Pilot teams suggested starting travel training earlier and helping families understand why it is important and what exactly is involved in helping a student to become a more independent traveler
 - It could be helpful to connect pilot families with "mentor" families to help deescalate fears and concerns
 - ***Policy Implications:***
 - DDS and CSDE will need to provide parents with information about a continuum of transportation options
 - Parents will need sample budgets and training from DDS to understand the implications of travel options and other work-related expenses
 - BRS will need to be clear as to what transportation supports they are able to provide
 - **FINDING:** Parents didn't understand that competitive employment might not always be full-time or "fill" the participant's day.
 - **Recommendation:**
 - Help families understand how to support student during non-work time
 - Develop clear definitions of individualized supported employment, group supported employment and blended funding and distribute to all DDS staff, BRS staff, school districts, students and families so everyone is operating with the same expectations
 - Provide parents with information about individualized supported employment and the DDS Employment First initiative at the

initial contact and each milestone thereafter to help them understand the implications for their son or daughter and prepare for the transition from school to work

- Guidelines and best practices are developed and shared with LEAs for preparing students to be "job ready" by the time they exit high school
 - Examples of job ready skills include transportation, personal responsibility/independence and soft skills
 - ***Policy Implications:***
 - Developing and implementing this information will require information sharing, training and collaboration on a very broad scale
 - DDS will need to clearly define expectations and implications will need to be identified and shared with families, students, DDS staff, and BRS staff

APPENDIX A:

TRANSITION FROM SCHOOL TO WORK PILOT

OVERVIEW

Vision: The vision of the Transition from School to Work Pilot is for young adults with intellectual disabilities to achieve full citizenship through improved employment outcomes by entering the state's workforce with competitive jobs when exiting high school at age 21.

Purpose: The purpose of the Transition from School to Work Pilot is to prepare young adults with intellectual disabilities to earn a living wage and obtain gainful employment. By providing an array of employment supports through state agency and community collaboration, this pilot seeks to demonstrate best practices in transition to employment services and increased employment outcomes for students with intellectual disabilities.

Overview: (Please refer to the Executive Summary)

This pilot is a collaboration between the State of Connecticut Department of Developmental Services (DDS) and the State of Connecticut Bureau of Rehabilitation Services (BRS) in conjunction with the CT State Department of Education (SDE) to increase employment outcomes for students with intellectual disabilities who are exiting school by June 2013 at age 21. The pilot will identify 3 students from each of the North, South, and West DDS/BRS regions for a total of 9 students. All students will be DDS consumers who have Medicaid / Title 19 or are in the process of becoming eligible for Medicaid. All students will be referred to BRS.

Institute for Community Inclusion (ICI) Consultants will work alongside DDS, BRS and the Local Education Agency (LEA) staff as part of an inter-agency team to assist in the identification of specific employment planning, activities, supports and services, agency

roles and funding responsibilities.

I. Pilot Partners / Participation Criterion and Responsibilities:

- Students
- Family: Parents/Guardians
- LEA School staff: Transition Coordinators, Special Education Teachers and Administrators, Paraprofessionals and Vocational Education/Career personnel
- Community Rehabilitation Providers (CRP) (Adult Service Provider Agencies)
- DDS staff: Case Managers, Transition Coordinators, Self-Determination Directors, Operations personnel.
- BRS staff: Counselors, Supervisors, District Directors, Central Office Consultants

Student:

- Has expressed the desire to work competitively (a job in the community; student hired by the company at prevailing wages and benefits)
- May need long-term ongoing support to maintain employment inclusive of natural supports
- Has an Individualized Education Program (IEP) that reflects a Post-School Outcome Goal Statement and corresponding annual goals and objectives to obtain competitive employment
- Has had some community-based work experiences and identified at least one clear career interest area
- Is willing to work on developing the necessary job skills, strategies for success and developing independence on the job (with job coach fading)
- Is willing to follow through, with support, on all necessary meetings and paperwork related to obtaining employment, including input on choosing a provider
- Is willing to work in the summer and throughout the school year

Family: (Parents/Guardians)

- Have indicated that they prefer their son/daughter/guardian to have a competitive job, with supports, as part of his/her transition to adult life
- Are willing to participate in career planning activities including networking to assist the student in finding job leads
- Are willing to partner with school personnel and community rehabilitation providers / adult service providers to reinforce skills training and strategies for success on the job
- Agree to have job coaches from the school or community rehabilitation providers / adult service providers fading from initial training on the job to check in visits as the student becomes more independent
- Willing to support the follow through (e.g., paperwork, meetings) necessary for all funding sources, agencies and employers, including input on choosing a community rehabilitation provider/adult service provider.
- Are willing to support the student in obtaining future transportation and meeting required work hours
- Are willing to support the student working in the summer as well as throughout the school year

LEA School Staff:

- Willing to participate with students and parents in a career planning or person-centered planning process (e.g., MAPS, PATH, Vocational Profile)
- Able to provide community-based work experience
- Have assisted the student and the student's team to identify at least one career interest area and an appropriate related type of job
- Have trained job coaches who can provide systematic instruction on the job site and fading from the job site as the student gains independence during the 2012-13 school year
- Willing to partner with community rehabilitation providers/adult service providers

to collaborate and plan employment training and supports

- Willing to identify key team members for planning and have regularly scheduled team planning meetings for the student based on a case conference model. Meetings would be based on the school district's established schedules/ systems (e.g. typical team planning meetings/PPT schedule).

Community Rehabilitation Provider (CRP) (Adult Service Provider Agency)

- Have experience providing individualized Supported Employment services to students with Intellectual Disabilities
- Be a service provider for both DDS and BRS. In the case where an LEA may choose to use an outside agency, then this agency must also be a qualified transition/vocational service provider. (i.e. an "82")
- Willing to attend some of the case conference meetings during the school year
- Willing to partner with school staff to collaborate and plan employment training and supports
- Willing to provide services as well as consider CT Works and other community agencies as a potential resource for summer employment services

DDS Staff:

- Assist in identifying potential pilot candidates
- Be an integral part of the team planning meetings and case conferences
- Assist in identifying appropriate employment supports and resources
- Provide and submit Long Term Sign Off for funding commitment June 2013

BRS Staff:

- Assist in identifying potential pilot candidates
- Be an integral part of the team planning meetings and case conferences
- Work with team to identify appropriate employment supports and resources
- Develop services and supports for employment Summer 2012

II. Process / Timelines:

❖ *January-March 2012 (the year prior to the student's last year of school)*

Collaborative planning (e.g., career planning/person centered planning) with the student, family, school team, BRS counselor, and DDS staff, would occur to identify an appropriate job match and networking for job leads. Depending on the student's current IEP and annual PPT date, a PPT may be scheduled.

Student will be receiving or applied for Social Security and Medicaid.

Student will be referred to BRS no later than March 2012.

❖ *April-June 2012 (the spring prior to student's last year of school)*

DDS, BRS, school staff, student and family would collaborate to plan summer job placement and training based on the student's career planning. In some cases a work-based assessment or working interview that would lead to job placement might be considered.

BRS will work with the LEA staff, DDS staff, student and family to identify a Community Rehabilitation Provider to work with the student.

BRS would request the long-term sign off (see sample Supported Employment: Commitment of Ongoing Support) from the DDS representative for the student.

The DDS representative would submit the long-term sign off form to the Regional Planning and Resource Allocation Team (PRAT) for actual sign off and commitment of funds for long-term supports.

BRS will develop the services and supports for summer employment appropriate to the individual needs of the student.

❖ *July- August 2012 (the summer prior to the student's last year of school,)*

BRS/DDS would monitor summer employment with the Community Resource Provider or other identified provider of services and supports.

A case conference model would be used to discuss progress, the summer

experience and plan forward to develop the potential job if necessary.

❖ *September 2012-May 2013 (the student's last year of school)*

School staff would provide the student with job coaching in the same job or based on assessment and job matching information, develop a different opportunity. If a particular LEA chose to fund a Community Rehabilitation

Provider to deliver vocational services then it would be optimal to use the same provider if one was used successfully in the summer to provide the on-the-job supports.

A case conference model would be used to discuss student progress toward acquiring necessary job skills, independence on the job and a plan for fading job coach supports.

❖ *June 2013 (student exits from school)*

DDS would fund on going employment supports for the student in his/her job through the Community Rehabilitation Provider or other sources such as natural supports from the employer or individual supports hired and managed by the employee.

Collaborative/case conference team would meet to debrief on the outcomes for each student, review strengths and limitations of the process and work on the development of a "best practice" model for future collaboration of school to work outcomes.

III Data:

- Individual Employment Outcomes: Job attainment, wages, hours, career match.
- Best practices to bridge the gap between school and adult services: impact of partnerships and collaboration on employment related to maximizing resources, collaborative activities with case conference model, and seamless transition utilizing summer employment model and planned inter agency funding.

9/2/2013

Policy Implications: Summary of strategies used that resulted in transition to employment which can be developed into a proposed service model for exemplary employment transition services for youth with intellectual disabilities in CT.

APPENDIX B:

DATA COLLECTION TOOL

TRANSITION FROM SCHOOL TO WORK PROJECT

DATA COLLECTION

STUDENT INFORMATION:

What is the individual's Day Level of Need

What is the Primary Disability?

Secondary Disability?

Individual's Town of Residence

School District

School

Transition Program or Services

Were benefits counseling provided to the consumer/family Yes No

Work Incentives Used

Asset Development Tools

PREVIOUS CAREER EXPERIENCES:

Competitive Jobs

Employer

Employer

Job Description

Job Description

Hours

Wages

Hours

Wages

Employer incentives used Yes No

Employer incentives used Yes No

Supports / Accommodations

Supports / Accommodations

In school job experience Yes No

Community experience with school support Yes No

Community experience without school support Yes No

Volunteer experience Yes No

School credit earned for experience Yes No

Wages or stipends paid for experience Yes No

INITIAL PILOT PHASE

of Career Planning meetings

Team members attending

Community Provider hired: Job Developer/ Employment Consultant Job Coach

Working Evaluation performed/ Working Interview prior to job placement Yes No

Person Centered Career Planning process used Yes No

Student IEP, IPE and Assessments reviewed to determine if goals, services and activities are coordinated, complimentary and effective for planning next steps Yes No

Summer Employment attained Yes No

Other community resources coordinated by BRS for support Yes No

TRANSITION FROM SUMMER BRS COORDINATED SUPPORTS TO FALL SCHOOLS DISTRICT COORDINATED SUPPORTS

Was the transition back to school system support smooth Yes No

Did the student remain in the same job from summer Yes No or was another opportunity provided Yes No

Did school district pick up the job coaching through their own job coaches Yes No or hire the provider Yes No

Need for any additional support

TRANSITION FROM SCHOOL YEAR COORDINATED SUPPORTS TO POST SCHOOL DDS COORDINATED SUPPORTS:

Was there a non-interrupted funding stream and support from school to DDS Yes No

Did the process for long term sign off between DDS and BRS proceed smoothly Yes No

Did the student have paid employment upon exit/graduation from high school Yes No

If Yes:

Name of Employer Job Description

Career Match Other

Weekly Hours Wage Benefits

Level of Job Coach support at time of exit:

Employer provided natural supports Yes No

What employer incentives were used

What SSA work incentives were used:

Other asset building tools

PILOT SUMMARY:

What worked for this individual in this process

What worked in the collaborative inter-agency process

What were the most effective strategies

Challenges, barriers, Recommendations:

Recommendations for future best practices:

APPENDIX C:

FINAL EVALUATION SURVEY FOR LEAS

All 10 LEA's received an e-mailed survey with the questions listed below. This survey could be completed by multiple representatives of the LEA. Sixteen (16) responses were received. The responses from the survey were used to inform this report and are available upon request.

1. As the LEA liaison how were you included in this phase? What did you contribute to the process? (please check all that apply)
2. How did this initial phase mesh with student's current program, IEP services, courses, and plans for the next school year?
3. If the LEA was involved during any of the summer employment period, what was the role of the LEA?
4. Please describe any contact that you had with BRS, DDS or the Community Rehabilitation Provider (CRP) during the summer employment phase of this project:
5. Did the student remain in the same job from the summer?
6. Did the LEA pick up the job coaching through the CRP?
7. Did the LEA provide own job coaches?
8. Describe the student's transition from BRS/CRP back to the LEA support system:
9. Please describe any suggestions or recommendations to improve this part of the pilot project process:
10. What did the LEA observe regarding the student's summer experience that helped or hindered the student's progress regarding employment in his/her final year?
11. What improvements did the LEA observe in the student regarding his/her ability to succeed in competitive employment?
12. What changes did the LEA observe regarding the family's response to the student's competitive employment experience(s)?
13. What strategies were most effective in terms of moving the student and the family toward competitive employment for the student?
14. What recommendations can you provide for future best practices for a similar pilot project?

APPENDIX D:

BENCHMARKS

School to Work Pilot Benchmarks: January 2012 through June 2013

Student Name:

School:

DDS/BRS Region:

Completed by:

Time Frame	Benchmark	Date Completed
January February March 2012	<ul style="list-style-type: none"> ➤ Chosen as pilot participant. Letter sent / accepted. ➤ Initial team career planning meeting held. (Review IEP goals, person centered planning, assessments, prior work, job networking) ➤ Referred to BRS and determined eligible (10) ➤ Meeting with Benefits Specialist held 	2/3/12
April May June 2012	<ul style="list-style-type: none"> ➤ BRS Individualized Employment Plan (IPE) developed (12) ➤ DDS Long Term Sign Off Request submitted ➤ Community Resource Provider/Employment Consultant identified ➤ Team meeting held to plan for summer work (job placement / working evaluation or working interview) ➤ Coordination with LEA to include planning, assessment, relevant goals in student's 2012-13 IEP ➤ Coordination of summer supports and resources ➤ Identify school contact staff for summer 	

Time Frame	Benchmark	Date Completed
<p>July</p> <p>August</p> <p>September 2012</p>	<ul style="list-style-type: none"> ➤ Case conference meeting held with BRS / DDS/ CRP and available school staff to review and monitor summer employment activities ➤ Team meeting (including school staff) held to review summer employment activities, progress, problem resolution ➤ Team meeting to determine continued employment activities and supports for start of school year. Possible PPT held to review and revise IEP. 	

Time Frame	Benchmark	Date Completed
<p>October</p> <p>November</p> <p>December 2012</p>	<ul style="list-style-type: none"> ➤ Collaborative team meeting held to review progress and address problem resolution. Job site reporting forms shared. ➤ Plan for school to lead further job assessment if job placement not secured. ➤ Discussion of plan for fading of job supports for students in jobs. ➤ Plan for overlap with Community Resource Provider for students in jobs. ➤ Record quarterly Pilot Data. 	

Time Frame	Benchmark	Date Completed
January February March 2013	<ul style="list-style-type: none"> ➤ Collaborative team meeting held to review progress and address problem resolution to reach goal of job placement. Job site reporting forms shared. ➤ Review fade out plan for job coach support. Discuss transitioning of job coach supports from school to community resource provider. ➤ Review transportation, independent living and other supports needed post – grad for student. ➤ IEP Summary of Performance completed. ➤ Record quarterly Pilot Data. 	

Time Frame	Benchmark	Date Completed
April May June 2013	<ul style="list-style-type: none"> ➤ Collaborative team meeting held to review progress and address problem resolution. Job site reporting forms shared. ➤ Fade out plan for job coach support confirmed/reviewed. ➤ Transitioning of job supports to Community Resource Provider confirmed / reviewed. ➤ Finalize transportation and post-grad supports for student. ➤ Final collaborative team meeting to review Pilot and complete data. 	

*** A Collaborative team meeting for the purposes of this Pilot involves the Pilot partners that make up the core planning team for the student:

The student, parent/guardian, School Transition Coordinator, SPED Teacher/Case Manager, School Job Coach (when available), BRS counselor, BRS Employment Consultant (if involved), DDS Transition Coordinator, DDS Case Manager, and Community Resource Provider. Other critical team members may be identified and invited to meetings. The team meetings are based on the Case Conference Model used by B.R.S.

APPENDIX E:

PILOT PARTICIPATION INFORMATION CHART

Student Name	School District	Contact Date	School District Director & Contact Info	School Special Ed. Teacher/ Voc Coordinator	BRS Counselor & Eligibility Status	DDS Region, Transition Coordinator, Case Manger	Initial Team Meeting Date
[REDACTED]	Vernon (North Region)	12-20-11 RW ExS 1-4-12 –PB via email only – ExS	Patti Buell-860-870-6000 Patricia.Buell@vernonct.org Roger Wiley-860-870-3703 roger.wiley@vernonct.org	Joe Prignano Peter Lynch – NEXT STEPS (district program)	Allyson Kopie Status - 18	TC Mary Stark CM Chris Walsh-Brahoney	1/24/12; KARIN COMPLETED
[REDACTED]	Somers (North Region)	12-20-11 ExS	Mrs. Brandy Bunnell 860-749-2270 brandy.bunnell@somers.k12.ct.us	Sheri Yarrows	Allyson Kopie Status - 12	TC Mary Stark CM Lori Kowal (Rod Winstead – interim)	1/19/12; KARIN COMPLETED
[REDACTED]	New Britain (North Region)	1-10-12 ExS	Ann Carabillo 860-827-2234 carabillo@csdnb.org Ann Marie Niedzwicki niedzwie@csdnb.org	Ann Gale Limnios Project CLIMB (district program)	Alicia Kucharczyk Status – 12	TC Janet Wagner CM Rafael Guzman	2/1/12; KARIN COMPLETED
[REDACTED]	Southington (North Region)	1-5-12 ExS	Perri Murdica -860-628-3200, x308 pmurdica@southingtonschools.org	Nancy Chiero	Alicia Kucharczyk Status - 10	TC Janet Wagner CM Lyn Faro-Johnson	1/30/12; KARIN COMPLETED
[REDACTED]	New Haven (South Region)	1-4-12 ExS	Typhanie Jackson - 203-946-8990 typhanie.jackson@new-haven.k12.ct.us	Ilene Radin	Marie Geelan Status - 18	TC Barbara Poplawski CM Meg Krepinevich	1/24/12; Patti Clay COMPLETED
[REDACTED]	Middletown (South Region)	12-20-11 AP ExS 1-4-12 KW	Ann Perzan - 860-638-1428 perzana@mps1.org Mindy Otis - 860 638 1428 otism@mpsct.org	Kathy Wickham	Amy Fuentes Status - 18	TC Barbara Poplawski CM Don Marquis	1/31/12; Patti Clay COMPLETED

	Branford (South Region)	1-5-12 ExS	Charles Cicarella - 203-488-5000 ccicarella@branford.k12.ct.us	Jessica Parlan	Rick Dittberner Status - 12	TC Barbara Poplawski CM Julie Keefe	2/2/12 Patti Clay BRENDA COMPLETED
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APPENDIX E:

PILOT PARTICIPATION INFORMATION CHART (CONT'D)

Student Name	School District	Contact Date	School District Director & Contact Info	School Special Ed. Teacher/ Voc Coordinator	BRS Counselor	DDS Region, Transition Coordinator, Case Manger	Initial Team Meeting Date
	Bridgeport (West Region)	1-5-12 Email only ExS	Rob Arnold - 203-275-1309 RArnold@bridgeportedu.net	BPT – Mike Grappone RISE/CES – Terri Garrity (tuition program)	Holly Heaven Status - 18	TC Cindy Stevenson CM Marjorie Micklos	1/30/12; BRENDA COMPLETED
	Fairfield (West Region)	12-20-11 ExS	Andrea Leonardi - 203-255-8379 aleonardi@fairfield.k12.ct.us	George McMahon	Cindy Rafael Status - 18	TC Cindy Stevenson CM Elyse Sherman	1/11/12; KARIN COMPLETED
	Highlander Transition Academy - RSD #7 (West Region)	12-20-11 ExS	Paula Morabito - 860-379-8583 pmorabito@snet.net	Kim Riggott (district program)	Sheri Guererra Status - 18	TC Cindy Stevenson CM Peter Angelini	1/17/12; BRENDA COMPLETED

BRS Eligibility Status KEY -

- 00** Referral
- 02** Application
- 10** Eligible for BRS Services
- 12** IPE Written
- 18** IPE Implemented

APPENDIX F: FACT SHEETS

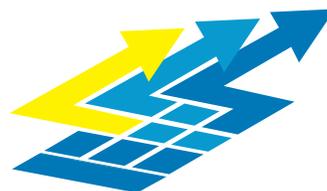
School to Employment Fact Sheet

One of the primary goals of secondary transition is to help prepare students for careers and employment. Research shows that paid employment while a student is still in school is the best indicator of paid employment as an adult (Fabian, 2007; Wagner, 2005).

DDS has adopted an Employment First Policy stating that employment opportunities in fully integrated work settings are the first priority for individuals with intellectual disabilities. (I.C.5. PO.001) Case managers developing Individual Plans for consumers who are 18 through 21 years of age with a Level of Need between one and three will include an employment outcome which contains reference to minimum or competitive wages.

How Can Schools, Families and Adult Agencies Work Together to Assist Students to Obtain Meaningful Employment?

- Presume employability. Ask “how” the student can become employed, not “if”
- Begin planning early (at least by age 15) using person centered planning and age appropriate transition assessments that are updated annually
- Work on “soft skills” such as communication, interpersonal and social skills that will transfer to the workplace
- Support student self-determination and self-advocacy skills
- Empower and enlist families and student support systems
- Include individualized employment goals in the student’s IEP related to achieving real work for real pay.
- Include community based learning such as career exploration, volunteering, on the job assessment, work experience and internship opportunities as transition services in the student’s IEP. These should start early and be based on the student’s preferences and interests.
- Support and encourage students to seek employment opportunities during the summer
- Strive for paid work experience in a job that is a good career match during a student’s last year of public schooling
- Network with school, family and community contacts for job opportunities
- Assist students to apply at age 18 to the Social Security Administration for Social Security Benefits and to the Dept. of Social Services for Medicaid/Title 19 (enroll in “Fee for Service/ Straight). Medicaid eligibility allows student to receive DDS vocational funding upon graduation. Utilize the DDS Helpline to assist with the Social Security Benefits and Title 19 application process.



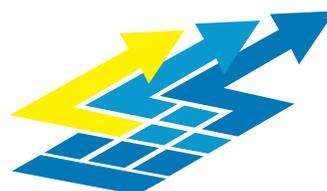
DDS Employment First Initiative
Real Work for Real Pay

- Connect with DDS as early as possible (at least by age 15). Discuss employment goals with your DDS Educational Liaison or Transition Coordinator and once assigned, your DDS Case Manager.
- Connect with BRS the year prior to graduation or exiting public school. If found eligible for services, discuss employment goals with your BRS counselor.
- Contact the Benefits Counselor in your area to discuss Social Security Work Incentives and the impact of wages on benefits.
www.ct.gov/connecttowork/cwp/view.asp?a=3493&q=414402
- Begin identifying adult provider agencies that offer services and supports for real work and real pay. Ask DDS and/or BRS and your school for information.
- Consult DDS about hiring and managing your own supports.
- Invite all adult agencies to school meetings discussing transition. Scheduled transition meetings, especially during the last year of public school, can help promote collaboration and commitment to employment outcomes.

On Your Own... Ways to Prepare for Employment

Have you decided you want to go to work and have a real job for real pay? If so, there are many things you can do to be part of your job search. Review the checklist below and get started!

- Check out the Consumer Corner on the DDS website and click on employment.** Here you will find helpful information including job resources and the DDS Employment Idol Videos showing DDS consumers in real jobs for real pay. *Consumer Corner:* www.dds.ct.gov/consumercorner/site/default.asp?ddsNav=|
- Talk to a DDS Self-Advocate Coordinator** to find out more about getting a job and the DDS services to help you. *Self Advocate Coordinators:* www.ct.gov/dds/cwp/view.asp?a=2050&q=332652
- Meet with your DDS Case Manager.** Tell them about the kind of job you want and ask any questions you may have about DDS employment services. They can also support you to talk to your provider about finding a job.
- List your work experience, volunteer experience and paid job history.** Share with your support team all the experiences you have had and any information on what you liked and what you did not like. List all your skills and strengths. Bring a resume and any letters of recommendation that you have. You can also ask for help to create a video resume of your work experiences to show potential employers your skills.
- Take the *Partners in Policymaking* Employment Course.** This is a free online self-study course to give you the practical skills needed to find a real job. www.partnersinpolicymaking.com/employment/index.html
- Explore jobs you are interested in.** Visit job sites and observe employees. Do some volunteer work in your areas of interest.
- Network. Start a list of personal and community contacts for jobs.** Most of us obtain jobs through people we know in our community and our personal lives. Tell people you know that you are interested in working. Think of relatives, friends and where they work as well as places you often visit. Be prepared to discuss ideas you may have about jobs to see if they can help.
- Take a course on “soft skills” to build interpersonal skills needed for job success.** The Epic 2 curriculum will be available in 2012 at www.connect-ability.com.
- Join organizations that promote employment.** APSE is one such organization that offers training and job leads through partnerships like GettingHired.com. www.gettinghired.com/apse/



DDS Employment First Initiative
Real Work for Real Pay

Real Work for Real Pay:

A Benefits Guide for Individuals Served by DDS



Rick Kugler and Cindy Thomas
Institute for Community Inclusion
University of Massachusetts Boston

2012 Edition

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www.communityinclusion.org

www.ct.gov/dds/cwp/view.asp?a=4189&Q=492536

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Why this booklet

If one were to advocate that people with disabilities deserve to be a meaningful part of the community, it would be hard to disagree. There are a number of services and supports that promote this mission that various stakeholders easily agree about. People with disabilities need support, housing, transportation, etc. However, when the topic of employment is discussed, conversations can become controversial. We all know that work can provide an individual with many tangible and intangible benefits, but is it really possible for folks with developmental disabilities? What happens to the disability and health care benefits that a person depends on?

There are a number of mistaken beliefs about how work will impact the life of a person with a disability. Family members and other support professionals who have helped a person with disabilities acquire support benefits have often found it an arduous process. They have concerns that the relationship between working and benefits is too complex and steeped in risk.

The reality is that when we talk about employment for people with disabilities, the conversation does not boil down to the dilemma of choosing to remain unemployed in order to keep benefits, or choosing to work and losing everything. When someone receives cash or other benefits from the government, there are various work rules, sometimes called “work incentives,” that allow them to keep some or all of their benefits as they transition to work. In most situations, people can start to work, see how things go, and still have their benefits to fall back on.

A life dependent solely on government benefits will be one of poverty. If people with disabilities are to live a productive and fulfilling life in society, they will need to become part of the workforce. Success in the workforce depends on attitude: the belief that people with disabilities can succeed and benefit from working.

The Connecticut Department of Developmental Services is strongly committed to an “employment first” initiative for people with disabilities. The guiding principle is to expect, encourage, and develop rewarding employment opportunities in integrated settings in the community. Earning competitive wages in these settings is to be considered the first option for working-age youth and adults, regardless of their disability.

Who this booklet is for

This booklet is for you if you are...

- a person who gets disability benefits
- the parent of a person who gets disability benefits
- a case manager
- an employment support professional
- someone else who supports a person with a disability

If you believe that work is a good idea but you have concerns about the financial impact of going to work, this booklet will help you start getting the answers you need to make informed decisions about employment.

This booklet will help you

- Increase your familiarity with basic information and terminology about disability-related cash, health, and other benefit programs
- Understand the relationship between Social Security (SSA) disability and health benefits when an individual goes to work
- Maximize options when an individual who receives benefits goes to work
- Identify resources that can support back-to-work efforts

Making good decisions requires access to good information. The purpose of this booklet is to give a practical introduction about the relationship between earnings and various benefit programs and how work incentives can help.

IMPORTANT NOTE: This guide was designed to provide a general overview of work incentives rules applicable to Connecticut that were in effect when this booklet was published (June 2012). Representatives from various federal and state agencies may interpret their regulations differently, so this booklet should not substitute for professional advocacy or legal advice.

Raising Expectations about Work

Legislation over the past 25 years has laid the foundation for people with disabilities to be a viable and productive part of the community. However, lack of information, complacency, and lingering stigma on the part of some, including people who could play a key role in providing needed support for people with disabilities involving work, have slowed progress toward full community integration and inclusion.

At some point or another, you have participated in or at least heard conversations about work and disability benefits. Do any of these statements sound familiar?

"A job might bring people a little extra money, but if the job doesn't have health benefits they won't be able to afford their medical bills..."

"I understand that if someone wants to work, they'd better work less than 20 hours a week or Social Security will take their benefits away..."

"A job might be a good idea. But what if the person works, loses his or her benefits, and then can't hold on to the job? What will happen then?"

"I heard that if someone works, they should keep their earnings under \$500 a month in order to keep their benefits..."

What these quotes all have in common is that they are a mixture of hearsay and inaccurate, out-of-date information. The effect of earnings on benefits depends on a number of factors, including the type of benefit, the amount someone earns, and, for some benefits systems, the length of time a person works. For example, if we look at the "20 hours a week" statement above, we would need to know what type of benefits the person receives, how much they earn per hour, and whether or not they incur disability-related expenses or have some form of special working situation. Only then can we determine what effect that job would have on benefits.

While different systems have different regulations, in general these rules are not designed to push people off benefits, but rather to provide support while people attempt to transition toward self-sufficiency.

There are a wide variety of viewpoints, issues, and concerns involving work for people with disabilities. Please take a look at the following considerations about employment. Whether you are a person with a disability who is considering work, a relative, a case manager, an employment provider, or a guardian, we encourage you to review these "talking points" as a way to guide a discussion on this topic. Exploring perceptions, values, and attitudes is an important start.

Why is work important to people with disabilities?

- Working in the community helps people overcome isolation. It creates opportunities for friendships and recreation, and promotes full inclusion. Work helps people establish their identity in the community.
- Work provides an opportunity for someone to learn new things and to develop skills and competencies, improving his or her overall level of functioning.
- Work promotes self-esteem and confidence.

- Real citizenship involves a meaningful connection to the social, political, and economic fabric of society. By becoming taxpayers, people with disabilities have a stronger voice in political matters.

What do you mean by employment?

- We are talking about jobs in the community at which people work side-by-side with people without disabilities and provide a valued service for employers and the community.
- People earn a prevailing wage. They have access to the same work-related benefits and opportunities for advancement as their counterparts without disabilities.
- Employment does not necessarily mean full-time or 9-5. There are a variety of ways that people can take their place in the workforce based on their interests and abilities as well as opportunities in the community.

What is the value of work beyond the paycheck?

- Increasing income through working gives people more choices, including where they live and how they spend their free time.
- Active participation in the workforce can promote financial security for people as they age.
- Perpetual poverty contributes to increased mortality and to overall poor physical and mental health.

Why is now a good time to start?

- Money for many social programs and supports is being cut, and economic recovery is uncertain. What is the future of Social Security and Medicare? Full dependency on government benefits has its risks too.
- If someone depends completely on benefits, he or she will remain perpetually poor. It is not a life of getting what one wants—it is a life of “getting by.” A paycheck increases choice and self-determination.
- The longer a person depends on disability benefits, the less likely they are to become self-sufficient. It is particularly crucial for young people to develop autonomy and a positive identity as a productive member of society.

What happens to benefits when someone begins to work?

- A popular misconception is that if people begin to earn income, they lose cash benefits, medical coverage, housing subsidies, and food stamps. This is not necessarily true. Earnings and benefits are NOT mutually exclusive.
- Many systems offer “work incentives.” These are special regulations that allow people to earn a certain amount, work for a certain period of time, and/or disregard some of their earnings before benefits are reduced or terminated.
- People who receive Supplemental Security Income (SSI) and other Social Security Disability benefits have “safety nets” which may allow people to regain benefits if they are unable to maintain employment.

- Healthcare is important to everyone. “Med-Connect” is a program that allows people with disabilities who work access to Medicaid coverage.

How can people succeed at competitive employment in the community?

- There are a number of traditional and non-traditional ways that people can join the workforce.
- The winning formula involves identifying the interests of the job seeker, finding or creating an employment opportunity that aligns with those interests, and then determining and implementing supports that will help the person stay on the job.
- Just like the general population, people with disabilities can succeed at self-employment and micro-enterprises.
- Employment service providers can successfully assist people with a wide range of disabilities to find and keep satisfying work. Please take a look at the following video to see some real life examples: www.ct.gov/dds/lib/dds/events_2009/dds_2009_sd.wmv

Bert

Bert is 18 years old and is a senior in high school. He struggles with academics but he likes to work with his hands, building and assembling things as well creating art work. He once won a school prize for building a miniature city.

His uncle, Sidney, runs a marina. It’s very busy there in the summer, and he’s thinking Bert could help him out on a part-time basis, doing routine maintenance on the boats and other tasks around the marina in July and August. Bert’s mother really likes the idea but she has concerns. Bert receives SSI, and his mother is afraid to risk losing his monthly SSI benefits for a part-time summer job.

After talking with Bert’s case manager, Bert’s mother finds out there are benefits specialists who can answer questions about earnings and benefits. She calls Connect-to-Work and arranges an appointment.

When they meet with the benefits specialist, they learn that when individuals who receive SSI go to work, their SSI check is reduced in relation to the earnings, but not terminated. In addition, since Bert is a student who is under 22 years of age, there is a special work incentive that will allow him to earn up to \$1,700 in gross earnings in any given month (up to \$6,840/year in 2012) without reducing his SSI check at all. Since Bert will be earning less than \$1,700 per month and his year-to-date earnings will be under \$6,840, his check will not be reduced at all.



Mila

Mila receives an SSDI check. She previously had two full-time jobs in retail that each lasted two months. While she likes to work, she had a lot of difficulty organizing her personal life around these jobs. Also, because of where she lives, transportation was difficult; it would sometimes take her almost two hours to get home after work. Mila ended up so exhausted from her commute that she had trouble performing at work, or she would show up to work unkempt because she was rushed in the morning trying to catch the bus.



Mila's representative payee, Lenny, is concerned that this on-and-off work activity will jeopardize Mila's benefits. Mila, however, feels strongly about having a job. They agree that the best plan is to try working part-time for a while and see how things go. Mila obtains a part-time job working at a school supply warehouse filling orders. In the interim, Lenny makes an appointment with Mila's claims representative at Social Security and persuades Mila to accompany him.

They find out that Mila has a nine-month **trial work period** where she gets to keep her full SSDI check, and her paycheck, regardless of what she earns. Based on the work she has done so far, Mila has five months left in her trial work period. The claims representative explains that after those five months are over, Mila can still be eligible for an SSDI check for at least three years if she is unable to earn over **substantial gainful activity**. In 2012, the substantial gainful activity amount for individuals with disabilities other than blindness is \$1,010. This amount can change annually.

The claims representative gives Mila and Lenny information about an additional safety net called **expedited reinstatement**. Even if Mila works enough to eventually lose her SSDI, she has a five-year period during which she can regain her SSDI if she is unable to maintain employment because of her disability. The claims representative emphasizes that Lenny must regularly report Mila's income to Social Security as she transitions back to work in order to avoid problems involving benefits.

The claims representative explains that Mila will keep her Medicare during the **trial work period** and the **extended period of eligibility** as well as for a number of years after. Mila also gets Medicaid benefits, so the claims representative recommends that Mila and Lenny go to the Department of Social Services to find out about how working may affect Mila's healthcare and eligibility for support services. He knows about a program called MED-Connect that allows people with disabilities who work access to Medicaid benefits, but wants to make sure that Mila and Lenny have all the facts.

The bottom line here is that if Mila continues to work part-time earning less than substantial gainful activity (SGA=\$1,010 in 2012) she will continue to receive SSDI. Plus she can remain eligible for healthcare as well. If she is able to earn more, say by working full-time at the warehouse, there are ways she can regain her benefits if she can't sustain that kind of work. There are also options available to ensure that she has health insurance coverage.

Work Incentive Fundamentals

The Basics of Disability Benefits and Work

Before we begin this section, let's take a look at some key fundamentals involving benefits and work:

- It is very important to know what benefit(s) a person receives. For example, earnings will affect an SSI check and SSDI check differently.
- Not all work incentives apply to both benefit programs.
- In the majority of situations, monthly gross earnings (pay before taxes) are used when calculating income for purposes of benefit eligibility.
- Reporting work activity to Social Security is required at all times.

Probably the most important thing to remember about work incentives is the guiding principle behind them. They are designed to encourage individuals who receive benefits to go to work.

Social Security pays benefits to people who have difficulty working because of a disability. Their definition of "disabled" is a medically determinable impairment that has lasted or is expected to last at least one year or result in death. One of the factors used to determine eligibility for these benefits is whether or not a person can engage in what's called Substantial Gainful Activity (SGA). This is a level of work activity that involves earnings and other considerations. Generally, people must have earnings that are less than SGA to be eligible. In 2012, the SGA level for individuals with disabilities is \$1,010 per month, and \$1,690 per month for those who are blind.

Social Security supports the efforts of Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) beneficiaries who want to work through a number of employment support provisions commonly referred to as work incentives. We will discuss the most commonly used incentives here. You may also want to see if the beneficiaries you are working with are eligible for counseling involving benefits and work incentives through the **Connect to Work Center:** (800) 773-4636. They may be able to provide individualized assistance to help an individual understand how earnings will impact their benefits.

At right is an overview of the relationship between key benefits and earnings.

Benefit	Eligibility Basics	Relation to Earnings
Supplemental Security Income	Has a disability Low income Resources under \$2000 Earnings below the Substantial Gainful Activity (SGA) level of \$1,010 at the time of application (does not apply to individuals who are blind)	SSI is reduced in proportion to an individual's income; as earnings increase, SSI decreases.
Social Security Disability Insurance (also Childhood Disability Benefits)	Has a disability Earnings below the SGA level of \$1,010 per month (\$1,690 for blind people) Based on contributions to Social Security through payroll earnings	People receive full SSDI or no SSDI depending on how long they work and how much they earn.
Medicaid	Has a disability & is between 18 & 65 Low income (may spend-down for eligibility) In CT, resources under \$1600 (\$10,000 for MED-Connect)	People who are eligible for SSI may retain Medicaid in excess of standard income limits. Working people with disabilities may also participate in MED-Connect.
Medicare	SSDI beneficiaries are eligible after a 24-month period Premiums required for Parts B and D	May retain coverage regardless of earnings based on continuing disability status and length of employment

Supplemental Security Income (SSI) and Work

These are benefits for people considered “disabled” by Social Security standards who have low incomes and low resources (less than \$2000). The amount of SSI someone is eligible for may vary based on his or her earned and unearned income and living situation. SSI cash benefits are adjusted in a ratio to other income; they decrease as earnings from work increase. When an individual goes to work, Social Security (SSA) uses gross earnings to decide how much to subtract from the SSI check. Here is how the amount is generally figured:

- The first \$20 in unearned income and then the first \$65 in earnings is excluded from gross earnings. This means SSA generally doesn’t count the first \$85 of income.
- Next, SSA takes the remaining figure and divides that by two. This means that for every \$2 of earnings, SSA only counts \$1.
- This total amount is “countable income.” It is subtracted from the amount of the original SSI check.
- The remaining amount is the person’s adjusted monthly SSI payment.

This means that for every \$2 the person’s pay increases, the SSI decreases only \$1. If the pay decreases for some reason, the SSI will increase in relation to it. If the person earns enough, eventually the SSI check will be reduced zero. This is often called the “break-even point.”

Unearned Income

Unearned Income is all income from sources other than earnings; for example, SSDI payments, unemployment benefits, lottery winnings, dividends, insurance proceeds, etc. After the \$20 exclusion, unearned income will reduce the SSI check dollar for dollar.

Going to Work on SSI

Lester is 29 years old and rents a room from his uncle. He also receives PCA services through Medicaid to help him get ready in the morning. Lester just began working 15 to 20 hours per week in the mailroom at a hospital, and earns \$10 per hour. His gross earnings are about \$715/month. Before he started working, he received an SSI check of \$698 each month. How will the earnings affect Lester’s SSI benefits?



MONTHLY INCOME PRIOR TO WORKING

SSI benefit	\$698.00
<u>Work earnings</u>	+0.00
Total income	\$698.00

MONTHLY INCOME ONCE LESTER IS WORKING

Step 1: Calculate countable income

Work earnings (gross)	\$715.00
<u>Earned & Unearned Exclusions</u>	- 85.00
Remaining	\$630.00
<u>Divide by 2</u>	÷ 2
Total countable income	\$315.00

Step 2: SSI Adjustment

SSI benefit	\$698.00
<u>Total countable income</u>	- 315.00
Adjusted SSI payment	\$383.00

Step 3: Total Income

Work earnings	\$ 715.00
<u>Adjusted SSI payment</u>	+ 383.00
Combined Income	\$1,098.00

Lester’s overall income is significantly higher when he is working. While his SSI check has been reduced, when his adjusted SSI payment and his earnings are added, his income is increased by \$400 per month to \$1,098. Because Lester is still receiving a monthly cash benefit from SSI, he will keep his Medicaid coverage as well.

There are also a number of work incentives that can be used to help an individual go back to work to increase earnings. These will be discussed later in this booklet.

Social Security Disability Insurance (SSDI) and Work

People receive Social Security Disability Insurance benefits based on previous earnings, so monthly amounts vary. SSDI work rules are different from SSI. Unlike the SSI program where benefits decrease in proportion to earnings, a person receiving SSDI either gets the full cash benefit or no benefit at all. This depends on how long they have worked and how much they earn. Here are some of the key features.

THE TRIAL WORK PERIOD (TWP)

The Trial Work Period (TWP) is a period of nine months during which individuals can work and still get their full SSDI check and Medicare, regardless of how much money they earn. The TWP gives beneficiaries the opportunity to test their ability to work and still get their cash benefits.

Any month in which a person earns more than \$720 (2012 figure) counts as a TWP month. The nine months can be consecutive (one after the other) or accumulate over a five-year period. After the TWP, an individual will generally receive a disability review from Social Security and will automatically enter the Extended Period of Eligibility (EPE).

EXTENDED PERIOD OF ELIGIBILITY (EPE)

Many people worry about going to work because they are concerned that they may earn enough to lose their benefits and then not be able to maintain a job. The Extended Period of Eligibility (EPE) makes it easier for people to regain cash benefits during a determined period of time after they start working.

The EPE starts right after the nine-month Trial Work Period and lasts for 36 months (three years). During the 36-month EPE, the individual does not receive an SSDI payment for any month in which earnings are more than Substantial Gainful Activity (\$1,010 in 2012). When earnings fall below SGA, the individual will be eligible to receive an SSDI benefit.

The first time individuals begin to earn more than SGA after the nine-month TWP ends, they will receive their check for three additional months. This three-month period is called the “grace period.”

Here are some key time frames:

- After the grace period ends, benefits will be suspended for any months that earnings are above SGA.
- During the EPE, the person will be eligible for a check when monthly earnings are below the SGA level.
- After the EPE ends, if a person’s earnings remain above the SGA level, they will no longer be eligible for cash benefits. On the other hand, if earnings remain less than SGA level, month after month, the cash benefits will continue.

There are work incentive provisions that may help people retain their SSDI cash benefits even if gross earnings (pay before deductions) exceed SGA. These are included later in this publication. It is important to remember that Medicare benefits continue even if the individual is not receiving an SSDI benefit.

Report Earnings

In order to take maximum advantage of the work incentive provisions, people who receive either SSI or SSDI should always notify the Social Security Administration if their income changes, particularly from earnings.

Expedited Reinstatement

Sometimes there is concern that if an individual earns enough that they no longer receive cash benefits, they may not be able to get them back. There is a work incentive called Expedited Reinstatement (see section on “Safety Nets”) that will allow an individual to regain benefits if they are unable to work because of their disability.

CHILDHOOD DISABILITY BENEFITS (CDB)

When people work and contribute to the Social Security system, this also provides protection for their family. A person who is “disabled” prior to the age of 22 may be eligible for Childhood Disability Benefits if a parent is deceased, retired, or “disabled.” CDB recipients get benefits based on their parents’ work history and contribution to the Social Security system (e.g., F.I.C.A.) instead of their own work record. They also have to meet other special criteria.

CDB beneficiaries are like SSDI beneficiaries in that they are eligible for Medicare. They also can use the same work incentives as SSDI beneficiaries. However, if benefits are terminated there are different rules for reinstating CDB benefits depending upon the situation. A beneficiary’s marital status can also affect eligibility for these benefits.

CONCURRENT BENEFICIARIES

Some people receive both SSI and SSDI and/or CDB. This is generally because the amount of the Social Security Disability benefit is low and the individual meets the SSI income eligibility requirements. Individuals who receive both benefits will be able to use the work incentives that are relevant to each specific benefit. For example, they could be using trial work months and retaining their entire SSDI check, while at the same time collecting a partial SSI check that was adjusted based on those same earnings.

What adds complexity here is that the amount of SSDI received will influence the amount of SSI received. So if an individual completes their trial work period and is earning above SGA, they may stop receiving an SSDI check but may continue to receive an SSI check depending upon their earnings; in some cases there could even be an increase in the SSI check. These calculations can be complicated, so it is strongly recommended that people who are concurrent beneficiaries see a benefits specialist or talk to their claims representative to gain a better understanding.

Going to Work on SSDI

Belinda is 35 years old and receives an SSDI check of \$700 per month. She started working 30 hours per week and earns \$10 per hour working as an office assistant. Her monthly gross income is \$1,200.

This is Belinda’s first job so she had not used any of her trial work period. So, for the first nine months that she works, she will receive both her paycheck and her full SSDI check. After her nine-month trial work period ends, Belinda will enter the 36-month Extended Period of Eligibility (EPE). Belinda’s earnings will exceed the SGA limit of \$1010; however, she will continue to receive her check during the three-month grace period. Belinda will stop receiving an SSDI check after the grace period. So for her first 12 months of work, she will receive both her earnings and her SSDI check.

For the next 33 months, if Belinda’s earnings stop or drop below SGA, her SSDI benefits can be reinstated. At the end of Belinda’s EPE, her SSDI benefits will terminate if her earnings at any time exceed SGA.

Monthly income before working

SSDI	\$700.00
Earnings	+0.00
Total income	\$700.00

Monthly income during the first 12 months

SSDI	\$700.00
Earnings	+ \$1,200.00
Combined income	\$1,900.00

Monthly income after 12 months (9 month TWP and 3 month grace period)

SSDI	\$0.00
Earnings	+ \$1,200.00
Monthly income	\$1,200.00

For the first 12 months that Belinda works, she will have \$1,200 more income than she had before she went to work. Once her SSDI stops, she will continue to have \$500 more in income per month than she did before she went to work.

Remember the safety net. If Belinda is unable to maintain the SGA earnings after the Trial Work Period, her SSDI benefits can be reinstated at any time within the next three years. Belinda will also keep her Medicare for at least 93 months after the TWP, and is eligible to get additional health care through the MED-Connect program.

Earnings and Medical Coverage

Medicare & Earnings

Medicare is a federal program that provides health coverage to individuals who receive SSDI and other Social Security benefits. Generally, beneficiaries must be receiving SSDI for 24 months before receiving Medicare. Individuals who receive just SSI do not receive Medicare.

There are three parts of Medicare that are most relevant to people with disabilities:

- Part A, which covers hospitalization
- Part B, which covers outpatient services and medical supplies
- Part D, which helps cover prescriptions

There are costs associated with Medicare. Most beneficiaries don't pay a premium for Part A. Medicare Part B and Part D require that a premium be paid.

There is a work incentive for SSDI (and CDB) beneficiaries that allows them keep their Medicare coverage for 93 months (at least) after the end of the Trial Work Period, even if they don't receive an SSDI cash benefit. After this free Medicare Part A benefit ends, individuals can buy Medicare Part A, in addition to Part B and Part D, by paying a premium. If they never earn above SGA, they will continue to keep their Medicare even past the 93 months.

Some people with Medicare can get help with paying their Medicare B premiums, co-pays, and deductibles through the state. This is often referred to as the Medicare Savings Program. The amount of income a person has will determine whether these costs will be covered. Some beneficiaries have their Part B premiums paid for through this program and may not even be aware of it. People who start to work may continue to have these premiums covered. If their income continues to increase, at some point they may have to pay this monthly premium out-of-pocket. To learn more, visit www.ct.gov/dss/cwp/view.asp?Q=451370&A=2345 or contact the Department of Social Services at 1-800-842-1508.

Medicaid & Earnings

Medicaid, often referred to as Title 19, is funded by federal and state monies and provides health coverage to people with low income. In Connecticut, it is run by the Department of Social Services (DSS) and pays for many, but not all, health care services. Covered services include doctor visits, prescription drugs, hospital care, laboratory services, home health care, nursing home care, and more. Individuals can become eligible for Medicaid or keep their Medicaid benefits even though they are earning money. If a beneficiary is eligible for Medicaid and begins to work, there are programs that help them keep their health coverage.

SSI & 1619(B)

People who receive SSI in Connecticut may also be eligible for Medicaid depending on their income and resources. If a person was eligible for Medicaid and continues to need the coverage, but their income increased beyond standard Medicaid limits because of earnings, the 1619(b) provision (known as S04 in

CT) may allow the working SSI beneficiary to continue to be covered by Medicaid. The person will retain this coverage until his or her annual income exceeds the Connecticut “threshold amount.” The Connecticut threshold amount for 2012 is \$68,132; it changes yearly.

MED-CONNECT (MEDICAID FOR THE EMPLOYED DISABLED)

This program allows individuals who are working to increase their earnings while maintaining needed medical and personal assistance services typically available through Medicaid. Individuals who receive SSI or SSDI, or who have a significant disability that meets the state’s standards, are eligible for full Medicaid coverage through this program. To participate, the person must:

- Have earnings from a job or self-employment that are considered “taxable” by the IRS
- Have income of no more than \$75,000 per year (above that income limit, you may still qualify, if you have impairment-related work expenses)
- Have liquid assets, such as bank accounts, not exceeding \$10,000 (\$15,000 for a couple)

Individuals who have total income that is less than 200% of the Federal Poverty Income guideline will pay no premium. People who have income that exceeds that figure will pay a sliding-scale premium of 10% of income above that amount. In addition, individuals who receive Medicaid benefits through MED-Connect and who experience a job loss can retain their eligibility for up to one year if:

- the job loss was due to a health crisis or involuntary dismissal, and the individual intends to return to work after the crisis has passed, or
- the individual is looking for new employment.

You can find out more about Med-Connect through the Department of Social Services. Call 211 for a local office, or 866-844-1903 for an application.

Key Work Incentives

There are a number of work incentives that can help people with disabilities return to work. Here are a few.

Work Incentive	How it Helps
Impairment-Related Work Expenses (IRWE)	Individuals can deduct expenses related to work if they need them because of their disability.
Plan for Achieving Self-Support (PASS)	Individuals can save money for a work goal and it won’t count against their SSI eligibility.
Subsidies and Special Conditions	Social Security considers an individual’s work circumstance before determining SGA.
Blind Work Expenses	Individuals who receive SSI and are blind are able to deduct expenses related to work. Expenses do not have to be disability-related.

Impairment-Related Work Expenses (IRWE)

Both SSI and SSDI beneficiaries are eligible for this work incentive. SSA will deduct the cost of certain impairment-related items and services that you need to work from gross earnings when they calculate “countable earnings” in relation to your SSI or SSDI benefits. These expenses can include specialized transportation costs, attendant care services, job coaching, medical devices, prosthesis, etc.

In order to qualify as an IRWE:

- The item(s) or service(s) must enable the person to work.
- The item(s) or service(s) must be needed because of a physical or mental impairment.
- The costs for the item(s) or service(s) are out-of-pocket by the beneficiary and not reimbursed by another source.
- The cost(s) for these must be “reasonable.”
- These expenses must be documented (keep receipts) and reported to SSA to qualify for the exclusion.

The key here is that the expense must be **related to the disability** and help the person work. For example, Cori gets a job in a warehouse. Everyone who works there is required to have work shoes that have steel toes. While it is true that this is a work expense, since **everyone who works there** must have these shoes, the purchase is not related to disability, so it **does not qualify** as an IRWE.

James works in an office with bright florescent lights. He has a visual disability making his eyes extremely sensitive to light so he needs to purchase tinted lens for his glasses. This is a work expense that is related to his disability and **does qualify** as an IRWE.

- **For SSDI Beneficiaries** The IRWE is excluded from earnings dollar for dollar. If someone is earning above the SGA level, the IRWE may be enough that it brings the countable earnings below SGA, allowing that person to keep their SSDI check.
- **For SSI Beneficiaries** The IRWE amount is factored in to the SSI calculation and reduces the amount of countable income when reducing the SSI check.

Using an IRWE on SSDI

Thaddeus receives an SSDI check for \$800 a month. He works as a parking lot attendant and earns \$1,150 a month. His disability is such that he is unable to travel by public transit, and he has a seizure disorder so he is unable to drive. He pays a driver \$175 a month for transportation because of his disability.



Normally, Thaddeus would have earnings exceeding SGA (\$1,010 for 2012), so after the nine-month TWP and the Grace Period, he would stop getting his SSDI check. However, since his special transportation qualifies as an Impairment-Related Work Expense, it will be deducted from his earnings when considering whether he is working at SGA. Since the IRWE reduces his countable income to less than SGA, he keeps his \$800 SSDI check **and** his pay, so his gross income exceeds \$1,700 a month.

Monthly Income with an IRWE

Monthly earnings	\$1,150.00
<u>IRWE (Specialized transportation)</u>	<u>-\$175.00</u>
Countable income	\$975.00
(Less than SGA, so he keeps his SSDI check)	
Monthly earnings	\$1,150.00
<u>SSDI Benefit</u>	<u>+\$800.00</u>
Combined income	\$1,950.00
<u>Out-of-Pocket (payment for IRWE)</u>	<u>-\$175.00</u>
Monthly Income	\$1,775.00

Using an IRWE on SSI

Ya Ling works for a company that provides inventory services for retail centers. Before she began working, her only income was a monthly SSI benefit of \$698. Since she needs to travel to and from different locations, a job coach periodically accompanies and guides her in the use



of public transportation. In addition, some of the inventory jobs are more complicated than others so Ya Ling sometimes needs additional assistance from the job coach. She pays for this herself, and it can cost up to \$300 a month.

SSI takes this IRWE into consideration when calculating Ya Ling's countable income. She generally earns \$1,185 in gross pay a month. Here are her countable earnings with an IRWE.

Monthly Income with an IRWE

Step 1: Calculate countable income

Monthly earnings	\$1,185.00
<u>Income exclusions</u>	<u>-\$85.00</u>
Remaining	\$1,100.00
<u>IRWE (Job coach)</u>	<u>- \$300.00</u>
Remaining	\$800.00
<u>Divide by 2</u>	<u>-\$400.00</u>
Countable income	\$400.00

Step 2: SSI Adjustment

SSI Benefit	\$698.00
<u>Countable earnings</u>	<u>-400.00</u>
Adjusted SSI benefit	\$298.00

Step 3: Monthly income

Monthly earnings	\$1,185.00
<u>SSI Benefit</u>	<u>+\$298.00</u>
Combined income	\$1,483.00
<u>Out-of-pocket (payment for IRWE)</u>	<u>-\$300.00</u>
Monthly income	\$1,183.00

Even after paying for a job coach to assist her on the job, Ya Ling still has \$485 of additional income each month because of work.

Plan for Achieving Self-Support (PASS)

A PASS is a work incentive that allows an SSI recipient to set aside money, like earnings or other income, for expenses to achieve a work goal. If SSDI beneficiaries want to participate in PASS, they would need to be willing to set aside excess resources and enough of their SSDI benefits in their PASS to become eligible for SSI payments.

These set-aside funds will not be counted when determining a person's eligibility or the amount of their SSI cash benefit. It also does not count towards the \$2000 limit on resources (\$3000 for couples) for the SSI program. PASS plans can be developed to set aside money to pay for expenses such as the cost of education and training (and related child care), job coaching, transportation, initial costs for purchasing a car or van, clothes for a job, items to start a business, and equipment to do a job, if they are needed to achieve the work goal identified in the PASS.

In order to start a PASS, an individual must complete an application (form SSA-545-BK) and then the Social Security Administration must approve the plan. A PASS is time-limited, based upon the time frame that is outlined in the approved plan. Key points include:

- The plan must have a work goal that helps the individual move toward self-sufficiency.
- Typically, they are approved for 18-month blocks of time.
- A person can use PASS funds for one or more expenses, and at the same time use IRWE for other work-related expenses not covered by the PASS.

Social Security has teams of specialists called PASS cadres who are available for advice. WIPA specialists can also help prepare applications.

Subsidies and Special Conditions

Subsidies and special conditions are considerations used by SSA when determining if a beneficiary is engaging in SGA. Subsidies and special conditions are most relevant to SSDI beneficiaries. Social Security does not consider subsidies and special conditions when adjusting a person's SSI payments based on earnings.

Subsidies and special conditions may apply when an employee receives supports on the job that may help them earn more pay than the actual value of the work the person performs. In these situations, SSA may decide to only count earnings that represent the real value of the work performed, rather than the actual rate of pay, when determining whether the individual is performing SGA.

Social Security will determine the value of the person's work in these situations based on information from the employer and/or other involved parties (e.g., job coach or vocational provider). This can be an important because people working under these special circumstances may be able to have gross earnings that exceed SGA, but still be allowed to keep their SSDI check.

Blind Work Expenses

SSI beneficiaries who are blind can exclude expenses needed for work from their gross earned income when Social Security decides on the amount of their SSI check. Blind Work Expenses are different from Impairment-Related Work Expenses because they do not have to be related to the individual's disability. These exclusions are comprehensive and include transportation to and from work, federal and state income taxes, Social Security taxes, union dues, translation of materials into Braille, guide dog expenses, childcare, and costs of meals consumed at work. These expenses must be documented and reported to SSA to qualify for the exclusion.

Unlike an IRWE for SSI, when Blind Work Expenses are calculated they result in the expense being excluded \$1 for \$1.

Blind Work Expenses

Before starting her new job, Summer received an SSI check of \$698 per month. She recently started working and earns \$685 per month. When Summer adds up her expenses for working including her taxes on wages, her lunches, and the cost of her bus fare, her total costs related to work add up to \$180 a month. As you can see here, Summer keeps most of her SSI and her pay.



Even after considering her work expenses, Summer will have \$385 in additional income each month.

Monthly Income with a Blind Work Expense (BWE)

Step 1: Calculate countable income

Monthly earnings	\$685.00
Income exclusions	-\$85.00
Remaining	\$600.00
Divide by 2	-\$300.00
	\$300.00
BWE	-\$180.00
Countable income	\$120.00

Step 2: SSI Adjustment

SSI Benefit	\$698.00
Countable earnings	-\$120.00
Adjusted SSI benefit	\$578.00

Step 3: Monthly income

Monthly earnings	\$685.00
SSI Benefit	+\$578.00
Combined Income	\$1,263.00
Out-of-Pocket	-\$180.00
Monthly Income	\$1083.00

Issues Relevant to Youth

What Happens When a Young Person Turns 18?

The first milestone that you should be aware of is the review that SSI beneficiaries undergo when they turn 18. During this review, the Social Security Administration reevaluates the individual's eligibility using medical standards designed for adults.

The disability standards for children are different from those for adults. If Social Security decides the young person is not "disabled" under adult standards, this would result in a termination of SSI benefits and related work incentives. If the individual files an appeal within 10 days along with a request that benefits be continued, they may be able to retain the SSI benefits through the appeals process.

There are several things that young people and their families may want to think about to help them prepare for the future. It pays to start this process before one turns 18. This checklist below is adapted from a more detailed version developed by Virginia Commonwealth University called "Age 18 Benefits Check-Up for Youth Transition Demonstration Participants." It can help other young people and their families prepare for benefit changes that may occur at age 18.

Key considerations include:

- Who can provide evidence of their disability to Social Security for the Age 18 Review?
- Who will the individual live with (e.g., alone, or with family or roommates) and how will that affect the amount of their SSI check?
- Will the individual's income or resources change when they turn 18? For example, will the individual inherit money or lose other public benefits or child support?
- Can the individual manage their own benefits, or do they need a representative payee or guardian?
- Who can help the individual achieve their employment and other goals?
- If they have a work goal, do they have income or resources to contribute towards a PASS plan?
- Is the individual actively pursuing work-related goals?

Retaining Support Benefits: Continued Payments under Section 301

Social Security has a special program that allows beneficiaries receiving benefits who are actively pursuing work-related goals to keep their cash and medical benefits, even when Social Security has decided that they are "not disabled." This incentive is often referred to as the Section 301 provision. To decide whether an individual is eligible, Social Security reviews each case individually and decides whether someone's vocational activities are likely to prevent him or her from needing disability benefits in the future.

This incentive may be particularly relevant to people who are being reviewed by Social Security at age 18 who may not meet the "adult" standard of disability. Young people will automatically meet this requirement if they are between the ages of 18 and 21 and have an Individualized Education Plan (IEP) in place that meets certain standards.

Young people may also meet this requirement if they are participating in an "appropriate" vocational rehabilitation program prior to the date that Social Security decided that they were "not disabled" under the adult disability standards and for at least two months afterwards. Social Security looks at each vocational program individually to decide whether it is "appropriate" and to determine whether it is likely to prevent a person from seeking disability

benefits in the future. Note that benefits will stop once the vocational rehabilitation program is completed.

A few examples of vocational plans and programs that might be included in this category are:

- A Plan for Achieving Self-Support
- An Individual Plan for Employment (IPE) with the Bureau of Rehabilitation Services (BRS), the state vocational rehabilitation agency in Connecticut
- An Individual Work Plan (IWP) with a Ticket to Work Employment Network
- A program of vocational rehabilitation, employment, or other support services under a similar Individualized Written Employment Plan with a federal agency, One-Stop Career Center/delivery system, or other provider approved by SSA (such as a public, private, or parochial school)

Student Earned Income Exclusion (SEIE)

The Student Earned Income Exclusion is a work incentive that allows qualified young people who are regularly attending school to exclude more earnings than would typically be allowed.

When the SSI recipient is a student under the age of 22, Social Security can exclude up to \$1,700 of earnings a month from his or her countable earnings for SSI purposes. The maximum annual exclusion is \$6,840 (2012 figures). These amounts can change annually to keep up with inflation. To qualify for this exclusion, the student must be:

- In college or university for at least eight hours a week, or
- In grades 7–12 for at least 12 hours a week, or
- In a training course to prepare for employment for at least 12 hours a week (15 hours a week in a course involving shop practice)

Students may be eligible for the SEIE if they are in school for less time than indicated above due to reasons beyond their control, such as illness. In addition, a homebound student may be eligible for this exclusion in some circumstances. Contact a local Social Security representative, benefits specialist, or legal advocate for more information. The SEIE requires a formal request, along with submission of documentation.

Clara Uses a Student Earned Income Exclusion (SEIE)

Clara is a 17-year-old high school student who lives with her parents. Because she is under 18, some of her parents' income is deemed to be available to her. Clara receives a monthly SSI check of \$385.25. She has a part-time job after school. She works twelve hours per week and earns \$8.50 per hour.



Clara, with help from her parents, applied to the Social Security Administration and was approved for a Student Earned

Income Exclusion. This allows her to exclude her earnings up to \$1,700 per month (up to a total of \$6,840 per year) from her countable income for SSI. As a result, Clara will almost double her monthly income by working.

Monthly Income with SEIE

Step 1: Calculate countable income

Monthly earnings	\$408.00
<u>SEIE exclusions</u>	<u>-\$408.00</u>
Countable income	\$0

Step 2: SSI Adjustment

SSI Benefit	\$385.25
<u>Countable earnings</u>	<u>-0</u>
Adjusted SSI benefit	\$385.25

Step 3: Monthly income

Monthly earnings	\$408.00
<u>SSI Benefit</u>	<u>+\$385.25</u>
Monthly income	\$793.25

Encouraging young people to pursue work is crucial. The longer someone remains dependent on benefits, the less likely they are to become self-sufficient. This incentive can help young people to take their rightful place in the workforce and pursue satisfying careers. Learn more about this and other incentives at www.socialsecurity.gov/work.

Overview of Other Public Benefits and Work

The majority of people with disabilities served by DDS receive SSI and/or SSDI benefits. However, there are a number of other subsidy and entitlement programs that provide important supports. Many of these programs also have work rules that may be of help.

Connecticut State Supplement

Administered by the Connecticut Department of Social Services (DSS), this program provides monthly payments to people with low income (maximum income is three times the federal SSI rate) and resources (less than \$1600). It is primarily for people who receive SSI and/or a low Social Security benefit. People with limited income from another source may also qualify for the State Supplement program.

The amount a person receives is based on his or her living situation, his or her personal needs, and actual costs up to a maximum rate established by the state. People receiving the State Supplement are automatically eligible for Medicaid to cover medical expenses. There are also work incentives that can ease the transition to self-sufficiency.

When individuals begin to work, they don't necessarily lose their state supplement; it is reduced in proportion to the amount of income they are receiving. This includes both earned and unearned income.

- The first \$65 of earned income is excluded.
- The supplement is then reduced by \$1 for every \$2 the person earns.

In addition, the person can also exclude some of their unearned income based on their living situation. The calculation is a little complex, so people who receive the State Supplement would benefit by working through this with a representative from the Department of Social Services or possibly a benefits specialist from the Connect to Work Center.

State Supplement recipients can also take advantage of the use of Impairment-Related Work Expenses (calculated in the same way as SSI). They may also exclude the income that is set aside for use in a Plan for Achieving Self-Support. If you would like to find out more about the State Supplement, visit the DSS website: www.ct.gov/dss/cwp/view.asp?a=2353&q=305152

Supplemental Nutrition Assistance Program

The Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps, helps low-income individuals and families pay the cost of food they need to stay healthy, and be productive members of society. Eligibility for and the amount of SNAP depends on income and family size. There are special income considerations made for seniors and people with disabilities so that net income is used when calculating the amount of SNAP. Recipients can also have up to \$2000 in resources.

While people with disabilities are not required to work to participate in SNAP, if they do work they are eligible for an Earned Income Deduction. This means that 20% of gross countable earned income is excluded in determining eligibility for food stamps. In addition, beneficiaries who are participating in PASS are able to exclude this income when DSS determines eligibility for SNAP.

Visit www.ct.gov/dss/cwp/view.asp?a=2353&q=320232 or call 800-842-1508 to find out more.

Housing

People with disabilities are often eligible for a variety of supports involving housing. Some of these are housing subsidies, and others provide income that help people live in the community. These supports are associated with federal or state programs and others are exclusive to people who receive services from DDS. Housing rules are very complex.

Some types of housing funds or subsidies will disregard a percentage of a person's wages; others will reduce the support funds \$1 for \$1 based on earned and other income. It is best for a person who receives help with housing to contact the funding source directly and enlist the support of WIPA in order to make sense of regulations and incentives.

We will introduce you to a few basic concepts regarding housing.

Section 8

The Section 8 Program was developed by HUD to provide rental subsidies for eligible individuals and families (including single people with a disability) with low income residing in apartments in the community. In general, income may not exceed 50% of the median income for the county or metropolitan area of residence. HUD is required to reserve 75% of vouchers for applicants whose incomes do not exceed 30% of the area median income.

In the Section 8 program, a "disabled family" or "disabled household" is defined as a household whose head, co-head, spouse, or sole member is a person with a disability. The Section 8 support generally relevant to people with disabilities is referred to as a Housing Choice Voucher.

Generally, individuals with these vouchers pay 30% of their income toward rent and the rest is subsidized. However, workers with disabilities may be able to take advantage of a Mandatory Earned Income Disregard from Annual Income. It works like this. If a person was previously unemployed for twelve months prior to starting work or worked less than 10 hours a week for 50 weeks at the established minimum wage during that time period, HUD will exclude 100% of their earnings for the first 12 months of work. This means that even though they have more income, the earnings will not increase their rent during that time. Next, HUD will then exclude 50% of earned income for the following 12 months. HUD counts the months cumulatively, not consecutively.

There are two points that are worth emphasizing:

- If an individual is just beginning to work, their rent will not increase in direct relation to their earnings for first year.
- Individuals pay 30% of their countable income toward rent. If they eventually earn enough that 30% of their income equals the "fair market" value of the rental in that area of residence, in other words 30% of their income actually covers the rent, then they may no longer get the subsidy.

You may wish to contact DSS for more information at 1-800-842-1508.

DDS Supports for Community Living

DDS provides individuals with the services and supports necessary to participate in community life. Two common arrangements are Community Training Homes (CTH) and Community Living Arrangements (CLA).

Community Training Homes (CTH) A CTH is not a group home. It's a family that shares their home with an individual(s) who is eligible for services from the department. The CTH is licensed and they receive a tax-free room and board rate established by DSS and a tax-free monthly stipend from DDS to cover additional costs of care.

Community Living Arrangements (CLA) CLAs, also known as group homes, are operated by DDS regions or private agencies, and offer individuals opportunities to live in typical community housing. Homes are small in size and generally serve six or fewer individuals. To capture federal reimbursement, the majority of CLA residences are enrolled under a Medicaid Home and Community Based Waiver.

People with disabilities who live in these settings receive funding from DDS (a room and board rate), which subsidizes the person's rent and provides them with modest spending money. This system does not provide work incentives as discussed in other sections. This means that any earned or unearned income will reduce the financial support the person receives.

Community-Based Housing Subsidy Program

This DDS program was developed to assist people with developmental disabilities to meet the housing costs attributed to the rent of a community-based residence. Any person who is receiving residential services provided by the Department of Developmental Services and who does not have sufficient income (from earned and unearned sources) and assets to pay for his or her total housing costs may be eligible to apply for a Community-Based Housing Subsidy. The subsidy program may be considered after all other funding options that assist people with developmental disabilities to pay monthly housing costs have been pursued. New housing subsidy applicants are added based on the availability of yearly funding.

DDS provides a subsidy that factors in the costs of rent, utilities, related insurance, and routine maintenance. They set parameters for income a person can retain ("after rent income") after these costs are paid. There is a minimum and maximum amount of income a person can have that is based on several factors like the State Supplement or whether or not the individual has roommates. This means that the amount of the rent subsidy varies per individual because it is based on one's total income and the amount of the total rent and utilities used in the calculation. Typically, after the individual pays rent and the bills included in the calculation, they will have between \$400 and \$600 remaining.

From the standpoint of work incentives, this program allows a working person to disregard 20% of his or her income before the subsidy is calculated. Ultimately, as earnings increase the amount of the subsidy will decrease.

Paula

Paula is receiving SSI. She has been working 8 hours a week in large arts and crafts retail store. She's been there for a year. Paula is very precise and methodical, and the store manager depends on her to carefully sort items and find stock irregularities, a task she performs better than any of his full-time employees.

The manager has offered Paula 20 more hours a week on a few occasions. Paula never accepts because she heard somewhere that if she earns over \$500 a month, she will lose her SSI and healthcare. She's afraid that she won't earn enough from a part-time job to pay her bills. At this point, her monthly earnings reduce her SSI check a little bit, but when she adds in her pay from work, she has a little more money at the end of the month.



Paula has discussed her work life with her family, and they too are a little confused about how earnings from work might affect her benefits. They sat together over a computer and found information on Social Security's website. It seemed that Paula would really be better off financially if she worked more hours, and she would still have some options for benefits if she needed them. They also talked with someone at the Social Security Office to help them better understand her options.

With support from her family, she decided to increase her hours. Paula talked with her boss, who increased her hours to 35 hours a week. He told her that if things worked out well Paula could get a full-time position as soon as one opened up.

Now that Paula is working 35 hours a week, she no longer gets an SSI check, but she has more money overall. Her parents initially worried about how Paula's earnings would affect her Medicaid coverage. The Work Incentives specialist explained that since Paula's resources don't exceed the limit and she lost the SSI check just because of earnings, she is covered under a regulation called 1619(b). This allows her to continue to be eligible for Medicaid until her annual income exceeds \$68,132 (2012 figures).

In addition, as long as Paula has a disability and needs the Medicaid coverage under 1619(b), she can regain her SSI check if she has to stop working for some reason. The Work Incentives specialist told Paula and her family what steps they need to take to let Social Security know about Paula's increase in earnings and to make sure that she receives her Medicaid through 1619(b).

Paula loves her job and the extra money. It's not just sorting the items (though she told her friend that she could do that all day). Now that she's working more often, she has begun socializing with some of her co-workers, going out to lunch every Friday and spending time together during breaks.

Jerry

Jerry is in his early twenties and loves to be around transportation: cars, buses, trains, anything that moves people around. He receives a monthly SSI check. His room is full of posters of cars and he still has a lot of models that he made when he was younger. He thought that he might like to be a cab or a bus driver. It took him few tries, but he was able to pass his basic driver's test. The problem is that he gets way too anxious in traffic congestion or driving on highways. So getting a job that would require him to drive is probably not a good idea right now.

Jerry needed extra money, so he started a part-time job at a local car wash. He really likes wiping down the cars after they go through the wash, especially the fancy ones. The problem with the job is that other guys who work there joke around too much; Jerry feels like they are troublemakers. He doesn't really feel he has the aptitude to become a mechanic, with all the electronics involved, so he feels a little stuck. Jerry's employment counselor, Yoshiko, explains that maybe Jerry can work for himself somehow.

Yoshiko has some familiarity with a work incentive from Social Security called a Plan for Achieving Self-Support (PASS). She explains that a PASS allows people to save for a work goal through some form of training, education, and/or equipment for a business. Since Jerry gets SSI, he can set aside money from his earnings that would have normally reduced his SSI check. Instead, he can save it to get auto mechanic training or maybe start some kind of business with cars.

Jerry has a lot of family and social connections, and after a number of conversations he comes up with a plan. He will wash, polish, and detail cars at a few service stations. Customers will drop off their cars to get fixed, and then Jerry will offer to clean the cars and give the service station a portion of the money he earns.

Jerry gets help from his brother and fills out the PASS application and submits it to Social Security. They list the kind of equipment he needs to get started (e.g., a power washer, vacuum cleaner, etc.). He continues to work part-time at the car wash and saves his earnings toward the work goal. Once he has saved enough money to buy the equipment, he begins his new venture.

After few months, Jerry's business really takes off. He splits the week between two different service stations and is earning over \$300 a week. On slow weeks he still fills in at the car wash. He met with a Work Incentives specialist from the Connect to Work Center and learned how to report his income and factor in business deductions. Jerry's doing better financially than he did working just at the car wash, and he continues to get Medicaid coverage using the 1619(b) provision.



Self-Employment

Social Security, and some other benefit systems, may count income from self-employment differently from how they count income from a wage earner (i.e., gross income). For example, a self-employed person may be able to deduct business expenses from their earnings.

Organizing and Managing Earnings and Benefits

Tracking Income and Budgeting

Once an individual gets a job, it is essential to have a plan for managing earnings and benefits. It is important to:

- understand terminology related to work and benefits
- keep good records
- pay attention to any letters related to your benefits
- maintain consistent communication with the agencies that provide benefits

Start by making sure that the beneficiary develops a good relationship with the local Social Security Administration (SSA) office. SSA has many brochures in their offices and online. Keep this information in a file or binder so that it can be referred to if questions arise.

Unfortunately, people shouldn't rely solely on what the Social Security representatives say over the phone. Most representatives primarily deal with retiree benefits and only occasionally with disability benefits. Therefore their knowledge may be limited or outdated. People may be able to get help with technical questions about work incentives from benefits specialists or "Work Incentive Liaisons" in various field offices (see the section on "How to Get Help").

Managing earnings and benefits requires that you keep the agencies who provide benefits up-to-date about any changes such as an increase or decrease in earnings, a new living environment, and/or changes in unearned income. So, once you start working, earnings should be reported immediately. Here is a list of things that you should report to the Social Security Administration if you receive either SSI or SSDI benefits, including Childhood Disability Benefits.

Supplemental Security Income (SSI)	SSDI and Childhood Disability Benefits (Title II Benefit Programs)**
Unearned income including things like other SSA payments (e.g., SSDI), unemployment, workers' compensation, child support payments, or any other cash received. Gross wages/earnings and net earnings from self-employment. This includes in-kind items received in lieu of wages (like room and board). In-kind support and any assistance with food and shelter provided by another person. Change of address and/or living arrangements. Changes in marital status. Any income that causes one to exceed the \$2000 resource limit. Use of any specific work incentives.	Any gross wages/earnings and net earnings from self-employment. Changes in marital status and/or dependent children (generally only applies to CDB). Change of address. Receipt of any public disability benefits such as workers' compensation. Use of any specific work incentives. ** Unearned income and resources are NOT considered by the Title II disability programs, and thus are NOT required to be reported to SSA.

List adapted from the VCU Work Incentives Planning & Assistance National Training Center

Reporting Earnings

Many people mistakenly believe that if taxes are being taken out of their paycheck, Social Security automatically knows that they are working and will adjust their benefits and properly apply work incentives. This is NOT the situation. When people receive SSI or SSDI benefits, it is their responsibility to report their earnings to SSA. There are different reporting procedures when reporting earnings to SSA depending on the type of benefit you receive.

Discuss the best method for reporting earnings with the local Social Security office. This is particularly important if someone's earnings vary from month to month or if they receive both SSI and SSDI. SSI and SSDI beneficiaries should keep good records concerning work history, wages (pay stubs), and benefits received. It is a good idea to make multiple copies of paystubs, one for their records and then a few more in case there is a need to report income to multiple agencies. Social Security offices are often slow about tracking wages, so people must be proactive in making sure that SSA knows how much they are earning.

Social Security Disability Insurance (SSDI)

SSDI beneficiaries should report all earned income above the amount that represents a trial work month (\$720 a month in 2012). They should contact their claims representative directly and set up a plan for frequency of reporting. It is best to provide paystubs directly to the claims representatives by:

- Bringing them in person to the office.
- If the person can't see the claims representative directly, they should record the name, date, and time when the stubs were delivered. Some SSA offices will offer a form or receipt.
- Faxing the stubs, keep the fax log as a record.
- Mailing the stubs, using certified or return-receipt mail.

At some point, SSA should send the beneficiary a Work Activity Report--Employee (Form #SSA-821-BK). The Work Activity Report asks questions about work, wages, and deductions that may be claimed against gross countable monthly earnings. This form also collects information about other allowable deductions for self-employment business expenses, Impairment-Related Work Expenses (IRWEs), or the use of subsidies or special conditions.

Supplemental Security Income (SSI)

SSI beneficiaries must report all earnings, no matter what the amount. If the beneficiary does not manage his or her own finances, then it is the responsibility of the representative payee to report any income received on behalf of a person receiving SSI. Social Security will require proof of wages every month in order to accurately adjust the SSI check. Again, it is best to get paystubs to the claims representatives by using one of the methods listed above under SSDI. People can also report wages using an automated phone system. This can be done by calling 1-866-772-0953. People should check with an SSA claims representative before they start using the

Record Keeping

All working beneficiaries will maximize their back-to-work experience if they remember to:

- Respond quickly to all letters from the SSA
- Keep a written record of all phone calls to the SSA (who, what, where, when)
- Keep copies of all correspondence (incoming and outgoing)

call-in system to be sure that it will meet their needs for reporting. The advantage of monthly wage reporting by phone is that it's convenient and saves paper, postage, and time by eliminating the need to copy, fax, or mail wage evidence. People should receive verification of their report from Social Security.

In some cases, an SSI beneficiary must report earnings from other sources:

- The SSI recipient's spouse, if the spouse lives with the recipient
- The SSI recipient's parent(s), if the recipient lives with parent(s) and is younger than 18
- The SSI recipient's sponsors, if the recipient is not a citizen, even if the sponsors do not live in the same household

It is equally important for the SSI recipient or any of the people listed previously (spouse, parents, or sponsors) to report when/if they start or stop working.

Reporting wages each month helps SSA adjust the SSI payment based on income and subsequently pay the beneficiary the correct amount of SSI. If beneficiaries don't report earnings, they will eventually have to pay back funds that they weren't entitled to. This is referred to as an overpayment.

In addition, SSA can adjust SSI benefits more quickly in case they need to pay a higher amount if the beneficiary's earnings decrease or stop. If the phone-in system is not being used, the person should send or bring SSA the pay stubs as soon as the last pay stub of a given month is received. They should make sure that the stubs are submitted and any changes in wages are reported no later than the 10th day of the next month. For example, they should submit pay stubs for January's earnings no later than February 10. When using the phone-in system, it must be done within the first six days of the next month.

Dealing with Fluctuations in Income and Budgeting

Budgeting is an important skill for anyone who has earned or unearned income. It is particularly important for individuals receiving Social Security benefits because there is always some delay between the time earnings increase or decrease and when the individual's benefits change. This affects individuals who get SSI and have variations in earnings from month to month.

Despite the best efforts of all involved, SSA does not always adjust a person's benefits in a timely fashion. All adjustments are done retroactively. It is not uncommon that SSA will send a working beneficiary a larger amount of SSI or SSDI than they are eligible for—this will be an overpayment. In extreme cases, SSA has overpaid people for many months or even years. Then, when they become aware of the error, they will want the money to be paid back.

Working beneficiaries will avoid problems by:

- Maintaining a paper trail in case there is a misunderstanding or dispute
- Understanding the effect of income on benefits so they know what cash benefits they are eligible for
- Being proactive about communications with SSA

If someone suspects an overpayment, make sure they do **not** spend the money! They should set it aside in case it needs to be paid back to Social Security.

Supplemental Security Income and Budgeting

SSI beneficiaries should report their earnings monthly. For purposes of SSI, income is counted the month that it is received. So if a person works the last two weeks in March but receives the pay for those weeks in early April, the earnings count for the SSI adjustment in April.

Earnings are reported after the month is over. If a person earns money in January, and reports it at the beginning of February, the earliest SSA would adjust the SSI based on January earnings is March. Sometimes it can take longer.

The best thing for someone to do is contact Social Security right away if they discover that the check is not being reduced properly. First, they should confirm that SSA is processing the stubs (this is why it is important for people to keep copies and some kind of verification that they submitted their stubs). Second, if there is an overpayment, they should work with Social Security to figure out the best way to pay the funds back, or get the overpayment waived if possible.

Elizabeth

Elizabeth gets SSI benefits. In the past, she had a job with a consistent weekly schedule. At her new job, her hours vary every week. There is lag time between when Elizabeth reports her earning and when her SSI check is adjusted. So she may receive a larger SSI check in the same month that she works more hours and earns more, and a smaller SSI check in a month when she worked less and earned less. Because of this, Elizabeth has to carefully budget her money.

Let's look at how this has worked for Elizabeth. Before she returned to work, Elizabeth was receiving \$698 in SSI. Her hours now range from 20–35 per week, and she earns \$10 per hour. Elizabeth uses the call-in line to report her earnings each month. Her SSI check is generally adjusted in the 3rd month after she reports her earnings.

As you can see, Elizabeth's monthly gross income ranges from \$941 to \$1,740, a difference of almost \$800. In order to deal with this fluctuation, Elizabeth has worked with her case manager to set up a monthly budget. She has a savings account based on her budget. Any time her income is more than \$1,100, she puts the extra money in this account. That way, she can use this money when she has a month when her income drops and she needs extra money to pay her bills. Even in the months when Elizabeth's income is low, she has more money than she did when she just received SSI. She does need to be careful to make sure she doesn't exceed the \$2,000 resource limit for SSI.

	May	June	July	August
Earnings	\$800	\$1,200	\$1,400	\$880
Adjusted SSI Amount	\$141*	\$141*	\$341**	\$141***
Total Income	\$941	\$1,341	\$1,740	\$1,021

* Based on earnings in March and April of \$1,200

** Based on earnings in May of \$800

*** Based on earnings in June of \$1,200

Marty

Marty works a part-time job at a bakery. He started earning \$585 a month in January. When Marty and his mother did the calculation for SSI and earnings, they saw that Marty's regular SSI check of \$698 should be reduced by \$250.

Marty went to the Social Security office at the beginning of February and brought copies of his pay stubs. Yet, as you can see, Marty received \$250 a month more than he should in January, February, and March. He expected Social Security to have updated his check in March, but when his check came it was still for \$668.

Both Marty and his mother know that the longer he goes without getting SSA to properly adjust his check, the more he will have to pay back. So they go to the Social Security office again in early March to rectify the situation. Marty also knows that he should be saving this money, not spending it, because he will eventually have to pay it back. The first step is that they both go to the bank where Marty's SSI is direct-deposited every month into his checking account. They open a savings account there and transfer the overpaid funds into it. Second, his mother contacts Marty's claims representative at SSA to make sure that SSA is receiving the paystubs in order to adjust the check and also to determine the best way to pay back the current overpayment.

They meet with the claims representative at the Social Security office and arrange to pay back the overpayment of \$750. The claims representative explains that Social Security generally collects overpayments by withholding 10% of the SSI check each month until the overpayment is recovered. Since Marty's hours are pretty regular at the bakery, they could make an agreement with the claims representative to reduce Marty's check by the same amount monthly and periodically compare the total earnings with the SSI distributed to make sure it balances. Since Marty set aside the overpayment amount in his savings account, he could have chosen to make a one-time lump sum payment of \$750 instead.

By going to work, Marty has increased his monthly income from \$698 per month to \$1,033 per month—and he is doing a job he likes, developing new skills, and making new friends.

This is how his earnings and SSI look so far:

	January	February	March	April
Earnings	\$585	\$585	\$585	\$585
Amount of SSI Received	\$698	\$698	\$698	\$448
Eligible amount of SSI	\$448	\$448	\$448	\$448
Actual Income	\$1,283	\$1,283	\$1,283	\$1,033
Amount of Overpayment	\$250	\$250	\$250	0



Social Security Disability Insurance and Budgeting

As you may recall, individuals who receive SSDI keep their full benefits check for the first 12 months of work (9-month trial work period and 3-month grace period). Then, for the next 33 months (the Extended Period of Eligibility), they only get SSDI benefits if earnings are less than what Social Security considers Substantial Gainful Activity (again, this figure may change yearly). For SSDI, earnings count in the month that they are earned. So if a person works the last two weeks in May but receives the pay for those weeks in early June, the earnings count for May.

Individuals should talk with a SSDI claims representative to determine how often they should report their wages. During the Extended Period of Eligibility, it is in their best interest to report earnings monthly. This is particularly important if their earnings fluctuate above and below SGA.

It is to a beneficiary's (and/or advocate's or guardian's) advantage to have a conversation with a Social Security claims representative if it is anticipated that earnings will fluctuate frequently. Generally, SSA will withhold the entire SSDI check in order to regain the funds if an overpayment occurs. This could create a hardship and is best avoided through the timely reporting of wages.

Jill

Jill receives an SSDI check of \$850 per month. She lives with her grandmother in order to help her out with shopping and cleaning her house, so she likes a flexible schedule for work.

Jill has had a part-time job with a property management company for two years. She works 15–25 hours a week depending on the season. Jill does all kinds of tasks from cleaning to spackling and touch-up painting in hallways. She has a real talent with plants and shrubs, so the company gives her extra hours in late spring, and sometimes late fall, to work the grounds at the various buildings they manage.

Here's how Jill's income from SSDI and earnings might look during a given year:

	April	May	June	July	August	September
Earnings in 2011	\$900	\$1,250*	\$1,250*	\$950	\$900	\$900
Eligible for an SSDI Benefit	\$850	\$0	\$0	\$850	\$850	\$850
Amount of SSDI Received	\$850	\$850	\$850	\$0	\$0	\$850

* Over SGA

In April, Jill receives both SSDI and her \$900 in earnings. She is not eligible for an SSDI check in May and June since her earnings exceed SGA. If Jill

reports her May earnings in June, the earliest that Social Security can withhold the check is in July and sometimes it might take longer.

This was a problem in the beginning because Jill didn't understand why she did not get an SSDI check some months. Jill and her case manager, Alma, had a number of conversations about the situation and they thought it best to go to the Social Security office and get an explanation. One of the claims representatives there was able to explain the Extended Period of Eligibility and that since Jill had used up her Trial Work Period, she would be eligible for a monthly SSDI check only when earnings were less than the current year's SGA amount (\$1,010 in 2012). The claims representative then explained that there can be a gap between when the wages are reported and the adjustment is made.

To avoid problems, Jill and Alma arranged to meet with a benefits specialist periodically to review Jill's earnings and benefits. In the near future, Jill's Extended Period of Eligibility will end, so she should begin planning now for this change. In addition, Jill now understands that she needs to adjust her spending in months with higher earnings in order to compensate for months where her benefits are reduced.



Appeals

What we've been explaining is how the process should work. Mistakes are bound to happen. Suppose a person reports income and SSA does not respond? Or, a person neglects to report their income and owes SSA money because of overpayments? Suppose SSA makes an error and thinks a person is earning more or less than they actually are?

When SSA makes a decision on a claim, they send a letter explaining the decision. If the beneficiary does not agree with the decision, they should appeal—that is, ask SSA to look at the case again. SSA will look at the entire decision, even those parts that were in favor of the beneficiary. If SSA's decision is wrong, they will change it.

People must request an appeal in writing within 60 days from the date they receive the letter from SSA. These letters often have the heading "Notice of Planned Action." SSA assumes that the beneficiary received the letter within five days after the posted date on it, unless a person can prove otherwise. When they send a letter about a decision on a claim, SSA will tell the person how to appeal the decision. People can call their local Social Security office for help with an appeal.

Generally, there are four levels of appeal.

- **Reconsideration.** Reconsideration is a complete review of the claim by someone who did not take part in the first decision. SSA will look at all the evidence submitted when the original decision was made, plus any new evidence.
- **Hearing.** If a person disagrees with the reconsideration decision, they can ask for a hearing. An administrative law judge who had no part in the original decision or the reconsideration of the case will conduct the hearing. The judge will ask people to produce evidence of their position, and will ask questions of witnesses if applicable. After the hearing, the judge will make a decision based on all the information in the case. SSA will send a letter and a copy of the judge's decision.
- **Appeals Council.** The next step is a review by Social Security's Appeals Council. The Appeals Council looks at all requests for review, but it may deny a request if it believes the hearing decision was correct. If the Appeals Council decides to review a case, it will either decide the case itself or return it to an administrative law judge for further review.
- **Federal Court.** If a person disagrees or if the Appeals Council decides not to review their case, the beneficiary may file a lawsuit in a federal district court.

In some cases, SSA may continue paying benefits while they make a decision during the appeals process. Beneficiaries can request benefits to continue when appealing a decision if:

- The disability benefits are terminated because the medical condition is not "disabling," or
- The SSI payment should be reduced or suspended.

The person must request this within 10 days of the date the letter from Social Security was received. If they do this, they will continue getting checks. If the appeal is not in favor of the beneficiary or it's turned down, the person may have to pay back the money that he or she was not eligible to receive.

Overpayments

SSA sometimes will send checks that should not have been issued. The recipient will then get an “overpayment notice” and will be told to pay the money back. This may be because the recipient neglected to report a wage increase, or it may be because SSA made a mistake. Either way, to avoid hardship, it is best for recipients to set aside funds they were not entitled to. If they spend the funds, this may cause problems when they have to pay them back to SSA.

Frequently, Social Security will recover overpaid funds from SSI beneficiaries by withholding 10% of the monthly SSI check (or countable income) until the amount is recovered. With SSDI (or CDB) payments, SSA will generally withhold the entire monthly check until the overpayment is recovered. The rate of repayment can sometimes be negotiable in cases of financial hardship.

If the person feels that the overpayment amount is incorrect, or he or she was not really overpaid, the person should file a Request for Reconsideration (an appeal). The other option is a “waiver.” If the person was in fact overpaid but:

- did not cause the overpayment (reported his or her income and kept documentation) and/or,
- the person cannot afford to re-pay the funds, or repaying it would be unfair,

then the person may not have to pay the funds back to SSA. The beneficiary must file a **Request for Waiver of Overpayment Recovery Or Change In Repayment Rate** (SSA-632-BK). Again, beneficiaries have 60 days to file an appeal or a waiver form. If the person does not qualify for an appeal or waiver, it may be possible for them to work out a payment plan.

While the person has 60 days, DON'T WAIT. Generally, SSA will automatically waive any overpayment that is less than \$1000 no matter whose fault the overpayment was. This is one of the reasons why people should be proactive and timely to make sure that work incentives are being properly applied.

It is best to discuss these situations with a WIPA representative or some other benefits advocate before deciding whether to pursue a waiver or an appeal.

How to Get Help

Now you have a basic understanding about the relationship between earnings and work. However, some folks need support in order to make their pursuit of a satisfying career a reality. They might need help finding a job, or help understanding the best way to maximize work incentives. They also may encounter difficulties along the way and need support.

Support On Benefits and Earnings

The Connect to Work Project may be able to assist eligible beneficiaries with work incentives information and referral. These benefits specialists can help with accurate information so beneficiaries can be better equipped to make informed choices about work. Here are some of the key points that people may need to find out more about when returning to work:

- Specific information on the work incentives available to Social Security beneficiaries dependent upon the types of benefits they receive
- Identifying and determining eligibility for federal or state work incentives programs
- Connection to Employment Networks and/or the Bureau of Rehabilitation Service that can help with job support and placement
- Information about health benefits coverage available to beneficiaries once they enter the workforce
- Strategies on how to achieve greater income and build a financial future with a combination of earnings and benefits, or earnings alone

Funding for Work Incentives assistance is slated for change. Anyone on Social Security due to a disability who wants to work can receive these services through December 31, 2012. After this date, to find out more about eligibility for services for individuals who are not involved with Bureau of Rehabilitation Services, you may wish to call the Connect to Work line directly at 1-800-773-4636 (TTY: 1-860-424-4839) or visit **www.connect-ability.com**. Click on the “Career Center” tab, and then on “Work and My Benefits.”

What happens if things don't work out as planned? In some situations, people who are having difficulty with their work incentives being applied properly may be able to get help through a **Work Incentives Liaison**. These are work incentives experts that are frequently located in local Social Security offices. You may wish to contact your local office to find out more. If you have trouble locating the Work Incentives Liaison locally, you may contact the regional Area Work Incentive Coordinator (AWIC) who may be able to give you more information by calling 1-888-655-6469, x16735. You can find out more about AWIC at **<http://ssa.gov/work/awiccontacts.html>**.

If people have issues that are difficult to resolve, they may wish to pursue legal advice. There are protection and advocacy services that may be able to provide legal advocacy for individuals with disabilities who have disputes with SSA. These services are available from PABSS (Protection and Advocacy for Beneficiaries of Social Security) through at least 9/30/12. They may be able to provide information, assistance, advice, and individual representation to Social Security beneficiaries with disabilities regarding vocational rehabilitation services, employment services, and other support services from employment networks and other service providers.

To determine availability and eligibility for services, contact the office of Protection and Advocacy for Persons with Disabilities. Visit **www.state.ct.us/opapd/**, or call 1-800-842-7303.

A big concern for many people with disabilities, their families, and their providers is that a person with a disability will find a job, begin to earn money that reduces their benefits, and then leave or lose the job for some reason. If people earn enough to terminate their cash benefits, the question that many folks have is, “Will they be able to get their benefits back?” There are some basic protections:

People who receive SSI or SSDI may regain their cash benefits within a five-year period after their benefits were terminated because of work and earnings if their inability to achieve SGA is related to the disability that qualified them for benefits initially.

People who have SSI may keep their Medicaid coverage until earnings reach the state threshold amount (just over \$68,000 in 2012).

Restoration of Cash Benefits

SSDI Beneficiaries

After the nine-month Trial Work Period, a person can regain SSDI cash benefits at any time for the next three years (the Extended Period of Eligibility) if they either stop working or have earnings less than SGA (\$1010 in 2012). This does not necessarily mean gross earnings. If the person has Impairment-Related Work Expenses, for example (see IRWE), SSA may disregard some of their earnings. If they determine that countable earnings are less than SGA, the person will continue to receive a monthly check. If a person works and never exceeds SGA, they may continue to receive SSDI cash benefits beyond the three years.

SSI Beneficiaries

A provision called 1619(b) also allows individuals who have stopped receiving cash benefits because of their earnings to have those benefits restored if they stop working or if their earnings decrease. If an individual stops receiving SSI and/or Medicaid coverage but is still “disabled,” they can regain their SSI benefits within 12 months without filing a new claim.

Don't Forget

If a person's work situation changes, Social Security should be contacted as soon as possible.

SSI and SSDI Beneficiaries: What is EXR?

EXR is the acronym for Expedited Reinstatement. It is a safety net for people who successfully return to work and lose their entitlement to SSDI or SSI benefits and payments. If cash payments end because of work and earnings, and a person is no longer able to work because of disability, he or she has five years to be reinstated from the date their benefit was terminated.

Once EXR is requested, an individual can receive up to six months of provisional cash benefits while SSA

conducts a medical review to determine whether they can reinstate the benefits as before. The person may also be eligible for Medicare during this period as well.

To request EXR, one must meet all the following requirements:

- The entitlement to SSDI or SSI benefits was terminated due to performance of SGA;
- Eligibility for SSI disability/blindness benefits was terminated because of excess earned income or a combination of earned and unearned income;
- The person cannot be performing SGA during the month during which the application for EXR is filed;
- They must be unable to work at the SGA level due to disability;
- They must have a current medical impairment(s) that is the same as, or related to, the original disabling condition;
- They must request EXR within five years from the month that benefits stopped.

After the medical review, SSA will decide if benefits will continue. If they determine that disability is not the issue and decide not to reinstate benefits, the person will not have to pay back the six months of provisional benefits he or she received.

Maintaining Health Coverage

If a person was eligible for Medicaid and continues to need the coverage, but their income increased beyond standard Medicaid limits because of earnings, the 1619(b) provision (S04 in CT law) will allow the SSI beneficiary to continue to be covered by Medicaid. As long as the person remains eligible for Medicaid for reasons other than earnings (e.g., less than \$2000 in resources), he or she will retain coverage continually until his or her annual income exceeds the Connecticut “threshold amount.” This is the measure used to decide whether your earnings are high enough to replace your SSI and Medicaid benefits. The threshold figure for 2012 is \$68,132; it changes yearly. If the person stops working, Medicaid coverage will continue.

These are the qualifications to retain Medicaid under 1619(b):

- Was eligible for an SSI cash payment for at least one month
- Would be eligible for cash payment except for earnings
- Still has a disability
- Still meets all other eligibility rules, including the resources test
- Needs Medicaid in order to work
- Has gross earned income that is insufficient to replace SSI, Medicaid, and any publicly funded attendant care.

There are also protections for people who participate in MED-Connect. If a person needs to stop work for reasons of health or disability, or loses a job through no fault of his or her own, MED-Connect coverage can continue for up to one year.

This coverage is conditional:

- The person must plan to return to work when health improves, or
- The individual must be looking for another job.

Medicare Coverage

People who receive SSDI will continue to be eligible for Medicare coverage for at least seven and half years after the Trial Work Period, even if they have lost their SSDI cash benefit because of work.

If their health improves, the person can still qualify for the MED program under the Medically Improved Group. The Medically Improved Group has the same income, asset, and premium rules as Basic MED. The only difference is that earnings must be at least \$290 per month.

The asset limit for continued participation in MED-Connect is \$10,000 (\$15,000 for a couple). Counted assets include a checking or savings account, a second car, a vacation home, etc. A person can also have any amount saved in approved retirement accounts such as an IRA or a 401(k). DSS may also approve accounts in which money is set aside to save for special employment expenses.

Leslie

Leslie receives SSI. In addition to her cognitive disability, she has diabetes that is often difficult to control. She is eligible for Medicaid coverage, which is important given her health condition. Leslie is a reliable worker who enjoys drawing in her spare time.

Leslie has been working at parking garage downtown. She worked part-time for about eight months, and when another employee retired was offered a full-time position. She has been working full time for a year and half and earns \$1,500 a month. With her current earnings, she no longer receives an SSI check, but she still has her Medicaid coverage through 1619(b).

Leslie likes working at the garage. She gets along great with the manager, who appreciates the fact that Leslie is one of the most reliable employees he's ever had. What Leslie really enjoys is that this job gives her an opportunity to draw between making rounds and when she periodically needs to operate the gate. She draws using black chalk on paper and produces some very nice work. She would like to frame what she creates and try to sell her work at craft fairs.

Leslie has developed problems with her circulation related to her diabetes. It is not as bad in the summer, but the garage is very damp in the winter. Her toes hurt and become discolored no matter how much she tries to move them around. Leslie is substantially overweight which exacerbates matters. Her doctor recommends she try to get indoor work, but she insists that she has had difficulty finding other types of a work and that the parking garage is the best way for her to earn money and pursue her artwork.

After a few meetings with her family, case manager, and job developer, Leslie is persuaded to reduce her hours back to part-time: fewer hours in the winter and more in the summer if possible. Leslie is worried about losing her full-time job because she no longer receives an SSI check and thinks that she won't have any income.

Since Leslie is eligible for the 1619(b) provision, she not only keeps her Medicaid, but can regain her SSI check. The amount is adjusted based on her new, part-time earnings. If Leslie needs to stop working completely, she will regain her full check.



William

William worked full-time for the last four years scanning and shredding documents at his aunt's law firm. He is in good physical health and rarely misses time at work. He is very meticulous and his co-workers appreciate his accuracy. William really likes the professional environment and other than an occasional pep talk from his aunt, he manages his work pretty autonomously.

William formerly received SSDI. He still receives Medicare and gets additional health care (Medicaid) through Med-Connect. His parents help William with budgeting and managing his finances.

Unfortunately, William started having difficulties at work. He found out that his parents were getting a divorce, and this has resulted in a lot of anxiety for him.

He made a mistake one day at the office and shredded important documents and then scanned other documents that were to be destroyed. After that, he started making many different piles of documents, moving them around but refusing to take action with them.

Despite the support from his aunt, William can't seem to get anything done. He spent a number of days sitting in a chair rubbing his hands and staring at the floor. Then he just stopped showing up for work.

His parents can see how confused and disorganized he is at home and think that at this time, it's best not to push him to return to work. Based on their situation, the uncertainty of which parent William will live with, and William's past history, it is difficult to tell how things might turn out.

At the Social Security office, William and his family learn that he is eligible for what is called Expedited Reinstatement. This means that he will get at least six months of his benefits while Social Security determines if William can no longer work because of his disability. If he can't get back to work, he will regain his monthly SSDI payments. His Medicare coverage will also continue. They will have to follow-up with his MED-Connect coverage. William can maintain that coverage for up to a year if he intends to return to work.



As you can see, people can try their best, have successful work experiences, and still have some degree of protection if things don't work out as planned.

Ticket to Work

In some of the correspondence that beneficiaries may receive from Social Security, they may see references to the Ticket to Work program. The purpose of the Ticket program is to provide people between the ages of 18 and 65 who receive benefits from Social Security more choices for receiving employment services.

Under this program, eligible beneficiaries have the option to assign their ticket to an Employment Network (EN) of their choice. If the EN accepts the ticket, they can receive funding to coordinate and provide services to help the beneficiary find and maintain employment. Participation in the program is optional for both the beneficiary and the EN.

There are some advantages for beneficiaries who participate in the Ticket program. If you would like to find out more, visit www.choosework.net/index.html or call 1-866-968-7842 (TTY/TDD: 1-866-833-2967) for more information.

Resources

Please use the resources below to further explore the information contained in this guide. The glossary contains definitions of some of the key terms related to the topics of benefits, work, and disability.

Benefit Information

Work and Benefits: www.socialsecurity.gov/work/

The Redbook from Social Security: www.ssa.gov/redbook

Plans For Achieving Self Support: www.passplan.org

Reporting SSI Earnings by Phone: www.vcu-ntc.org/resources/viewContent.cfm/775

ICI Going to Work Guide: www.communityinclusion.org/article.php?article_id=211

The Connect-to-Work Center: 1-800-773-4636

Employment Services

DDS Employment Services: www.ct.gov/dds/cwp/view.asp?a=2042&q=390170

Bureau of Rehabilitation Services: www.ct.gov/brs/site/default.asp

Employment Networks (Ticket to Work): www.choosework.net/resource/jsp/SearchByStateAction.jsp

Other Disability-Related Services & Information

Department of Social Services: www.ct.gov/dss/cwp/view.asp?a=2345&Q=304922&dssNav=|

Department of Developmental Services “Consumer Corner”:
www.ct.gov/consumercorner/cwp/view.asp?a=3910&Q=467792&consumercornerNav=|DDS

Connect Ability Roadmap for Job Seekers: www.connect-ability.com/media/pdf/JobSeeker_Toolkit.pdf

Connect Ability Smart Guide: www.connect-ability.com/media/pdf/smartGuide.pdf

Glossary and Acronyms

Appeals	A multi-level process that allows a person who disagrees with a decision made by SSA the opportunity to have the decision reversed
Blind Work Expense (BWE)	Any earned income that is used to meet expenses in order to earn that income can be excluded for SSI eligibility and payment amount for individuals who are blind
Countable Income	The amount of money left after all available deductions are excluded from total income. This amount is used to decide SSI eligibility and payment amounts.
DDS	Department of Developmental Services
DSS	Department of Social Services
Expedited Reinstatement (EXR)	Qualified people may request reinstatement of benefits, within 5 years of when benefits stopped, without having to file a new application. You can get up to 6 months of provisional benefits while waiting for a decision on the request.
Extended Period of Eligibility (EPE)	During the 36 consecutive months following the trial work period, if you qualify, SSDI benefits may be started without a new application, disability determination, or waiting period.
Federal Poverty Income Guideline	The benefit levels of many low-income assistance programs are based on these poverty guidelines. Family size determines the amount of gross income someone must have in order to fall within poverty guidelines.
Impairment-Related Work Expenses (IRWE)	The cost of items and services that you pay out of pocket and that you need to work because of your impairment. For example, attendant care services and medical devices are deducted before SSA decides if you are engaging in SGA. The cost of these same items may be deducted from earned income when calculating an SSI payment.
Medicaid	Medical coverage provided to a person by the state Title XIX (19) program administered through the Department of Social Services. Eligibility is based on a number of factors (e.g., income and resources) and may pay for a variety of medical services.
Medicare	Health insurance program for eligible people with disabilities and people age 65 or older, usually consisting of: Hospital Insurance under Medicare (Part A) Supplementary Medical Insurance under Medicare (Part B) Voluntary prescription drug coverage with a Prescription Drug Provider (PDP) under Part D
MED-Connect	Provides full Medicaid coverage for CT workers with disabilities who meet certain income and resource standards. Participants may have to pay premiums based on income.
Overpayment	A situation in which a person continues to receive an SSDI or SSI check when they are not eligible
Plan to Achieve Self-Support (PASS)	Income or resources that can be set aside over a reasonable time period to enable you to reach a work goal and to become financially self-supporting. PASS funds are excluded when determining SSI eligibility. These can be used to obtain training or education, purchase occupational equipment, establish a business, etc.
Substantial Gainful Activity (SGA)	An evaluation of work activity, generally based on earning guidelines. SGA is one of the criteria used to determine initial eligibility for benefits. It is also used to determine continuing eligibility for SSDI beneficiaries who work.
SSDI	Social Security Disability Insurance authorized under Title II of the Social Security Act
SSI	Supplemental Security Income program authorized under Title XVI of the Social Security Act
Subsidies and Special Conditions	Supports you receive on the job that may result in more pay than the actual value of the work you perform. The actual value of the work you perform, rather than earnings, is used when an SGA decision is made.
Trial Work Period (TWP)	A period of nine months during which you can test your ability to work or run a business and receive full SSDI benefits, if you report your work activity and your impairment does not improve

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