

STEP TA Webinar: Brushing Up on Benefits

STEP (Supporting Transformation to Empower People) Technical Assistance (TA) Summary

April 9th, 2024

Session Description

This TA session focused on ways providers can support individuals to understand how changes to their income, such as increased wages or work hours, can impact their benefits. Benefits Counseling, from the Bureau of Rehabilitation Services (BRS) is a key tool as individuals consider transitions that increase income. This session featured a conversation with BRS staff who provided information on benefits limits, what Benefits Counseling is, and how providers can connect individuals to it.

Poll Results

To open the session, participants answered a poll asking, “**How far along are you in developing your STEP Plan?**” See details in the table:

Haven't Started	In Progress	Submitted	Submitted and Approved
8	2	1	2

At the end of the session, participants responded to the poll, **Will you be submitting a STEP plan?** Responses from providers that already submitted plans have been removed. See details in the table:

No	Yes, a Day/Employment Plan	Yes, a Residential Plan	Yes, a Residential and Day/Employment Plan
2	2	0	2

BRS Presentation and Discussion



1. Introduction to Benefits Counseling
 - Benefits Counseling is available to individuals in Connecticut who receive disability benefits from Social Security.
 - This includes Medicare, Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI) and Medicaid.
 - Individuals do not need to participate in other BRS programs to work with benefits counselors.
 - BRS works closely with DDS and other Connecticut departments to coordinate benefits counseling.
 - The benefits counseling program started through a series of grants 20 years ago and has grown to be a statewide network of experts. Five benefits counselors cover the state.
 - Benefits counseling works with individuals to examine their specific circumstances and options.
 - BRS explains the process in a clear, concise way that avoids jargon to make it accessible for individuals and their families.
 - Benefits counselors can help people understand when work will impact their benefits and also explore relying more on work and income while transitioning off of some benefits to have greater independence.



2. What happens to your benefits when you become employed?

- Families and providers often express that the individuals they support will lose their benefits if they become competitively employed, but this is not always the case.
- If an individual receiving SSDI earns the Substantial Gainful Activity (SGA) amount of \$1,550 gross income per month, benefits can stop. For the SGA, it is always a question of dollars earned and not hours worked.
 - If an individual loses their benefits due to earning this amount, they have not necessarily lost their *eligibility* for benefits, meaning it may not be necessary to reapply if their income goes away in the future
 - Due to the individualized nature of each case, it is essential to work directly with a benefits counselor to navigate misinformation and consider options holistically.
- The Social Security Administration will almost never automatically know an individual's situation. For this reason, individuals must accurately report earnings.
- This process can be done online or via an app through an individual's personal account.
- For Supplemental Security Income (SSI), as earnings increase the level of the payments decreases
 - This happens in such a way that it is ALWAYS more advantageous to earn more money, since an individual will not entirely lose their SSI just because they are competitively employed. SSI will simply be reduced
- **Audience question:** What is the best way to show money being spent by the individual directly related to work expenses?
 - **Answer:** Any documentation that shows what money was spent on i.e., copays, prescriptions, transportation documents, etc.
 - Impairment-related work expenses can reduce reported gross earnings, so are important to track
- **Audience question:** For Social Security's Ticket to Work Program, what coverage is available after the 93 months?
 - **Answer:** The 93-month window is the minimum amount of time for the coverage to extend, with or without the ticket. The rules are that as long as someone has SSDI payments they will keep their Medicare coverage; even if SSDI stops for earnings, Medicare coverage will continue for a minimum of 93 months.



3. Available Resources

- Benefits counseling takes place how the individual prefers, over the phone, in person, or virtually.
- Providers can support individuals to connect to benefits counseling in a few ways:
 - Educating individuals about the service and letting them and their families know it can inform their decisions about work and benefits.
 - Supporting coordination with DDS case managers to refer individuals to benefits counseling. This could include providing information for the Benefits Assessment Checklist on existing employment and income.
 - If individuals and their families prefer to reach out, counselors can be contacted directly.
 - If the individual would like, provider staff are welcome to join benefits counseling sessions to help them remember and digest the information.