

# **Work Incentives: Part 1**

Operations Support Manager  
Ticket to Work Program

# Learning Objectives

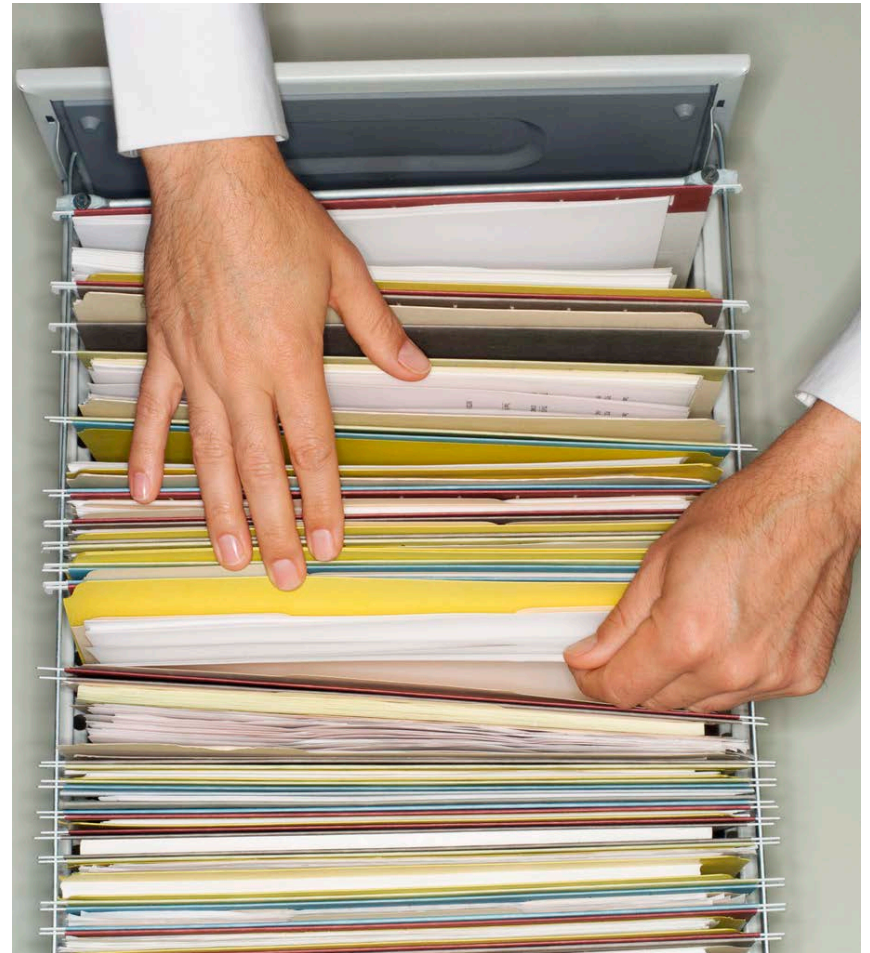
- Introduce programs that Social Security administers to encourage beneficiaries with disabilities to seek employment
- Discuss five employment support programs or Work Incentives available to beneficiaries with disabilities
- Identify which Work Incentives are available to individuals receiving Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI)
- Know where to find additional resources on Work Incentives, including where to refer beneficiaries for assistance with benefits planning

# What Are Employment Supports or Work Incentives?

- The Social Security Administration administers a number of employment support programs/rules designed to encourage individuals receiving Social Security disability benefits to explore work
- These programs/rules are designed to
  - Encourage beneficiaries to move from benefit dependency to economic self-support through work
  - Assist beneficiaries to enter, re-enter, and/or maintain employment by protecting their eligibility for Social Security cash benefits and health care coverage until they achieve economic self-support

# Why Benefits Planning Assistance?

- Studies of impact on beneficiary successes are limited.
- Results indicate that access to Work Incentives or benefits planning assistance does increase the likelihood of beneficiaries entering the workforce and may have a slight impact on earnings once in the workforce.



# Work Incentives

- Application of Work Incentive rules will vary depending on the type of entitlement a beneficiary receives
- Social Security expects every EN to ensure that beneficiaries are aware of available Work Incentives
- Providing information on Work Incentives is particularly important at three points in the Ticket process
  - When working with a beneficiary to develop the Individual Work Plan or IWP
  - At the time of job placement
  - When a beneficiary's earnings are increasing

# Work Incentives Covered in This Training

- Trial Work Period (TWP) - SSDI only
- Extended Period of Eligibility (EPE) - SSDI only
- Continuation of Medicare - SSDI only
- Impairment-Related Work Expenses (IRWEs) - SSI and SSDI
- Blind Work Expenses (BWEs) – SSI only

## Progress Check

Which of the following statements is **NOT** true about Work Incentives?

- A. Work Incentives are designed to encourage beneficiaries to move from benefit dependency to economic self-sufficiency through work
- B. Work Incentives can be used to get Social Security to pay for the services and supports a beneficiary needs to go to work
- C. Work Incentives are designed to assist beneficiaries to enter, re-enter, and/or maintain employment by protecting their eligibility for Social Security cash benefits and health care coverage until they achieve economic self-support
- D. All of the above

# Progress Check

The application of the different types of Work Incentives will vary depending on the type of entitlement a beneficiary receives.

- A. True
- B. False



# Trial Work Period (TWP)

- SSDI beneficiaries only
- Any month in which a SSDI beneficiary earns at/above the annual amount designated as Trial Work level earnings (\$780 in 2015) is considered a Trial Work Period (TWP) or “service” month
  - During these months earned income does not affect SSDI cash benefit
  - Annual amounts designated as TWL earnings available at: <http://www.socialsecurity.gov/OACT/COLA/twp.html>
- A beneficiary is entitled to 9 TWP months within a 60 month “rolling” period – Months do not have to be consecutive
- In the 10th month of Trial Work level earnings, Social Security will determine if the beneficiary is earning at or above the annual amount designated as Substantial Gainful Activity (\$1,090/non-blind; \$1,820/ blind in 2015)
  - *Check out the annual earnings levels for SGA at* <http://www.socialsecurity.gov/OACT/COLA/sga.html>

# Extended Period of Eligibility (EPE)

- SSDI recipients only
- The 36-month period starting immediately after the TWP has ended
  - Period during which Social Security can reinstate SSDI benefits without a new application or a new disability determination
  - Must still have a disabling impairment
  - Referred to as the re-entitlement period
- Used during months when the person's earnings drop below the SGA level
- No waiting period

# Progress Check

What is the Extended Period of Eligibility or EPE, and when does it begin for a qualified beneficiary?

- A. The 60-month period starting immediately after the TWP has ended
- B. The 36-month period starting immediately after the TWP has ended
- C. The 9-month period after the beneficiary has earnings above SGA
- D. The 60-month period after the beneficiary is earning above SGA

# Continuation of Medicare Coverage

- SSDI only
- Beneficiaries can receive 93 months of continued Medicare coverage after TWP
  - Part A - Hospitalization-no premium
  - Part B - Medicare available for a reasonable monthly fee
- If Medicare stops after 93 months, beneficiary may purchase Part A & B coverage
- Call 1.800.MEDICARE for phone number of State Medical Assistance Office



# Impairment Related Work Expenses (IRWEs)

- SSDI and SSI
- Allowable deductions from a person's earned income when determining countable earnings
  - Item or service must be something that enables the person to work
  - Need for item or services is due to the person's physical or mental impairment of record
  - Person must pay for the item or service and the expenditure cannot be reimbursable through another source (e.g., Medicare, Medicaid or a private insurance carrier)
- Documented cost is used to reduce what Social Security will consider as countable income for a particular month

## IRWEs (continued)

- Recurring monthly expense – including payments made on an installment plan and any interest or other charges related to the purchase
- Recurring non-monthly expenses – payments made less often than monthly (e.g. quarterly)
  - Amount may be deducted entirely in the month the payment is made or prorated over the months the item or service was paid in full
- A one-time expense may be prorated over a 12-month period of time
- Check out the Social Security Red Book for examples of deductible and non-deductible IRWEs:  
[www.socialsecurity.gov/redbook](http://www.socialsecurity.gov/redbook)

## Blind Work Expenses (BWE)

- SSI only
- For individuals whose SSI benefits are based on blindness, Social Security does not count earned income used to meet expenses that are needed to earn that income
  - Examples of BWEs include service animal expenses; transportation to and from work; federal, state and local taxes; Social Security taxes; attendant care services; visual and sensory aids; translation of materials into Braille; professional association fees; and union dues
- Deductions are used in determining SSI eligibility and monthly SSI benefit amount

# Progress Check

Which of the following statements is **TRUE** regarding Impairment Related Work Expenses (IRWEs)?

- A. Available for SSDI recipients only
- B. Allowable deductions from a person's earned income when determining countable earnings
- C. Does not require any documentation of the expected and/or actual expense(s)
- D. Can be reimbursable through another source such as Medicare, Medicaid or a private insurance carrier



# Additional Work Incentives Not Covered in This Training

- Expedited Reinstatement of Benefits (EXR) - SSI & SSDI
- Earned Income Exclusion - SSI only
- Student Earned Income Exclusion (SEIE) - SSI only
- Plan to Achieve Self-Support (PASS) - SSI only
- Section 301 – Continued Payment under Vocational Rehabilitation or Similar Program
- Ticket to Work - SSI & SSDI

# Work Incentive Resources

- Social Security *Red Book* (Publication No. 64-030 ICN 436900):  
All EN staff should be familiar with this important resource
- Download the *Red Book* at: [www.socialsecurity.gov/redbook/](http://www.socialsecurity.gov/redbook/)
- Request a copy by phone by calling: 1.410.965.2039
- Request a copy by fax at: 1.410.965.2037
- Request a copy by email at:  
*OFSM.OSWM.RQCT.Orders@ssa.gov*
- Receive multiple copies by writing to:  
Social Security Administration  
Office of Supply and Warehouse Management  
Attn: Requisition and Quality Control Team  
2508 Robert M. Ball Building  
6401 Security Boulevard  
Baltimore, MD 21235-6301

## Work Incentives Resources (continued)

- Some ENs have certified Work Incentives counselors or benefits planners on staff
- Beneficiary Access and Support Services (BASS) contractor maintains a Ticket to Work Help Line for beneficiaries – Certified benefits planners are available to answer general questions about Work Incentives
  - Call 1.866.968.7842 (v) or 1.866.833.2967 (TTY) Monday through Friday (8:00 a.m. - 8:00 p.m. EST)
  - General inquiries can also be emailed to:  
[support@chooseworkttw.net](mailto:support@chooseworkttw.net)
- Social Security funds community-based organization to assist beneficiaries with disabilities in understanding the potential impact of work and earnings on their disability benefits
  - Work Incentives Planning and Assistance Projects (known as WIPAs)

# Work Incentives Planning and Assistance (WIPA) Projects

- Organizations approved by Social Security to assist beneficiaries in making informed choices about work
- WIPA services are free
- WIPA staff
  - Are trained and certified to provide information about work and Work Incentives (Community Work Incentives Coordinators or CWICs)
  - Can answer questions about how a particular job and/or a certain level of earnings will likely impact a beneficiary's access to federal, state and local benefits, including Social Security disability benefits
  - Can help beneficiaries find resources and services to achieve their employment goals
- Find the WIPA serving your geographic area by visiting [www.chooseworkttw.net](http://www.chooseworkttw.net) and clicking on "Find Help"

# In-Depth Training Opportunities

Two options for in-depth training on Work Incentives

- National Training Institute at Virginia Commonwealth University offers a certification program for Community Work Incentives Coordinators (CWICs).
  - Free of charge to CWICs. Others may attend if space is available.
  - Visit <http://www.vcu-ntc.org/certification/>
- Cornell University's Employment and Disability Institute (EDI) provides a Work Incentive Practitioner Series for individuals interested in being credentialed as Work Incentives Planners. There is a fee for this online training and credentialing process.
  - Visit [www.edionline.org](http://www.edionline.org) or contact Ray Cebula at [rac79@cornell.edu](mailto:rac79@cornell.edu) or 1.617.312.3261

# Progress Check

What is a good resource to learn more about work incentives?

- A. EN Request for Quotation (RFQ)
- B. Individual Work Plan (IWP)
- C. Social Security Disability Benefits Brochure
- D. The Social Security *Red Book*

## In Closing

- Work Incentives are valuable resources that beneficiaries can use to ensure their employment success
- While every EN should be familiar with Social Security's Work Incentive programs and rules, these programs are complicated
- If your EN does not have Work Incentives expertise on staff, your staff should be familiar enough with the Work Incentive rules to know when to refer beneficiaries to organizations that have such expertise
- Don't forget to attend Part 2 of this training which will be conducted in April

# Questions

