Arizona

**disability benefits 101**

as an Employment Tool

World Institute on Disability

Disability Benefits 101
working with a disability in Arizona
Introduction

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Disability Benefits 101 - www.db101.org
Objectives

• Use DB101 as an employment tool to increase service engagement and employment outcomes
• Access and communicate DB101 information SSDI/SSI, work incentives, healthcare, employment impact on state/federal benefits, and other work related concerns
• Implement DB101 into service planning to encourage and support people to consider, plan, and transition to employment and financial empowerment
• **Not become a benefit counseling expert**
Nicholas Love

• Disability Advocate
• National Speaker on equality focusing on disability and Gender and Sexual Minorities
• Degree in Holistic Health specializing in Mind-Body Transformational Psychology
• Certified Community Work Incentive Counselor
• Certified Psychiatric Rehabilitation Practitioner
• 17 years of Supportive Employment experience
• National Subject Matter Expert on SSA
• WID’s EDBI Training and Communication Manager
World Institute on Disability

Vision: A world where people with disabilities live fully integrated lives economically and socially.

• International non-profit public policy and research center
• Founded in 1983 by Independent Living leaders
• Eliminate barriers to full social integration and increase employment, economic security, and health care for persons with disabilities in communities and nations worldwide
• Creates innovative programs and tools; conducts research, public education, training, and advocacy campaigns; and provides technical assistance
• Created Disability Benefits 101 (DB101) in 2002
Without continual growth and progress, such words as improvement, achievement, and success have no meaning.

Benjamin Franklin
The Needle is Stuck

Employment rates have not had any substantial increase in decades.

- Labor Force Participation Rate (LFPR) rate of people who have disabilities remains around 33%
  - Same of LFPR in 1971
  - Each study stays about less than 1% for the 33%
- Despite numerous employment initiatives created over the years:
  - People who have disabilities remain unemployment or underemployed
  - Most do not achieve full employment potential
  - Less than 2% of SSI recipients leave the roles
Legislation Directed Workforce Assistance

- Rehabilitation Act – 1973
- Americans with Disabilities Act (ADA) - 1990
- Workforce Investment Act (WIA) - 1998 (WIA)
- Works Incentives Improvement Act - 1999
- Workforce Innovation and Opportunity Act (WIOA) - 2014
- Billions spent annually on research, demonstrations, programs, and initiatives
  - Results: continued poverty, and a lack of adequate housing, transportation and healthcare for millions of working-age people who have disabilities
Why

• Fear
• Lack of information
• Myths/Misinformation
• Societal Oppression
Moving the Needle

• How can we provide services when people are afraid to start the process?
• How to address why don’t people go to work?

Information, Information, Information
Support
And more information
Supported Employment

Evidence-based practice to help people who have disabilities find and retain a job.

Support Employment Principles

- Consumer Choice
- Integrated Services
- Competitive Jobs
- Strength-Based
- Consumer Preferences
- Benefit Counseling
- Timely Support
- Continuous Supports
Personalized Benefit Counseling

Evidence-based practice proven to increase employment outcomes and increase earnings.

- Few trained benefits counselors
- Providers don’t understand or aren’t comfortable
  - Analysis of preparation of service professionals (253) to provide information on work and healthcare incentives [conducted by AHCCCS in 2010]
    - Didn’t understand their roles or the information/message
    - Even with prior training, had insecurities in sharing
- Skilled benefit specialist are usually brought in towards the end of the employment process
Social Security and Fear

• Recipients of public benefits, do not consider employment because:
  • Fearful benefits will be withheld or terminated at the onset of employment
  • Unaware some benefits (i.e. healthcare benefits) can be maintained while others may have incrementally reductions
  • Hold unto commonly held myths and are uninformed about the options to transition to employment and self-sufficiency
Disability Benefits 101 (DB101)

One Tool, So Much Information
Disability Benefits 101 (DB101) is a user-friendly online tool that helps work through the myths and confusion of Social Security benefits, healthcare, employment, and much more.

- Provides online information, tools, and resources
- Assist in making informed decisions that will lead to a more financially productive life
- Employment and independent living supports and resources all in one place
DB101

• State-specific websites that motivate, guide, and support people who have disabilities to increase economic security through informed choice in their employment planning
  • Developed by WID to explain the complexity of disability benefits and promote employment
  • Currently in 9 states (AK, AZ, CA, KY, MI, MN, MO, NJ, and OH)
  • Came to Arizona in 2015
  • RSA funds AZ DB101
  • WID contracted to provide trainings to providers
DB101 Empowers

DB101 provides accurate information and resources

- Available 24/7/365
- No need to be an expert (or find an expert)
- Provides information in gradual layers as needed
- Empowers the individual and their circle of support
- Ease fears
DB101 Features

• Safe Harbor: no private identifying information requested or needed
• Understand benefit program interactions
• User friendly work and benefits calculators
• Click-on definitions, question links, and glossary
• Quick access to local, state, and national resources
• “Next Steps” for planning and additional assistance
• Also in Spanish
• “Need More Help” connects to Certified Benefit Counselors (WIPA)
Who uses DB101?

People who have disabilities, their family members and circles of support can use DB101 on their own.

- Accurate information available 24/7/365 to make and support informed life decisions
- Confident job planning information, tools, and resources
- Information provides a sense of control that enhances outcomes
- Lead to seeking or engaging more fully in employment services
Who uses DB101?

**Service providers** use of DB101 in everyday business practices increases the quality and availability of services

- Complex state, federal and private benefit program rules and interactions can be an uncertain topic area for providers
- Provides providers with information, tools, and resources without learning a new skill-set
- DB101 can elevate the script creating true informed consent on employment
Names Can Be Misleading

DB101 - Not Just a Benefit Tool!
Employment Disability Benefits 101

DB101 covers way more than benefit information!

- Employment Support and Resources
- Healthcare Options
- Asset Building
- Trust Funds
- Tax Information
- Employment Resources
- Education
- Youth and their Parents Information and Resources
- Independent Living Philosophy
Starting on the Same Page
Social Security Basics
Social Security Disability Definition

• Child Under 18
  • A child under 18 is considered disabled if the child has a physical or mental impairment which:
  • Causes severe functional limitations, and
  • Has lasted or can be expected to last for at least 12 months, or
  • Can be expected to lead to death

• Based on parent/guardian’s income and resources
• There is a disability redetermination at age 18
Social Security Disability Definition

- **Over 18 - the definition changes**
- According to Social Security, a person over 18 is considered disabled if the person has a physical or mental impairment which:
  - Prevents the person from any Substantial Gainful Activity (SGA) *(earning a certain amount of money)*, and that
  - Has lasted or can be expected to last for at least 12 months, or
  - Can be expected to result in death

**Ticket to Work & Work Incentives Improvement Act**
SSDI & SSI

Two Different Programs with Different Rules
Supplemental Security Income (SSI)

- SSI provides cash benefits to people with disabilities who have low income and resources with little or no work history. SSI is based on a financial need.

- Maximum monthly payment amount is $771 (individual)/$1,157 (couple)
- $2,000 resource limit ($3,000 for couples)
- Medicaid (AHCCCS)

- Based on need and details of living situation
- SSI Medicaid continues as long as SSI eligible
- Individuals usually have more money by going to work

* 2019 figures
SSI Work Incentives

• **Income Exclusions**: First $20 unearned/$65 earned are not counted

• **2 for 1 Reduction**: *For every two dollars earned, you keep one dollar of your SSI cash benefits!*

• **Impairment Related Work Expenses (IRWE)**: Approved, documented disability-related expenses paid by the individual necessary for work

• **Blind Work Expense (BWE)**: Majority of work expenses

• **Student Earned Income Exclusion (SEIE)**: Students under 22 in school at least half-time can earn up to $1,870 monthly (annual cap of $7,550) without a decrease to cash benefits or effect on healthcare.

* 2019 figures
Programs to Earn More and Save More of SSI

- **Plan for Achieving Self-Support (PASS):** Income or resources can be set aside to achieve a specific work goal without affecting benefits
  - Some SSDI beneficiaries may use a PASS
- **Achieving a Better Life Experience (ABLE):** Can save up to $100,000 without affecting resources limits
  - Disability was diagnosed before age 26
  - Will not affect SSI, Medicaid, or most other benefits
  - AZ ABLE - only open to Arizona residents; can create accounts in other states

* 2019 figures
Social Security Disability Insurance (SSDI)

• **SSDI** provides cash benefits to people with disabilities who qualify because of their work history or the work history of a spouse or parent.

• Social insurance based on work history and amount paid into the system (through FICA)

• Medicare after 24 months

• Receive cash benefits or not based on earnings and phase of work

• Different rules for each phase of work

• Medicare continues with cash benefit and up to 7 years 9 months after cash benefits stop
SSDI Work Incentives

• **Trial Work Period (TWP):** Nine months within a rolling five-year window where full cash benefits will be received despite earnings
  • Triggered by earnings over $880 gross monthly

• **Extended Period of Eligibility (EPE):** 36 month period after TWP, cash benefits are received or not depending on Substantial Gainful Activity (SGA)

• **Substantial Gainful Activity (SGA):** Monthly earned income shows ability to do significant work (per SSA)
  • SGA threshold is $1,220 ($2,040 legally blind)
  • *SGA is not just a number!*
  • There are other factors to consider

* 2019 figures
SSDI Work Incentives

• **Impairment Related Work Expenses (IRWE):** Approved, documented disability-related expenses paid by the individual necessary for work

• **Wage Subsidy & Special Conditions:** On the job support or special conditions given by an employer or by a third party
SGA Impact on Benefit Check

Countable earnings above SGA *

= No benefit check

SGA Threshold - $1,220 Non-Blind/$2,040 Blind

Countable earnings below SGA *

= Benefit check

*After deductions for IRWEs and subsidies

* 2019 figures.
Unable To Continue Working?

- **Expedited Reinstatement (EXR):** Able to get benefits restarted quickly if they end due to employment earnings
  - Available for up to five years after benefits end
  - If countable earned income drops below the SGA
  - Not medically improved
  - Benefits can be restarted without the need to reapply
  - Both SSI and SSDI
Healthcare and Work

Losing healthcare is the main reason people with disabilities state for not going to work.

- There are ways to maintain healthcare while working.
  - **AHCCCS** (Medicaid):
    - SSI **1619(b)**: continues after cash benefits stop
    - **AHCCCCC Freedom To Work**: Medicaid Buy-In
  - **Medicare**: for more than 8 years (or longer) after starting work
  - **Employer-sponsored Health Coverage**: Public coverage and private health coverage can be used at the same time
  - **Individual Health Coverage**: Healthcare.gov
Get Rid of the Myths
Employment becomes an option!
My DB101

• A customized DB101 toolbox you can take anywhere

• Register and sign-in first
Your Situation

- **Going to Work**: Planning to work? Find support for going to work and learn how a job can affect your benefits.
- **Young People and Benefits**: Learn how to manage school, work, and benefits. Includes tips for parents.
- **New to Benefits**: Find out how disability benefits programs work, and learn how to plan for changes in the future.
Going to Work

Finding Work

• Getting Past the Myths: The Truth About Working
• Finding the Right Job for You
• Going to Work Toolbox

Benefits

• Know Your Rights and Responsibilities
• Job Supports and Accommodations
• Managing Your Benefits While Working

Asset Building

• Building Your Assets and Wealth
• Homeownership for People with Disabilities
• Starting a Small Business
Young People and Benefits

• Start Planning Now
• Benefits for Young People
• Getting a Higher Education
• Finding a Job
• Working

Parent Focus

• Parent Focus: Work is Possible
• Parent Focus: Four Ways Benefits Support Work
• Parent Focus: Making Work Part of the Plan
• Parent Focus: Turning 18
• Parent Focus: Managing Benefits
Programs

- **Cash Benefits**: Learn about benefits that can help you meet your basic needs.
- **Health Care Coverage**: Explore many health coverage options, from public and private sources.
- **Work Programs**: Learn how state and federal programs can support your career plans.
Cash Benefits

- Supplemental Security Income (SSI)
- Social Security Disability Insurance (SSDI)
- Short-Term Disability Insurance
- Long-Term Disability Insurance
- Cash Assistance (CA)
- Housing
- Nutrition Assistance
Health Care Coverage

• Health Care in Arizona: Overview
• Finding the Right Coverage For You
• Employer-Sponsored Health Coverage
• Buying Health Coverage on Healthcare.gov
• Medicare
• AHCCCS
• AHCCCS for People with Disabilities
• AHCCCS Freedom to Work
• Personal Assistance Services
• Prescription Drug Coverage
Work Programs

• Programs That Support Work
• Work Incentives
• Earned Income Tax Credit
• Social Security's Ticket to Work Program
• Individual Development Accounts (IDAs)
• PASS
Calculators

What will happen to income, benefits, and health coverage when going to work?

• Actual earnings or estimated earnings entered to estimate income, benefits, and health coverage if a person receiving disability benefits goes to work
  • **Benefits and Work Calculators**: For people aged 18-64 using public disability benefits
  • **School and Work Calculators**: For young people under 18
  • **AHCCCS Freedom To Work**: Medicaid Buy-In
Additional Top Tabs

Glossary
• Quick access to all definitions and programs

News
• Archived News articles; most recent on Home page

How To
• Tour
• Learn about your situation
• Use a benefits calculator
You Don’t Need to Be the Expert

_DB101 is not meant to make the user a benefit expert nor is it meant to replace benefit counselors._

- Work Incentive and Planning Assistance (WIPA)
  - Managed by Ability360
  - Information throughout DB101
- Ticket To Work Helpline
- Benefit Specialist

_Need More Help?_  
Ask an Arizona Work Incentive Consultant your questions about work and benefits.  
1-866-304-WORK (9675)
DB101 Supports Your Work

Getting by with a little help from my friends
Service Provision with DB101

• More empowered and informed customers
• Desired outcomes
• More effective services
• Easier work for service providers
I’m Not Your Superman

We all can’t be experts on everything.

- DB101 allows for:
  - Early introduction to benefit counseling
    - All staff can be pseudo “Benefit Paraprofessionals”
  - Employment information and resources in one place
  - Movement on the employment path
  - Not being dependent on one staff, one agency, or one system
- DB101 can be the motivator to get people engaged in the discuss that employment is a possibility
Strategies for Implementing DB101

• Utilize DB101 as the go-to resource tool to support and encourage employment
• Integrate a DB101 calculator saved session into an assessment and service plan
• Promote DB101 usage among colleagues and clients
• Imbed DB101 information into existing documents
• Demonstrate advantages of using DB101 and its content
• Integrate DB101 into new client intake and orientation procedures, including new employee orientation
• Do staff DB101 trainings
• Incorporate DB101 into service driven groups
Words of Encouragement

• Reinforce employment as the first daily activity choice
  • Employment First Philosophy
• Don’t tell people they will lose benefits if they go to work
• Benefits can be used as a bridge to work
• Work incentives help transition to work and self-sufficiency
• In general, people don’t need to worry about losing healthcare coverage if they work
• Look at work differently – Don’t just look at what’s available
• Help people see their internal gifts and how to make them profitable
• Encourage the use of DB101 for information and support
What is **THE** determining factor for a positive employment outcome?
The Whole Person

Holistic approach to create and support a person’s employment plan

- DB101 includes additional information and resources that encompasses the employment planning process
- It allows the person to better understand and take charge of their plan
  - Personal Ownership
  - Person-Centered Planning
  - Informed Choice
More Training Options

Additional training and technical assistance available

• DB101 Training for Professionals funded by RSA
  • 9 annually statewide
  • Email Nicholas for training announcements
• Workshops
• Webinars
• Training events
  • Targeted to specific audiences
  • Providers and/or the clients they serve

Nicholas Love
for more information at
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“Not working is perhaps the truest definition of what it means to be disabled.”

First Harris poll in 1986 findings about employment for PWD
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