

Arizona
disability
benefits **101**
as an Employment Tool



WID

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 onto 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

Disability Benefits 101
working with a disability in Arizona



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*

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.

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

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

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*

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
 - **AHCCCS 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!

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working with a disability in Arizona

www.az.db101.org



My DB101

- A customized DB101 toolbox you can take anywhere

My DB101 Edit

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- Register and sign-in first

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Welcome, [nicholas@wid.org](#) | [My DB101](#) | [Profile](#) | [Log Out](#) [En español](#)

[AZ DB101](#)

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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