



A Quarterly Newsletter Produced by the Rural Institute Transition Projects

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Using Social Security Benefits to Become Self-Supporting

By Flo Kiewel & Margaret Keener

Social Security disability payments can be a lifesaver for someone when they become disabled, or for young people who are transitioning into adult life with a disability. Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) payments provide stable financial support while the individual becomes adjusted and has a chance to pursue education or retraining. People with disabilities are seldom eager to stay home and most people would rather work.

The Social Security Administration provides several work incentives to assist people in getting back to work. These work incentives are designed to allow maximum advantage to the individual and to provide a long-term safety net during the financial adjustment period from receiving SSDI or SSI benefits to becoming as self-supporting as possible. The process can stretch out over several years and provide a gentle transition when needed.

To ensure that SSDI or SSI recipients are taking the best advantage of the work incentives available to them, the Social Security Administration has funded the Work Incentives Planning and Assistance (WIPA) project. There are 103 WIPA projects throughout the United States. In Montana, WIPA services are provided through two different projects: North Central Independent Living Services and the Montana State University-Billings/Montana Center on Disabilities. North Central Independent Living Services provides on-site WIPA services and also subcontracts services through the other three Independent Living Centers in Montana: Living Independently for Today & Tomorrow, Montana Independent Living Project, and Summit Independent Living Center. Selected staff members at each center are extensively trained by Social Security approved trainers to be able to assess the individual's situation and advise them, in plain language, about the work incentives they are eligible for. Many of these IL staff members already have an in-depth understanding of Social Security benefits from their past experience in assisting and advocating for people with disabilities and because they are often people with disabilities themselves.

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Resources

Social Security's Red Book - A Guide to Work Incentives
www.ssa.gov/redbook

It Doesn't Take a Rocket Scientist: To Understand and Use Social Security Work Incentives
<http://ruralinstitute.umt.edu/training/publications/12thEditionRocketScience2008.pdf>

Virginia Commonwealth University World of Work
<http://www.workworld.org/wwwwebhelp/wipa.htm>

A list of PABSS programs by state:
<https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

We have moved!
Our new address is:
700 SW Higgins, Suite 250
Missoula, MT 59803

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 (406) 243-4730 Fax

Using Social Security Benefits ..., cont.



If you are receiving SSDI and/or SSI and would like to be able to go to work or return to work, you can access WIPA services by calling either North Central Independent Living Services at 1-800-823-6245 or the Montana State University-Billings/Montana Center on Disabilities at 1-888-866-3822. Regardless which number you call, a referral will be made to the appropriate Community Work Incentives Coordinator (CWIC) in your area and they will return your call. The CWIC will talk with you, either in person or on the phone, about your plans and may ask questions about what type of benefits you receive, whether you are working right now, what your future work goals are, how much you will earn or are currently earning, and whether you intend to work part-time or full-time.

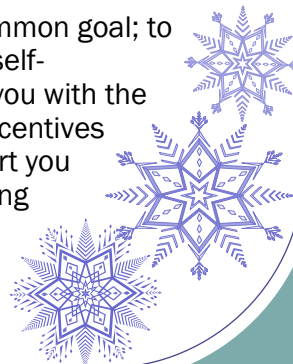
Once your CWIC has determined what your situation is, he or she may want to get a release of information from you to request a Benefits Planning Query from Social Security. This useful tool draws information directly from five different SSA database records and income information from the IRS. This will help insure that the information the CWIC bases their analysis on is as accurate as possible. The CWIC may also require releases of information for other benefits you receive, such as housing, energy assistance, Medicaid or SNAP (food stamps), so that they can verify these benefit amounts and determine how they will change if you work and as your work income increases.

After your CWIC has verified your benefits and has a clear picture of your work goals they will write a detailed Benefits Analysis explaining which work incentives are available to you, how you can implement them, and how your benefits will change each step of the way throughout the process. You will be able to refer back to this document at each stage to be sure you remember what will happen next. You should also contact your CWIC any time there is a change in your situation to be sure the Benefits Analysis is still accurate.

Montana has a distinct advantage in the implementation of WIPA services through the existing network of Independent Living Centers. Each center has an already well established network of local resources that can insure you get the most comprehensive information and referral services possible. Social Security, Vocational Rehabilitation and Job Services work closely with Independent Living Centers in the provision of WIPA services. In addition, Independent Living Centers are familiar with local services that can give you additional resources to help meet your goals, such as: low-income housing, SNAP, Medicaid, energy assistance, personal assistance services, classes, workshops, social activities, support groups and sources for adaptive equipment. Your Independent Living Center can also provide opportunities to become involved in your community, help you to understand your rights and responsibilities under ADA and teach you self advocacy skills.

WIPA services and Independent Living Centers share a common goal; to help people with disabilities become as independent and self-supporting as possible. Your CWIC is available to provide you with the necessary information to make the best use of the work incentives that are available to you, but also to encourage and support you as you discover your own strengths and abilities in becoming more independent.

For more information contact:
Flo Keiwei at flo@summitilc.org or Margaret Keener at NCILS.Keener@Bresnan.net



Resources

Choose Work
<http://www.choosework.net/#videotitle>

PASSPlan.org
<http://www.passplan.org/>

PASS Online
<http://www.ilr.cornell.edu/edi/pass/>

Rural Institute Transition Projects
<http://ruralinstitute.umt.edu/transition/SSAworkincent.asp>

SSA Work Incentives 2009 - Rural Facts Sheet
http://ruralinstitute.umt.edu/training/publications/fact_sheets/ssa_work_incentives.asp

Weighing the Risks: Some Tools for Benefits Analysis and Planning for SSI and SSDI Recipients - Rural Fact Sheet
http://ruralinstitute.umt.edu/training/publications/fact_sheets/weighing_the_risks.asp

We value your opinion. To provide feedback to us about this newsletter and our other products, please take our quick online survey at:
<http://www.surveygizmo.com/s/58441/transition-projects-feedback>

There are two projects in Montana funded by Social Security that provide Work Incentive Planning and Assistance statewide. Below is information on both of these projects.

The Grassroots Work Incentives Planning and Assistance Project

The Grassroots Work Incentives Planning and Assistance Project is a comprehensive community-based Work Incentives Planning and Assistance (WIPA) Network provided by North Central Independent Living Services Inc., (NCILS) in collaboration with the three other Centers for Independent Living (LIFTT, MILP and Summit) in the state of Montana. The objective of the WIPA Project is to provide information and planning services about work and work incentives to Social Security and SSI disability beneficiaries, with the goal of better enabling beneficiaries to make informed choices about work. The network utilizes established community-based organizations with experience in supporting persons with disabilities and outreach to unserved and underserved populations in Montana. By having all four Independent Living Centers work in collaboration on this project, we can provide Social Security disability beneficiaries with access to Community Work Incentives Coordinators (CWIC) in their own community, or region, to work with face-to-face on a regular basis.

For CWIC information contact:

Margaret Keener
Project Director/CWIC
North Central Independent
Living Services
1120 25th Ave. NE
Black Eagle, MT 59414
(406) 452-9834
Toll Free (800) 823-6245

Colleen Forrester, CWIC
North Central Independent
Living Services, Glasgow Office
P.O. Box 229, 334 West Court
Glasgow, Montana 59230
(406) 228-2075

Sub-Contractors:

Florence Kiewel, CWIC
Summit Independent Living Center
275 Corporate Drive, Suite 901
Kalispell, MT
(406) 257-0048

Joanne Verwolf, CWIC
Summit Independent Living Center
316 North 3rd, #113
Hamilton, MT 59840
(406) 363-5242
Toll Free (800) 398-9013

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1185 N. 14th Ave Suite 2
Bozeman, MT 59715
(406) 522-7300

Tamara Hoar, CWIC
Montana Independent Living Project
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Butte, MT 59701
(406) 782-4834

Diane Belcourt, CWIC
1185 N. 14th Ave Suite 2
Bozeman, MT 59715
(406) 522-7300

Roberta Becker, CWIC
LIFTT - Living Independently for
Today and Tomorrow
PO Box 621, 218 W. Bell St#202
Glendive, MT 59330
(406) 377-4062

Employment Works

The Montana State University-Billings/Montana Center on Disabilities WIPA project is part of the Ticket to Work and Work Incentives Improvement Act that was established in 1999. The goal of the Work Incentives Planning and Assistance (WIPA) project is to help Social Security Disability beneficiaries understand and utilize employment supports and work incentives so they can achieve their employment/vocational goals. In addition the Community Work Incentive Coordinator understands Social Security Disability benefits programs as well as other federal/state/local programs that beneficiaries might be eligible for and provides healthcare planning and counseling.

The project utilizes existing community networks such as Social Security, Vocational Rehabilitation, and Montana Offices of Public Assistance to help in the identification of individuals with disabilities that could benefit from receiving this information. The Community Work Incentives Coordinator travels throughout Montana to make these services more accessible for consumers in their local areas.

The Social Security Administration provides training and technical assistance to the project.

For more information about the Montana State University-Billings WIPA Project please contact:

Tiffany Kelker, CWIC
MSU-B/MT center on Disabilities, 1500 University Dr., Billings MT 59101
(406) 657-2098 or Toll Free (888) 866-3822
Email: tkelker@msubillings.edu

There were 103 WIPAs around the country funded by Social Security in 2006. To find the WIPA closest to you go to: <https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

Social Security Benefits Planning

Jessica Karjala, AWARE Inc.

Who needs benefits counseling?

In order to receive federal cash or medical benefits, a person must meet the Social Security Administration's definition of disability:

"Disability is the inability to do any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months."

Once a person meets Social Security's criteria for disability they will be eligible for federal benefits and thus need Work Incentives counseling if they are:

- · Over the age of 16
- · Currently working
- · Need to work
- · Want to work

Can Benefits Planners help Social Security beneficiaries who decide to earn an income?

Yes. Even though a benefits planner does not help people with job skills assessment or with finding a job, they can refer them to a Disability Navigator at the Department of Labor. The Disability Navigator serves as an employment and resource support. Once someone is earning an income a benefits planner will help the person make more informed choices regarding their earnings through a benefits analysis and summary.

What are the risks of not doing benefits planning?

When someone earns an income they run the risk that it will have an adverse effects on their federal cash and medical benefits. One risk is that they end up in an overpayment situation. An overpayment occurs when income and/or resources rise above allowable levels for benefits, yet the person continues to receive cash benefits. Often when someone should no longer be receiving cash benefits they will still receive a check erroneously. It is easy for a beneficiary to think that if they receive a check that they *should* receive it and thus, spend it. Often the funds are deposited directly into someone's account. Frequently SSA continues sending cash benefits even if someone should not be receiving them. When this happens, a person can enter into an overpayment situation, and since it may take months for the SSA to become aware of it, the overpayment amount can accrue into the tens of thousands of dollars. Very few people on a limited income are able to pay back such exorbitant amounts. The good news is that a benefits planner can often help alleviate the overpayment, get rid of the overpayment altogether or if all else fails, negotiate a reasonable payment plan.

What if a beneficiary loses his or her medical benefits?

Did you know

In Montana in 2010 you can earn up to \$28,819/year without fear of losing your Medicaid.

If you want to know the Threshold amount in your state, visit:

www.socialsecurity.gov/disabilityresearch/wi/1619b.htm



If a beneficiary loses benefits, a benefits planner should perform a benefits analysis and summary. If earned income caused the loss of benefits, a benefits planner can help the beneficiary determine the best course of action for a solution. Depending on the type of cash benefit the person was receiving,

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Training Calendar

The Transition Projects has nine Web-based conferences scheduled for 2009/2010. The audio portion of the Web conferences can be accessed from any telephone and the video portion from a computer with Internet access. Interested individuals may participate from their own offices or homes, and there is no cost for any of the sessions. Audio recordings of conferences that have already taken place may be downloaded from the Rural Institute Transition Projects Web site and the RI/PLUK Online Transition Tool Box: <http://ruralinstitute.umt.edu/transition>

<http://sites.google.com/a/pluk.org/transition-toolbox/>

Youth Track – designed for young people with disabilities, their families, and those who provide services to these youth and families. *All sessions take place from 1:00pm - 2:00 pm Mountain Time.*

11/17 ~ Disability Rights
12/18 ~ Montana's Emerging Leaders
2/23 ~ Assistive Technology at Work
5/18 ~ Dating and Healthy Relationships

General Track – designed for families, teachers, service providers, and individuals with disabilities. *All sessions take place from 1:00pm - 2:30 pm Mountain Time.*

12/8 ~ Social Security Part I
1/19 ~ Social Security Part 2
2/9 ~ Social Security Part 3
3/16 ~ Summertime Transition Activities
4/13 ~ Collaboration for Transition Success

Session fliers and registration forms will be sent to Montana Transition Listserv members. To join the Montana Transition Listserv, go to the Transition Projects Home Page at <http://ruralinstitute.umt.edu/transition/> and enter your email address in the box provided. Fliers may also be downloaded from the Transition Projects Web site as they become available.

Social Security Benefits Planning, cont.

they will most often qualify for one or several types of work incentives that will help them get their medical benefits back. The outcome will depend upon such things as: the type of benefits received, whether or not the person is able to fulfill all of their job duties, whether or not they have any out-of-pocket expense necessary to perform their job, whether or not they are a student, and in rare cases – whether they are saving for a purchase over a fixed period of time that will aid them in their vocational goals. Next year Montana will offer a Medicaid Buy-In for working beneficiaries that will allow them to purchase Medicaid at discounted rate.

What if a beneficiary is afraid of losing cash benefits?

When a beneficiary is afraid of losing benefits, they should consult with a benefits planner in order to

For more information contact:

Jessica Karjala (located in Billings, MT) - Phone: (406) 698-0636, Email: jkarjala@aware-inc.org

Erin Miller (located in Anaconda, MT) - Phone: (406) 563-8117, Email: emiller@aware-inc.org

AWARE, Inc. is a private, non-profit corporation in Montana that provides quality community-based services to persons with challenging mental, emotional and in some cases, physical needs. We place the emphasis on each individual's opportunity for personal growth and assist them in becoming active and vital members of their community.

AWARE, Inc. is a certified Employment Network that provides free Work Incentive Benefits Planning to people between the ages of 14 and 65 who receive SSI and/or SSDI benefits. As individuals work towards their vocational goals our benefits planners provide them with knowledge about their state and federal benefits so that they can make informed decisions about their employment. Individuals also receive assistance in identifying and implementing work incentives, reporting wages, developing PASS plans and handling overpayments.

determine exactly how earned income will affect their benefits and what, if any, work incentives will allow them to keep some or all of their benefits. Once a beneficiary receives an analysis and summary of their earned income or potential earned income, they will be able to choose whether or not they would like to work full time, part time or, in rare cases, not at all. Most of the time, once someone sees how work incentives will help them retain some or all of their benefits, a beneficiary has a much greater *incentive* to work.

How can I contact a benefits planner?

You can contact an AWARE, Inc. Benefits Planner by either calling them directly or calling 1-800-432-6145

Cost of living adjustment from 2009 to 2010

	2009	2010
SSI Federal Payment Standard		
Individual	\$674/month	same \$674/month
Couple	\$1,011/month	same \$1,011/month
SSI Student Earned Income Exclusion		
Monthly limit	\$1,640	same \$1,640
Annual limit	\$6,600	same \$6,600
Social Security Disability Thresholds		
Substantial Gainful Activity (SGA)		
Non Blind	\$980/month	\$1,000/month
Blind	\$1,640/month	same \$1,640/month
Trial Work Period	\$700/month	\$720/month



Did you know

People can work more than part time at minimum wage and not lose their Medicaid? (\$28,600 is more than 40 hours a week at over \$14.50 an hour)

What is a benefits analysis?

By Ellen Condon

A benefits analysis is for recipients of Social Security aged 16-65 who are interested in going to work or returning to work and want information about how their income will impact their financial and medical assistance through Social Security and how income will impact other assistance programs such as food stamps, low income housing, etc...

Less than 1/2 of 1 percent of people go off of Social Security disability programs due to working.

What information is provided during the benefits analysis?

- Information about relevant work incentives that will protect the person's benefits while they try work, or work incentives that will provide funding to assist them to work
- Financial projections of how the work incentives will impact household income and other assistance programs
- Assistance to apply for work incentives
- Accurate information about how income impacts financial assistance and medical insurance to enable each individual to make an informed choice about their benefits and employment

There are two different Social Security disability benefit programs that provide financial and medical benefits:

- Social Security Disability Insurance (SSDI) and
- Supplemental Security Income (SSI).

They are very different programs and have different rules and regulations. For more information see the Rural Fact Sheet: [SSI & SSDI: Similarities and Differences](#)

Who should consider meeting with a Benefits Specialist?

- Individuals who have been told they cannot receive Social Security because of parental income (youth who are under age 18 and in school)
- Individuals with a parent who is retired, deceased or disabled
- Students who are receiving SSI/SSDI, or will be upon turning 18, and will be graduating from high school or college in the next year
- Youth who are receiving SSI and will be going through eligibility redetermination (turning 18) in the next 6 months
- Families and youth who are wondering what will happen to their income assistance and health insurance if they go to work
- Individuals receiving an SSI check that is less than \$674 per month (2010)
- Individuals who are working
- Individuals with extensive paid work history (this can include sheltered and group employment)
- Individuals who are not receiving Social Security or Medicaid benefits because of wages or other circumstances
- Individuals who have been told they are not eligible to receive Social Security benefits
- Individuals in overpayment status
- Individuals approaching SGA (Substantial Gainful Activity) threshold amounts

With current and accurate information, individuals and families can understand their choices and make informed decisions about their futures.



Remember

Don't Miss Part 2 and Part 3 of our Webinar Series on Social Security coming up soon!

Jan. 19th ~ Social Security Part 2

Feb. 9th ~ Social Security Part 3

If you missed Part 1, *don't worry!*

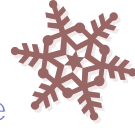
You can listen to the audio recording of the webinar and also download all the handouts and powerpoint from the [Transition Projects Training Calendar](#)





The Protection and Advocacy for Beneficiaries of Social Security (PABSS) Program

Adapted from a Disability Rights Montana Brochure



What is PABSS?

The Protection and Advocacy for Beneficiaries of Social Security (PABSS) program was established under the Ticket to Work and Work Incentives Improvement Act (TWWIIA) of 1999. The purpose of this program, which is funded by the Social Security Administration (SSA), is to protect the legal rights of a Social Security beneficiary in their efforts to return to work.

PABSS program staff can assist people who:

- receive SSI or SSDI
- have questions or complaints about Medicaid, Medicare, food stamps, subsidized housing (Section 8), TANF, worker's compensation, and unemployment
- have return-to-work issues
- have problems getting workplace accommodations
- are experiencing employment discrimination
- have complaints about employment networks or service providers
- need information on how working will affect benefits such as SSI or SSDI
- need information and technical assistance on work incentive programs that will help beneficiaries maintain their benefits while trying to return to work

What can PABSS do?

Disability Rights Montana has a licensed attorney and an advocate who work in the PABSS program. They can help you with:

- access to and disputes with community service providers
- special education and transition
- health care
- disability benefits and work incentives
- rights and conditions of employment
- vocational rehabilitation and preparation
- rights, responsibilities, and reasonable accommodations under the ADA
- wage and hour issues
- transportation

- housing
- assistance removing barriers to a beneficiary's return-to-work goal

What can PABSS not do?

The PABSS program cannot help you with:

- Social Security disability determination
- personal injury
- criminal defense
- attempts to obtain guardianship
- property and probate issues
- malpractice
- direct cash assistance

What can PABSS do?

Advocacy

Advocate for Social Security beneficiaries who want to return to work and are experiencing return-to-work issues. These issues may include, but are not limited to, employment rights, employment discrimination, accessing assistive technology, Vocational Rehabilitation and Social Security Work Incentives necessary to promote independent meaningful employment. Believe in yourself and know your rights.

Legal Staff

Review, investigate, mediate, and help beneficiaries resolve complaints about discriminatory practices, inadequate or inappropriate services of employment service providers, employers, and community support providers.

Education and Training

PABSS program staff are available to conduct training seminars. For more information call Disability Rights Montana at (406) 449-2344 or toll free at 1-800-245-4743.

Before contacting PABSS you can try self-advocacy.

Self-advocacy tips

- believe in yourself and know your rights
- get all the facts
- discuss your concerns with those involved



(Continued on page 8)

PABSS, cont.

- keep written records of what is said to you and by whom
- keep all paperwork that is given to you
- know your rights to appeal decisions with which you don't agree
- follow the steps to make a complaint
- become familiar with the array of services that exist to facilitate and protect your rights



How to request help

To get help from Disability Rights Montana, call and talk with one of our advocates. You can also fill out a Request for Service form on our website (<http://www.disabilityrightsmt.org/janda/>). Our office is open 8 a.m. to 5 p.m. Monday through Friday. If an advocate is unavailable when you contact Disability Rights Montana, your call will be returned no later than the following business day.

For more information contact Lori Idland at lori@disabilityrightsmt.org



Transition TIP

At each student's IEP meeting, ask these five questions to help identify youth that could benefit from a PASS plan:

- Are you receiving SSI?
- If yes, is it less than \$674/month in 2009 or 2010?
- If you aren't receiving SSI, did you get turned down because your parent's income was too high?
- Do you draw Social Security benefits from a parent's account because they are retired, deceased or disabled?
- Are you receiving SSI and turning 18 in the next 6 months?

If you answered yes to any of these questions, it is likely that a Social Security work incentive can be of benefit to you. Contact a Benefits Planner today!

Institute Transition Projects *Partnerships for Transition*, which is funded under a contract with the Montana Council on Developmental Disabilities, and MT-TIRC #90DN0223/01 awarded by the U.S. Department of Health and Human Services, Administration for Children and Families, Administration on Developmental Disabilities. The statements herein do not necessarily reflect the opinion of the funding agencies. Formatting provided by Jillian Jurica.

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