South Dakota Benefits Specialist Network

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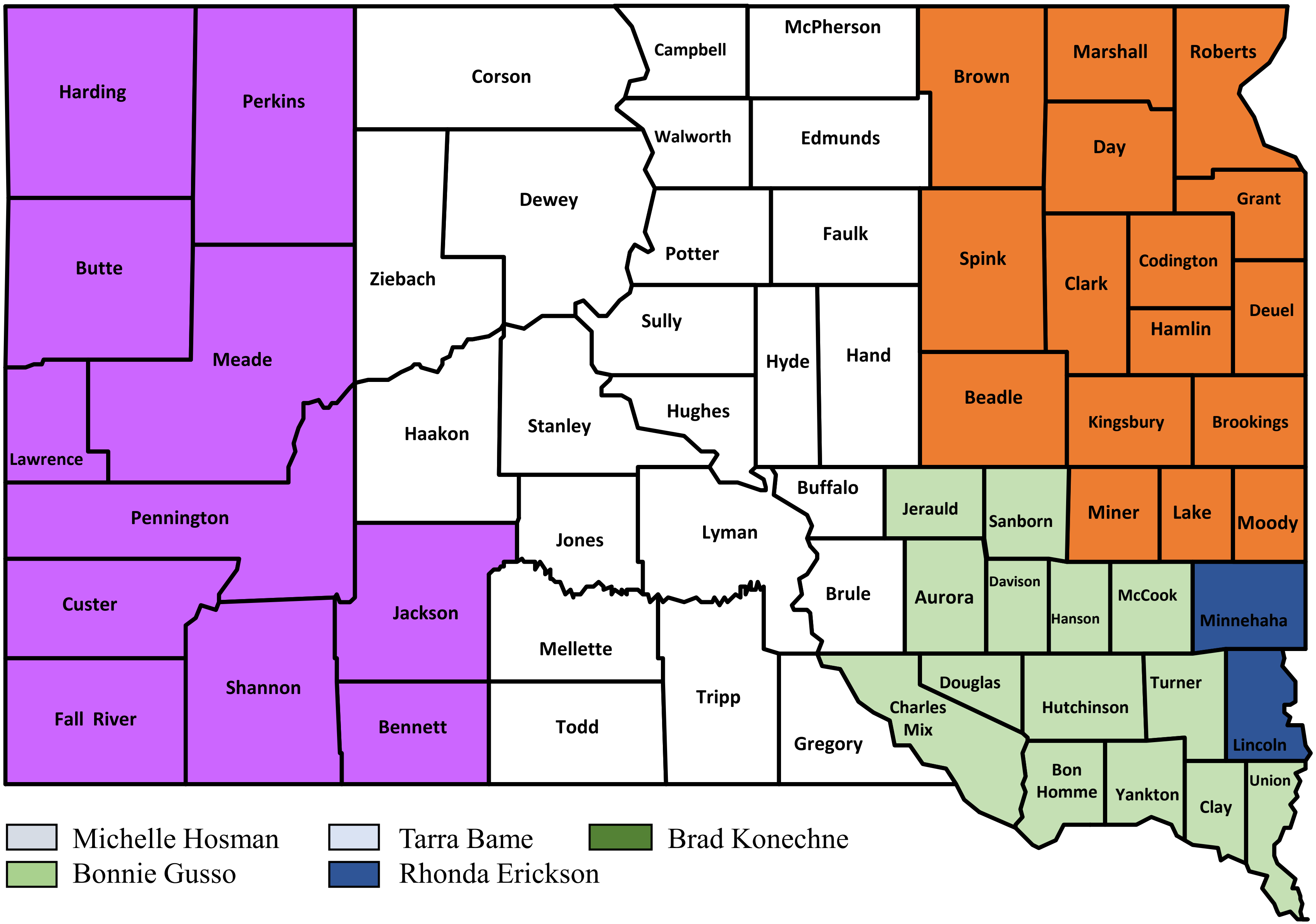
SD Benefits Specialist Network Coverage



A Benefit Specialist can:

- Assist people to understand their SSI and SSDI benefits
- Assist beneficiaries to understand how work affects benefits
- Assist with benefit issues that arise or were caused by employment income
- Assist beneficiaries to understand Medicare and Medicaid coverage
- Assist people to understand how employment affects other public benefits (housing, SNAP, Medicaid waiver programs)
- Give people basic information about other programs that a beneficiary may be eligible for in South Dakota (MAWD, Medicaid waiver programs, Medicare Savings programs, work incentives with the housing voucher program and ABLE accounts)

Why Encourage Beneficiaries to Work?

- More income = More Choices.
- Employment provides wider social network, greater opportunities, increased self-worth and much more.

The Basics

- Social Security benefits are very confusing
- Misconceptions
- Incorrectly compare themselves to another person's situation
- Beneficiaries receive incorrect information
- Benefit Specialist can help individuals understand the basic information that THEY need to know

Types of Monetary Benefits from SSA

Social Security (SSDI)	Supplemental Security Income (SSI)

- Insurance policy that someone paid into, for example:
- Social Security Disability Insurance (SSDI)
- Child Benefit (under age 18)
- Childhood Disability Benefit (CDB)
- Disabled Widow (er)

- These types of benefits typically do not care about unearned income, assets, money in the bank. There are some exceptions

- People that can not draw the insurance benefit and "need money to live"
- Adult and Child benefit
- Based on need
- Looks a many different things to decide if you "need" it and how much you "need"

Money in the bank, assets, where you live, earnings from a job, gifts, if you are married, spouses income etc. can affect the SSI benefit, with some exceptions

Social Security Disability Insurance (SSDI)

- An insurance program
- Assets and unearned income don’t matter
- Social Security looks at earnings from a job to decide if they get the benefit or not

I have been told that if I work, I will lose my benefits and and/or health coverage!

Can SSA Beneficiaries Work?

YES!

- **Social Security does not require that a beneficiary cannot work at all or at any time in their life.**
- **In fact, a significant number of people who meet the Social Security definition of being a person with a disability are working and do not receive benefits.**

What is a Work Incentive?

- Rules which make it possible for people with disabilities receiving SSDI and SSI to work and still receive monthly payments and Medicare or Medicaid.
- Social Security calls these rules “work incentives”.
- Support beneficiaries in exploring and trying employment!
- Encourage beneficiaries to work!
- Reward employment activity!

Important Point to Remember!

Rules for SSDI and SSI are different. They are two different programs with two different sets of rules.

SSDI Work Incentives

- Trial Work Period
- Extended Period of Eligibility
- Impairment Related Work Expenses
- Subsidy
- Unsuccessful Work Attempts
- Averaging

SSDI Beneficiaries are eligible for Medicare:

- After 24 month waiting period.
- Waiting period begins with the first month in which person is eligible for check.
- Many have passed waiting period when they receive first check because of determination process.
- Some SSDI beneficiaries are eligible for Medicaid assistance in paying for Medicare premiums.
- Run by the federal government.

Supplementary Security Income (SSI)

- Based on need – payer of last resort
- Looks at everything to decide eligibility!
- The most that someone gets in 2026 is $994, but can get less.

Supplementary Security Income (SSI)

- Income from a job affects the amount of SSI that a person gets
- The check will be adjusted based on gross wages
- SSA wants beneficiaries who receive SSI to submit paystubs each month
- SSI is two months behind due to retrospective accounting. *For example, the SSI check for August is based on June's wages*

Work Incentives - SSI

- Earned Income Exclusion
- Student Earned Income Exclusion
- Impairment Related Work Expenses
- Blind Work Expenses
- Continued Medicaid Coverage under 1619 (b)

Supplemental Security Income - Medicaid

- In South Dakota, Medicaid eligibility is automatic when SSI is approved.
- This is not the case in all states.
- Medicaid is run by states within parameters set by the federal government.

Employment Can Impact Everything

- The programs we cover are federal. But, there are many others that are impacted.
- Complex web of benefits disappearing, appearing, and changing form when you introduce employment income.
- It is important a beneficiary understands his/her benefits and how employment will impact them. Beneficiaries should be aware of other benefits that could help them. For example, Supplemental Nutrition Assistance Program, Housing, Low Income Energy Assistance Program, Medicare Savings Program etc.
- Working with a Benefits Specialist can help with counsel and guidance for these individuals

Vocational Rehabilitation Services

Vocational Rehabilitation Services that Support Employment Success:

- Vocational Counseling
- Employment
- Training
- And More!

- FIND Counselors and contact information for your area at:

https://dhs.sd.gov/en/rehabilitation-services

- ***Note that if you are eligible for SSDI or SSI, you are presumed eligible for VR services

What is Medical Assistance for Workers with Disabilities (MAWD)

MAWD was implemented in 2006.

It is a category of Medicaid in South Dakota for <u>people with disabilities who are working!</u>

More than 2,700 applications have been taken since the beginning of the program; approximately 300 people use the program at any one time.

What are ABLE Accounts?

- ABLE Accounts are tax-advantaged savings accounts for individuals with disabilities and their families.

- ABLE Accounts were created as a result of the passage of the Stephen Beck Jr. Achieving A Better Life Experience Act of 2014 (better known as the ABLE Act).

What are ABLE Accounts Cont.

A "qualified ABLE program" is a program established and maintained by a state agency under which a person may make contributions to an ABLE account established to pay for qualified disability expenses.

- The ABLE Act requires assets in ABLE accounts to be disregarded in determining eligibility for Medicaid, SSI and other means-tested federal programs

What are are the Characteristics of ABLE Accounts?

- The individual has to have acquired their disability before the age of 26.
- Individuals can enroll in any state ABLE program (if the program is accepting out of state residents).
- Individuals can put up to $17,000 into an ABLE account (yearly limit). Note – this amount typically increases each year
- Anyone can contribute to an individual's ABLE account.

Some people ask, "Isn't this a way to take advantage of the system?"

- The purpose of the ABLE act is to help the beneficiary "Achieve a Better Life Experience" during their lifetime.

- ***Medicaid Payback Provision:*** Any assets remaining in the ABLE account when a beneficiary dies, subject to outstanding qualified disability expenses, can be used to reimburse a state for Medicaid payments made on behalf of the beneficiary after the creation of the ABLE account (the state would have to file a claim for those funds)

- Money in the ABLE can be used for Qualified Disability Expenses

- More information on ABLE can be found on their website – contact information is on the next slide

Who is the Expert on ABLE Accounts?

ABLE National Resource Center

1667 K Street, NW Suite 640
Washington, DC 20006
(202) 296-2040

info@ablenrc.org

- **http://www.ablenrc.org/**

Why Encourage Beneficiaries to Work?

- **More income = More Choices.**

- **Employment provides wider social network, greater opportunities, increased self-worth and much more.**

Final Thoughts - Notes

- **When you can, refer to a Benefits Specialist**
- **Note that Benefits Specialists cannot work with individuals who do not receive benefits based on disability**
- **Note that Benefits Specialists cannot assist individuals with applying for benefits.**
- **Note that Benefits Specialists cannot represent individuals in appeals**

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