

It Pays to Work

Are You Ready
to Cash in?



It Pays to Work: Are You Ready to Cash in?

A GUIDE TO HELP PEOPLE WHO RECEIVE SSI / SSDI



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Allegheny HealthChoices, Inc. is a contract agency with the Allegheny County Department of Human Services.

DISCLAIMER

This booklet contains a section about Social Security Work Incentives. Other eligibility requirements may need to be met in order to access the resource and those requirements may or may not be stated here and may or may not change over time. In addition, this booklet is meant to be illustrative and uses many fictional examples to help people with mental disabilities better understand work incentives and options available to them. Some examples in the booklet are identified as being “true stories.” For the “true story” examples, not all facts of the case have been described in full detail. Therefore, none of the examples used in the booklet can be used to bind the Social Security Administration to issue a decision regarding a person’s eligibility for benefits. Likewise, the users of this booklet cannot substitute judgments referenced in this booklet or their own judgments for those of the Social Security Administration. Additionally, not all readers of this booklet will qualify for employment resources offered by the Pennsylvania Office of Vocational Rehabilitation, supported employment agencies, or psychiatric rehabilitation programs. Allegheny HealthChoices, Inc. and the Allegheny County Department of Human Services specifically disclaim that this booklet is an authoritative legal document of any kind, and as such, specifically disclaim that it can be used to predict, guarantee, or influence the outcomes or decisions rendered by the Social Security Administration. Allegheny HealthChoices, Inc. and the Allegheny County Department of Human Services specifically disclaim any liability for any errors, omissions or inferences drawn from any information contained in this booklet.

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Introduction

Working has many benefits. Working can help you:

- ▲ Feel better about yourself
- ▲ Make new friends
- ▲ Achieve greater independence

Working can also help you increase your income. Having a job can mean having more money in your pocket!

However, many people have concerns about working.

I'd LIKE to go to work, but...

I DON'T KNOW what kind of job I want or I don't know where to find a job.

I'm WORRIED I'll lose other benefits (housing, utility assistance, food stamps, etc.).

I'm WORRIED I'll lose my health care benefits (Medicaid or Medicare).

I'm WORRIED I'll lose my cash benefits (like SSI or SSDI).

Good News!!

There are programs and resources that can help you address these concerns! Do you need help finding a job? Or figuring out what type of job you'd like to have? There are many local organizations that can help. Find out more on pages 5 to 10.

Are you concerned about SSI, SSDI, Medicaid or Medicare benefits? Have you heard about the WORK INCENTIVES offered by the Social Security Administration? They are special rules that make it possible for people with disabilities receiving SSI or SSDI to work and receive monthly payments and Medicare or Medicaid! Learn more on pages 13 to 23.

Maybe you've heard about work incentives, but you're not sure how working would affect your unique situation. Don't worry—you're not alone! Help is available! Learn more about Community Work Incentive Coordinators who can counsel you about your benefits on page 12.

*Working can help
you make new
friends and
feel better
about yourself.*



TRUE STORY

PAMELA EXPLAINS

According to local resident Pamela (not her real name), it pays to work! Pamela, an SSI recipient, is currently in the process of looking for a job. She has worked in the past and she is eagerly looking for a new position.

Pamela believes there are many benefits to working. Some of the benefits relate to her paycheck. But working has other benefits, too. Why is working important to Pamela? Pamela describes how working makes her feel: “I feel better about myself. I don’t think about my illness.”

In addition to making her feel good about herself, Pamela lists a number of other benefits to having a job: she likes working with people and she enjoys the routine and the ability to keep busy. The money is nice, too. Not only does Pamela appreciate a regular paycheck, she looks forward to receiving an annual rebate from her taxes!

I don't know what kind of job I want or where to find a job. Where can I go for help?

Working can be exciting, but figuring out what kind of job you'd like can be tough. Finding a job can be hard, too. But there are many resources to make things easier!

Here are several options to consider:

- ▲ The Pennsylvania Office of Vocational Rehabilitation
- ▲ Supported Employment programs
- ▲ Psychiatric Rehabilitation programs
- ▲ Ticket to Work
- ▲ Pennsylvania CareerLink



Pennsylvania Office of Vocational Rehabilitation (OVR)

The Pennsylvania Office of Vocational Rehabilitation helps people with disabilities prepare for, find, and keep jobs.

OVR Can Help You:	For Instance:
Figure out what kind of job you would like. OVR offers evaluation and counseling services to help you choose a job path that is right for you.	“I’d like to work in an office...or maybe a store... or maybe a restaurant. I need help deciding which one is best for me!”
Prepare for a job by learning important job skills.	“If I work in a store, I will have to learn how to get along with different people.”
Find a job.	“Which store can I find a job at?”
Access special supports, like job coaches. A job coach can go with you to a new job and help you learn the skills you need.	“When my friend first started working, his job coach helped him learn how to use the cash register at the store. When I start working, I’d like that kind of one-on-one personal support.”

- **To contact OVR’s Pittsburgh Office:**

1-800-442-6371 or
412-392-4950
TTY: 1-888-870-4474
217 State Office Building
300 Liberty Avenue, Pittsburgh, PA 15222

Supported Employment Programs

Supported Employment programs can help people find and keep jobs by providing job readiness training and job support.

The staff of supported employment programs work hard to help you find jobs in the community. But the support doesn't end once you've started a job! Your supported employment specialist can be there to help you learn the skills that you need for a successful job and also help you learn the ins and outs of the community where your job is located. They can help you access the resources (like transportation) you need to work, or assist you in finding any other resources to help make your new job a success. They can help you build relationships with your co-workers, too.

There are a wide variety of supported employment programs throughout Allegheny County for persons who have many different kinds of needs. Members of your treatment team, like case managers, therapists or psychiatrists, may be able to help you find a program that works for you. The Office of Vocational Rehabilitation (OVR) can also help you find supported employment programs. Contact information for OVR can be found on page 6.



Psychiatric Rehabilitation Services

Psychiatric rehabilitation services can also help people choose, get, and keep jobs.

Psychiatric Rehabilitation Programs Can Help You:	For Instance:
Develop confidence to start exploring job options.	“Having a job would be nice, but I’m not sure I can handle it. First, I’d like to build up my confidence.”
Choose a job goal.	“I know what I’m good at, but I don’t know what types of jobs fit my skills.”
Get a job by helping you figure out what skills you’ll need and helping you develop those skills.	“I used to have a job, but I lost it because I couldn’t get along with my boss. To get a new job, I’ll need to learn how to express myself better.”
Keep a job.	“I like my new job, but sometimes it causes me stress. I’d like to learn how to deal with this stress.”

Psychiatric rehabilitation staff will work with you at your own pace to help you accomplish your job goals. Staff know a lot about other job resources, too. As you make progress toward your job goals, they can help you access and work with other job supports (like job coaches).

If you are interested in psychiatric rehabilitation services, you can ask members of your treatment team or OVR staff (see page 6) for help finding a program.

Ticket to Work

The Social Security Administration started the Ticket to Work program to give people more choice and more opportunities to find employment services to meet their unique needs.

People who receive a Ticket from the Social Security Administration can receive services from local agencies that meet their employment support needs. In the Ticket to Work program, these agencies are called Employment Networks, or ENs.

ENs offer a variety of services, from help writing a resume to job training and more.

For information on how to obtain a ticket or on the types of services offered by ENs, contact:

- **MAXIMUS**
1-866-968-7842
TDD: 1-866-833-2967

Pennsylvania CareerLink

If you already know what kind of job you'd like to have, Pennsylvania CareerLink can help you find it! CareerLink maintains an extensive database of available jobs in the area. There are three CareerLink offices in Allegheny County:

- **Allegheny West**
Robinson Plaza Two
Suite 410
Pittsburgh, PA 15205
412-809-3500
TTY: 412-809-3502
- **Downtown Pittsburgh**
425 6th Avenue, 22nd Floor
Regional Enterprise Tower
Pittsburgh, PA 15219
412-552-7100
TTY: 412-552-7044
- **Allegheny East**
2040 Ardmore Boulevard
Pittsburgh, PA 15221
412-436-2225
TTY: 412-271-4217

CHARLES FINDS SUPPORT AND A SATISFYING JOB

TRUE
STORY

Charles (not his real name) started receiving SSDI about two years ago. It was important to him to have a job. At first, he was worried that working would affect his ability to pay for health services and medications. "Basically, what I was worried about was the health insurance. But Social Security helped me figure things out." Now, Charles works in the kitchen of a local school. He likes his boss and he likes working with the kids. He works part-time and his income does not affect his SSDI check or health insurance. He is a member of the Howard Levin Clubhouse. The Clubhouse is a place where people whose lives have been affected by mental illness can receive a variety of support, including employment support. "The Clubhouse is a great place. It teaches you how to get a job and keep a job. It's helped me learn how to be work-oriented and organized. I've become more self-sufficient because of the Clubhouse. I recommend it to other people."

Working Support

As you look for a job or once you've found a job, being able to talk to other people and receive support can be helpful. You may have friends and family who can provide support. There are also organizations in the area that can help you find **peer support**. Peers are people who have had similar life experiences. By meeting and talking with peers, you can learn how other people have coped with work challenges similar to ones you might be facing.

Members of your treatment team, like case managers, therapists or psychiatrists, may be able to help you find peer support. The Peer Support and Advocacy Network (PSAN) can also help you find peer support services.

- **To contact PSAN:**
412-227-0402
938 Penn Avenue
Suite 303
Pittsburgh, PA 15222

Work Incentives Planning and Assistance

Everyone's situation is unique. To understand what will happen to your benefits if you work, you will need to consider:

- ▲ What benefits do I currently receive?
- ▲ Do I have other assets (like savings accounts) that, with my new paycheck, might change my eligibility for some programs?
- ▲ Will my family situation (being married, supporting children) change the guidelines I use to figure out changes to my benefits?

Social Security work incentives were designed to help people find and keep jobs. This section provides basic information about work incentives. But work incentives can be confusing.

Good News!! Help is available!

A local agency called **AHEDD** can help you figure out how working will affect your benefits. If you're thinking about working, AHEDD can provide work incentives planning and assistance, also known as benefits counseling.

AHEDD's Community Work Incentive Coordinators are work experts! They can help you figure out how working might affect your:

- SSI benefits
- Medicaid benefits
- Housing benefits
- Other benefits
- SSDI benefits
- Medicare benefits
- Food stamps

To talk to an AHEDD Community Work Incentive Coordinator, call: (412) 381-3313 or (866) 302-4333.

What will happen to my cash benefits if I go to work?

You may be concerned that earning money at a job will affect your cash benefits. But special rules set up by the Social Security Administration make it possible for people who receive cash benefits to work and receive monthly SSI or SSDI payments.

Supplemental Security Income (SSI)

SSI is a cash assistance program for people who...

- ▲ Have a disability as determined by the Social Security Administration.
- ▲ Have limited income and resources (like cash or savings accounts).

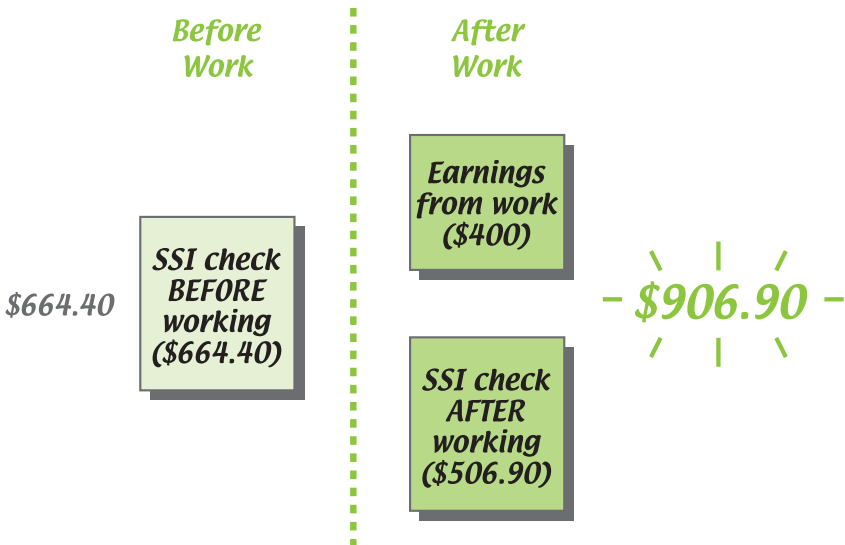
If you receive SSI and you go to work, your income will increase! Your SSI check may go down, but the money you earn at work will more than make up for it. The amount your SSI check goes down depends on:

- ▲ *How much money you earn at work.* If your job is your only source of income, the first \$85 per month you earn will not change your SSI check. After the first \$85, your SSI check will go down 50¢ for each \$1 you earn at work.
- ▲ *Whether you have work expenses related to your disability.* For instance, the Social Security Administration may consider the cost of special transportation needs in deciding how your earnings will change your SSI check.



SSI WORK INCENTIVES: AN EXAMPLE

Before going to work, Joe received an SSI check for \$664.40 each month. Now Joe has a job. Joe earns \$400 at his job (before taxes and other deductions). His SSI check has gone down to \$506.90. But, with his SSI check *and* earnings from work, Joe has **\$906.90!**



NOTE: All the numbers used in this booklet apply to Social Security work incentives in 2008. The guidelines for work incentives are likely to change in future years. A Community Work Incentive Coordinator from AHEDD (see page 12) will have the most up-to-date numbers. They can help you figure out how working will affect your unique situation.

More Information on SSI Work Incentives

Important to know: You need to report any changes in income (like getting a job) to the Social Security Administration.

What happens if I stop working?

If you are still receiving SSI, the Social Security Administration will work with you to increase your SSI check to make up for your loss of income.

If you are no longer receiving SSI payments because of an increase in income, you may be eligible for “expedited reinstatement.” Expedited reinstatement means that you can restart your benefits without filing a new application. Expedited reinstatement applies to people who return to work but find within five years that they cannot continue to work because of a disability and meet other eligibility requirements.

JOHN’S NEW JOB MEANS MORE MONEY

TRUE
STORY

John (not his real name) understands that income from working can affect the size of his SSI check. But he also understands that he ends up with more money at the end of the month when he has a job! John has been receiving SSI for several years. Recently, he began a new job in Squirrel Hill. The amount of money he receives in his SSI check has gone down, but his paycheck more than makes up the difference. “Working has helped me gain confidence. And I’ve made more friends.” His co-workers and supervisor are helpful and nice to work with. He likes his new job and hopes to be there for a long time. “This job is fun.” John recommends people receiving SSI think about working. “Overall, you end up with more money when you go to work.”

Social Security Disability Insurance (SSDI)

Social Security Disability Insurance (SSDI) is a cash assistance program for people who have a disability and who have worked in the past and paid Social Security taxes. Someone who is considered to have a disability and is the family member of someone who worked and paid Social Security taxes may also qualify for SSDI.

Good News!!

Work incentives for SSDI let you explore going back to work while keeping your SSDI check. In other words, you can give working a chance, without risking your cash benefits (or your health coverage—see page 23).

SSDI Work Incentives: The Trial Work Period

During a **Trial Work Period**, you keep your entire SSDI check. The Trial Work Period is a set of 9 months in a five-year period in which you earn more than a certain amount of money. The months that count toward your Trial Work Period do not have to be back-to-back.

Monthly earnings that count toward your Trial Work Period have changed over time

2008	\$670
2007	\$640
2006	\$620
2005	\$590
2004	\$580
2003	\$570

In 2008, if you are self-employed, a month in which you work more than 80 hours or earn more than \$670 will count toward your Trial Work Period.

Months in which you earned the amounts listed in the table on page 16 or less ***do not count toward your Trial Work Period***. For instance, you might like to have a part-time job and earn less than \$670 per month. As long as you earn less than \$670 per month, your SSDI cash benefits won't change.



SSDI Work Incentives: An Example

Jill recently went back to work. First, Jill got a job at a local restaurant working just a few hours a week. After a few months, she increased her hours and started making more money. However, Jill decided she didn't like working at the restaurant. She decided to leave that job and look for another one. After a few months, Jill found a job at a bookstore. She has been working at the bookstore for two months.

Here is a record of Jill's recent work history:

During this time, Jill continued to receive her full SSDI cash benefit—*plus*—the money she earned at work. She has used three months of her nine-month Trial Work Period.

<i>Month</i>	<i>Earnings</i>	<i>Does it count toward Jill's Trial Work Period?</i>
<i>June 2007</i>	<i>\$300</i>	<i>No [only months in 2007 in which Jill earned more than \$640 count toward her Trial Work Period]</i>
<i>July 2007</i>	<i>\$300</i>	<i>No</i>
<i>August 2007</i>	<i>\$350</i>	<i>No</i>
<i>September 2007</i>	<i>\$641</i>	<i>Yes</i>
<i>October 2007</i>	<i>\$645</i>	<i>Yes</i>
<i>November 2007</i>	<i>\$0</i>	<i>No</i>
<i>December 2007</i>	<i>\$0</i>	<i>No</i>
<i>January 2008</i>	<i>\$610</i>	<i>No [only months in 2008 in which Jill earned more than \$670 count toward her Trial Work Period]</i>
<i>February 2008</i>	<i>\$680</i>	<i>Yes</i>

More Information on SSDI Work Incentives

Extended Period of Eligibility: You may be eligible for an Extended Period of Eligibility after you've used the nine months of your Trial Work Period. The Extended Period of Eligibility is a 36-month period in which you will continue to receive cash benefits any time your monthly income goes below \$940.

Important to know: You need to report any changes in income (like getting a job) to the Social Security Administration.

What happens if I stop working?

If you stop working during your Trial Work Period or Extended Period of Eligibility, you will not need to reapply for benefits.

A Community Work Incentive Coordinator from AHEDD can help you figure out how working will affect your unique situation. See page 12 for more information.



TRUE STORY

ROBERT: WORKING AND PLANNING FOR A CAREER

Not only is Robert (not his real name) an SSDI recipient who is working, he is also a college student!

Robert spent 21 years working on tow boats before he started receiving SSDI. Robert had physical disabilities that prevented him from working. Robert was also recovering from drug addiction. Now, Robert works at a behavioral health Drop-In Center and attends college. He helps others navigate their recovery journeys. After receiving a bachelor's degree, he hopes to attend graduate school and become a social worker.

Robert and his family members were concerned with his SSDI cash benefits and health coverage when he first started thinking about returning to work. But Robert made sure he did his homework and understood how a job would affect his benefits. Robert recommends people with questions about working and receiving SSDI ask for help. "If you don't understand, don't assume you're right! Ask Social Security and get the answers."

Robert has worked closely with the Office of Vocational Rehabilitation (OVR). OVR counselors have helped him find a job and have helped him plan his college career.

Robert takes pride in doing a good job and he takes pride in helping others. According to Robert, "In my job, I can make a difference in people's lives, but the biggest difference has been in my own life."

What if I receive both SSI and SSDI?

Some people receive both SSI and SSDI checks. If you are not married and you receive an SSDI check of less than \$657, you may receive SSI also.

You can earn up to \$65 a month and your SSDI and SSI checks will not change.

Earning more than \$65 may affect your SSDI and SSI checks. The change in your checks will depend upon:

- ▲ How much you earn per month
- ▲ Whether you have work expenses related to your disability
- ▲ Whether or not you are in your SSDI Trial Work Period or Extended Period of Eligibility

TAXES: When you earn money working, you will probably need to pay taxes. If you have questions about taxes, you can contact a Volunteer Income Tax Assistance (VITA) Program. To locate the nearest VITA site, call 1-800-829-1040.

What will happen to my health benefits if I go to work?

Medicaid Benefits

One of the biggest concerns people who receive SSI benefits have about going to work is the possibility of losing Medicaid health care coverage. A special section of the Social Security Act, called **Section 1619(B)** helps people who would like to return to work. If you begin working, you will be eligible to continue receiving Medicaid health care benefits if you:

- ▲ Still meet the disability and other non-disability requirements
- ▲ Need Medicaid benefits to continue to work
- ▲ Make less than \$28,554 per year



What is MAWD (Medical Assistance for Workers with Disabilities)?

In Pennsylvania, a special program called MAWD can help people with disabilities earn more money and have access to affordable health care coverage. With MAWD you can keep Medicaid health care benefits while you work, even if your earnings increase above the limits for other Medicaid programs.

Under MAWD, you pay a small percent of your monthly income as a premium. You can then receive Medicaid health care benefits.

To qualify for MAWD, you must meet certain income guidelines.

Medicare Benefits

If you return to work and are in your Trial Work Period (see page 16), your Medicare health care benefits will not change.

If you return to work, you will continue to have your Medicare benefits during the Trial Work Period and for at least eight years after your SSDI stops.



A Community Work Incentive Coordinator from AHEDD can help you figure out how working will affect your unique situation.

See page 12 for more information.

TRUE STORY

REBECCA MAKES THE BIG LEAP TO FULL-TIME EMPLOYMENT

Social Security benefits can be confusing. Rebecca (not her real name) knew she needed help understanding them!

Rebecca worked part-time for several years. She was interested in pursuing a full-time position, but she was concerned that doing so would increase her income and she would lose her health coverage—specifically her prescription drug coverage.

What did she do?

Rebecca discussed her situation with a Community Work Incentive Coordinator at AHEDD. AHEDD is a local agency that helps SSI and SSDI recipients understand how working will affect their cash and health coverage benefits. “[The coordinator] has been a big, big help to me. He really helped me understand everything.”

The Coordinator had good news for Rebecca. When her full-time income became greater than standard Social Security limits, she could apply for **Medical Assistance for Workers with Disabilities** (MAWD). MAWD would allow her to keep her health benefits by paying a small premium each month.

Rebecca was also worried a full-time job would interfere with her ability to attend doctors’ appointments. She spoke to her employer about her concerns. They were able to arrange time off for doctor visits and therapy sessions.

Rebecca has been working full-time for six months. Being able to take care of her physical health, as well as her mental health, has been very important to her. “Being well means feeling physically and mentally well.”

What will happen to my other benefits (housing, utility assistance, food stamps) if I go to work?

People living in public housing or receiving housing choice voucher subsidies (Section 8) may be affected by increased income from working. However, people with disabilities may qualify for certain work incentive programs.

If you receive public housing assistance and would like to determine how working may affect your rent or if you qualify for work incentives, please contact the appropriate housing agency:



- **Allegheny County Housing Authority**
625 Stanwix Street
Pittsburgh, PA 15222
412-355-8940
- **Housing Authority of the City of Pittsburgh**
200 Ross Street, 9th Floor
Pittsburgh, PA 15219
412-456-5000
TTY: 412-201-5384
- **McKeesport Housing Authority**
2901 Brownlee Avenue
McKeesport, PA 15132
412-673-6942

Your eligibility for assistance with utility payments (gas, electric, etc.) may also be affected by an increase in income. Programs such as the Customer Assistance Program (CAP) or the Low-



Income Home Energy Assistance Program (LIHEAP) use your monthly income to figure out how much assistance you can receive.

While on SSI or SSDI, you may be eligible for Food Stamps benefits. If your income increases, your Food Stamps benefits may be adjusted.

Your local County Assistance Office can help you figure out how working will affect your eligibility for food stamp and energy assistance programs:

- **Allegheny County Assistance Office Headquarters**
611 Pittsburgh State Office Building
300 Liberty Avenue
Pittsburgh, PA 15222
Phone: 412-565-2146

Other state, county, or federal programs that are based on income level can be affected by income increases. A Community Work Incentive Coordinator (see page 12) can help you figure out how benefits might be affected.

Points to Consider: Transportation is another issue that may come up. With gas expenses, car insurance, and maintenance, a car is a large expense. You may want to check and see if the work opportunities are located on or near a bus line.

Agency Index: Where to Go for Help

Agency	Can help with questions about:
AHEDD 412-381-3313 or 1-866-302-4333	How working can affect your SSI, SSDI, Medicaid or Medicare benefits. <i>(See page 12)</i>
CareerLink Allegheny West (Robinson Township) 412-809-3500 Allegheny County East (Forest Hills) 412-436-2225 Downtown Pittsburgh 412-552-7100	Where to find a job. <i>(See page 10)</i>
County Assistance Office - Allegheny County Headquarters 412-565-2146	How working might affect eligibility for utility assistance and food stamp programs. <i>(See page 26)</i>
Housing Authorities Allegheny County 412-355-8940 City of Pittsburgh 412-456-5000 McKeesport 412-673-6942	How working might affect your public housing subsidy. <i>(See page 25)</i>

Agency Index: Where to Go for Help, cont'd

Agency	Can help with questions about:
MAXIMUS 1-866-968-7842	The Ticket to Work program. <i>(See page 9)</i>
Office of Vocational Rehabilitation - Pittsburgh Office 1-800-442-6371	Support to prepare, find, and keep a job . Can also help you find other job support programs like supported employment or psychiatric rehabilitation programs. <i>(See page 6)</i>
Peer Support and Advocacy Network 412-227-0402	How to find peer support programs . <i>(See page 11)</i>
The Social Security Administration 1-800-772-1213	How working can affect your benefits and how to report changes in income.
Volunteer Income Tax Assistance (VITA) 1-800-829-1040	Income taxes. <i>(See page 19)</i>

Questions to Consider

How do you feel about working? What next steps should you consider?

I am...

- ✓ Very dissatisfied with being unemployed (or with my current job) and feel an URGENT NEED to change.
- ✓ Dissatisfied with being unemployed (or with my current job) and feel a STRONG NEED to change.

Then you may want to consider...

- ✓ Supported employment or OVR services (see pages 6-7), if you need help finding a job or need support to reach your employment goals.
- ✓ Talking to the staff at AHEDD (see page 12), if you need help figuring out how working will affect your cash benefits and health benefits.

I am...

- ✓ Not so sure how I feel about being unemployed (or with my current job) and NOT SURE if I want to change.
- ✓ Satisfied with being unemployed (or with my current job) and DON'T WANT a change now, but maybe in the future I would.
- ✓ Very satisfied with being unemployed (or with my current job) and DEFINITELY DON'T WANT to change now.

Then you may want to consider...

- ✓ Psychiatric Rehabilitation programs, if you need help building confidence to explore employment goals or help identifying and achieving the skills necessary to be successful in various jobs (see page 8).
- ✓ Work incentive programs offered by the Social Security Administration (see pages 13–23), if you're worried about the effects of working on your cash benefits and health benefits.



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