

**VERDUGO JOBS CENTER  
CITY OF GLENDALE**

**Work Incentives Planning  
and Assistance Program  
(WIPA)  
2015-2020**

**WIPA stands for**



**Work Incentives Planning and Assistance**

## **WIPA Program Goal**

The goal of the WIPA program is to enable beneficiaries with disabilities to make informed choices about work, and to support working beneficiaries to make a successful transition to financial independence.

# Community Work Incentives Coordinator (CWIC)

- Provide in-depth counseling about benefits and the effect of work on those benefits;
- Conduct outreach efforts to beneficiaries of SSI and SSDI (and their families) who are potentially eligible to participate in Federal or State work incentives programs;
- Work in cooperation with Federal, State, and private agencies and nonprofit organizations that serve disabled SSI and SSDI beneficiaries.



# Advantages to Working

- Increase income
- Financial Independence
- Learn New Skills
- Meet New People
- Become part of the world of work



## **A CWIC informs beneficiaries about:**

- How employment effects your benefits
- Returning to work
- Improving their employment situation
- Accessing or maintaining Medicare or Medicaid (Medi-Cal), and
- Achieving their goals of employment and financial independence

# Beneficiary's Concerns and Questions

- Will I lose my benefits?
  - ✓ Cash payments
  - ✓ Medicare or Medicaid (Medi-Cal)
- How do I get the skills and experience I need?
- What if I have to stop working?



# Disability Benefit Programs

## SSDI

Title II Social  
Security Disability  
Benefits (SSDI, CDB, DWB)

## SSI

Supplemental  
Security Income  
(SSI)

## SSDI and SSI

Receiving both  
SSDI and SSI  
Concurrent benefits





# Work Incentive Advantages

- Provide the safety net so you can:
  - Be trained
  - Build skills
  - Gain confidence
  - Achieve self-sufficiency
  - Start a new career

# **Title II Work Incentives**

- Social Security Disability Insurance (SSDI)
- Childhood Disability Benefits (CDB)
- Widower Disabled Benefits (DWB)

# **SSDI, CDB, DWB Work Incentives:**

## **Trial Work Period**

- A 9-month Trial Work Period allows you to work and receive benefits. To use a TWP month your gross wages must exceed \$810. The 9-month can fall any time within a 60 month rolling window.

# Substantial Gainful Activity (SGA)

- SGA is the performance of significant and productive physical or mental work for pay or profit
- SGA is far more than just number or a dollar amount of monthly gross earning it is a decision Social Security makes on value of beneficiary performance.

# Impairment Related Work Expenses (IRWE)







- Social Security will deduct out-of-pocket cost for certain disability-related items or services that beneficiary need in order to work from beneficiary's gross wage if he/she is working at a substantial level.

**IRWE:** Medicine, Medical supplies, Medical devices, Service animals, and disposable items such as bandages and syringes

# Subsidy and Special Condition

Subsidy or Special Conditions can sometimes allow the SSDI benefit continue even though the benefits should stop.

Possible Subsidies are :

-  Have a job coach
-  Do different tasks than others with the same job title
-  Get extra help from co-worker(s)
-  Receive extra supervision
-  Work more slowly than others in the same job position
-  Get some other form of extra support to do duties



# What happens if I stop work after I complete my Trial Work Period?

- Automatic reinstatement for the first 3 years
- Additional 5 years of reinstatement if work stops and there is no medical improvement



# What happens to Medicare if SSDI, CDB, DWB benefits stop?

- ✓ Continues for at least 93 months after the 9 month Trial Work Period
- ✓ After that you may be able to purchase Medicare coverage

| MEDICARE  HEALTH INSURANCE |                                 |
|---|---------------------------------|
| SOCIAL SECURITY ACT   |                                 |
| NAME OF BENEFICIARY<br><b>JOHN D. DOE</b>   |                                 |
| MEDICARE CLAIM NUMBER<br><b>123-45-6789A</b>  | SEX<br><b>MALE</b>              |
| IS ENTITLED TO<br><b>HOSPITAL INSURANCE (PART A)</b>  | EFFECTIVE DATE<br><b>1/1/95</b> |
| <b>MEDICAL INSURANCE (PART B)</b>   | <b>1/1/95</b>                   |
| SIGN HERE                  | <u><i>John D. Doe</i></u>       |

A close-up photograph of two men in dark business suits shaking hands. The man on the right is also wearing a blue patterned tie and is holding a thick stack of US dollar bills in his left hand. The background is plain white.

# SSI Work Incentives

# How earnings affect SSI payments?

- Social Security counts less than half of beneficiary earned income

For example:

- \$800 in wages
  - Less than \$400 counts against SSI
- Certain impairment related work expenses can also be deducted from beneficiary **gross** wages.

# General Income Exclusion:

- First \$20.00 of income per month does not count.

## Earned Income Exclusion:

- First \$65.00 per month of wages or self-employment income and 1/2 the remainder does not count.

# SSI Work Incentives

- ✓ Impairment Related Work Expenses (IRWE)
- ✓ Blind Work Expenses (BWE)
- ✓ Student Earned Income Exclusion (SEIE)
- ✓ Plan To Achieve Self Sufficiency (PASS)
- ✓ Social Security counts less than half of your earned income



# Blind Work Expenses (BWE)

**BWEs are available only to individuals who receive SSI benefits based on blindness. Some examples of BWEs are:**

- Service animals
- Transportation costs to and from work
- Federal, state and local income taxes
- Social Security taxes
- Attendant care services
- Visual and sensory aids
- Translation of materials into Braille
- Professional association fees and union dues
- Child Care



# Student Earned Income Exclusion (SEIE)

- This provision allows Social Security to exclude earnings from countable income for a person who is under age 22 and regularly attending school.
- In 2016 the SEIE amounts increased to \$1,780 monthly up to a yearly maximum of \$7,180



# What happens if beneficiary's earnings are so high his/her SSI stops?

- If beneficiary earnings are so high that his/her SSI payments stop:
  - ✓ Medicaid continues until beneficiary earn above a threshold UNDER 1619b SSA provision.
  - ✓ Beneficiary with high medical costs can earn even more.

# If beneficiary gets both SSI & Title II (SSDI, CDB, DWB)

- All of the work incentives apply to you
- Refer to your CWIC!



# VWIB WIPA Team

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ANY  
QUESTIONS  
?

