

**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

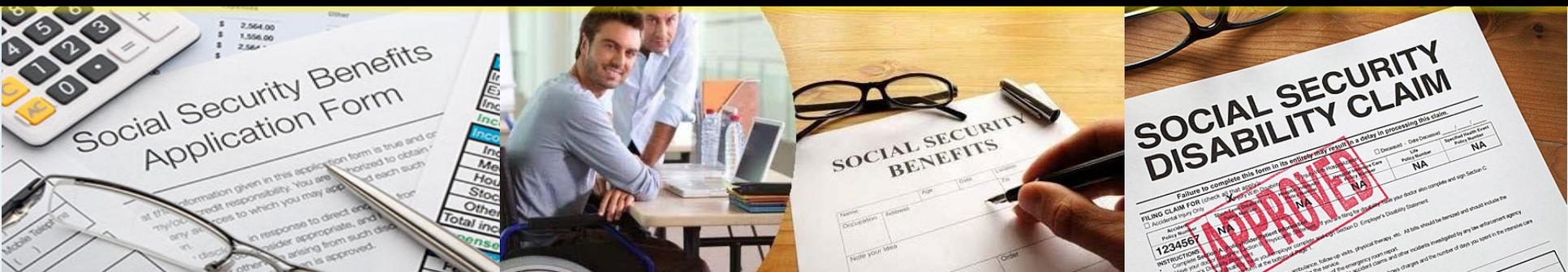
Title II Social Security Disability Benefits (SSDI, CDB, DWB)

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 JOHN D. DOE	
MEDICARE CLAIM NUMBER 123-45-6789A	SEX MALE
IS ENTITLED TO HOSPITAL INSURANCE (PART A)	EFFECTIVE DATE 1/1/95
MEDICAL INSURANCE (PART B)	1/1/95
SIGN HERE 	<u><i>John D. Doe</i></u>

A photograph of two men in dark suits shaking hands. The man on the right is holding a stack of US dollar bills. 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
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Thank
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Thank
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Thank
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Thank you,

Thank you