State Council on Developmental Disabilities Employment Advisory Committee Presents: Learn About Series



Employment Incentives





Presenters: Lisa Cooley Tammy Eudy



What is a Work Incentive?

A special rule for people with disabilities receiving SSI or SSDI that allow them to work –



OK

Still get monthly payments Keep Medicare or Medicaid



These rules are called

"work incentives"



Get the Real Scoop!

Get information from experts about incentive programs and how they can work for you.

Most people who work, make more money than just being on SSI.

Many people work and keep some SSI (**) and their Medi-Cal (**).



Lisa is offered a Job



Lisa gets \$830 a month from SSI.



She was offered a job she likes and would take home \$500 a month.



Should she take the job?

Will she lose her



Will she lose her Medi-Cal?





Lisa took the Job



Lisa took the job. She gets to keep *some* of her SSI and MediCal.

Before \$830.00

[SSI]

Now \$1,122.50 [SSI and Work]

Learn About

How it Works

When you get paid from a job, your monthly SSI check is reduced.

Your SSI check goes down \$1 for every \$2 you make from the job.

The first \$85 you make is not counted.



How it Worked for Lisa



This is how Lisa figured out her money

\$500 **—** 85 **==** \$415.00, then divide in half

\$415 + 2 = \$207.50



Lisa's SSI check goes down only \$207.50.

She now gets \$1,122.50 every month from work and SSI.





Medi-Cal Incentive

Even if you make enough money from a job and your SSI check is \$0, you can continue to receive Medi-Cal at no cost if you:

- Continue to have a disability.
- Need Medi-Cal coverage to continue work.
- 3 Have income below \$34,788 a year (2009).



PASS Plan Incentive

Plan to Achieve Self-Support

A plan approved by SSI to <u>put money away</u> you make from a job or other money you have.

It can be used for services and/or items needed to start work.

Some ideas:



Education or vocational training

Starting a business

Buying services that help people to work



PASS Plan



To get a **PASS** Plan approved it must:

Custom designed for you [person-centered].



Have a realistic work goal.

Have a plan to achieve the goal.

Details about how the money will be saved



What the money will be spent on.

Include a business plan, if self-employed.



Ticket to Work Incentive



Ticket To Work Program



Social Security Administration provides people with disabilities a "**Ticket.**"



They can use it to get services and jobs they need from an **Employment Network**.



Ticket to Work

Employment Network



Small organization or business – or – Large state agency like Dept. of Rehabilitation

People with TICKETS



can:

Contact a network to talk about services needed.

Using a Network



As a team, make a work plan to help with an employment goal.



Ticket to Work

Employment Networks help in different ways



They are person-centered, depends on what each person needs to find a job and do well at work.



Networks are paid by the Social Security Administration to provide this support

They are here to help

No charge to you for this support!



Watch DVD

Everyone Can Work





Summary



Everyone can work!



Work incentives help everyone work.



Get accurate information.



Always report income when you get a job.



Internet Resources



- [1] World Institute on Disability www.wid.org
- [2] Disability Benefits 101 www.disabilitybenefits101.org
- [3] Social Security Office and PASS Plan www.socialsecurity.gov
- [4] Ticket to Work
 www.yourtickettowork.com
- [5] PASSplan. org
 www.passplan.org/
- [6] Office of Disability Employment Policy www.dol.gov/odep/pubs/misc/job.htm