**All Employment Network Call**

**Effective Practices: Overpayments**

**3 – 4 p.m. EDT**

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Operator: Ladies and gentlemen thank you for standing by and welcome to Section 503 Community of Practice for Employment Network Service Providers Webinar.

During the presentation all participants will be in a listen-only mode. Afterwards we will conduct a question and answer session. At that time if you have a question, please press the 1 followed by the 4 on your telephone.

If you need to reach an operator at any time, please press star zero. As a reminder this conference is being recorded Thursday, August 7, 2014.

I would now like to turn the conference over to Mr. Felix Stump, Please go ahead

Felix Stump: Thank you very much. Good afternoon, everyone. As the operator said, this is Felix Stump. I'm the Deputy Project Director with the OSM contract and Ticket to Work program. Unfortunately we don't have, we do have representatives from social security with us on the line but they have left me in order to give you your welcome introduction and you will regret that decision but it is quick and painless. I'm going to immediately turn it over to Katie to give you some information about the portal.

Katie Striebinger: Hello, good afternoon, everybody.
You heard me before; I just wanted to give you a little more information on the new en portal that's coming in January. I just want to give you a reminder that the current portal does not connect to any SSA system and access to SSA but the new portal will connect with SSA and our system so everything you use to process ticket assignments, everything will be real-time. I want to tell you about a new feature about the portal based on the fact everything is based in real-time and the SSA portal, the new portal will let you send a secure message to MAXIMUS or SSA.

 You will have two different ways to access messages. You will have an option off the main menu and it will bring you directly to your inbox and you can see all your read and unread messages and from there you can compose a new message.
Another way is say you are inside looking at an SSN, working with a Ticket Holder. If you are looking at the information and you see that, oh, I need to tell someone about this, you can actually click an action off of the screen for the ticket holder you are working on and compose a message from there and that will start a chain of messages relating to that specific ticket holder. You can see all the previous messages and you can type in your message.
So we thought that was pretty exciting and a great way to keep track of communications without having to worry about where am I going to filter this email and when did I send it, everything will be there and easy to keep track of. I wanted to let you know we'll be listening for the pilot very soon so we're really excited about that and cannot wait to show you the new portal.
Thank you for your time.

Felix Stump: Thank you very much, Katie. Now I'd like to move on to Donna de Julius.

Donna de Julius: Thank you, Felix. Hello, everyone, thank you for having me on the call today. I am the EN development lead and I am pleased to present for our Effective Practices presentation today Kate Kingree, who is program manager out of Madison, Wisconsin. Kate has a lot of information she will share with us today on overpayments and how you can work to prevent overpayments.
Kate, thank you for coming to the call and thank you for presenting.

Kate Kingree: Thank you, Donna, for that warm introduction.
Yes, today's Effective Practice presentation is on overpayments.
So, overpayments. Why do they matter? First of all, overpayments matter a great deal because I see a lot with overpayments on a large amount of discouraging of work. A significant percentage of our consumers have some sort of mental illness either as their primary or secondary diagnosis and these letters from social security become so overwhelming and so anxiety provoking I often get a call the minute they receive these letters saying I think I might have to quit my job.
And we don't want that to happen. Second, how they affect en payments. Well, when an en -- sorry -- when a consumer is underpaid an EN is overpaid. And when a consumer is overpaid, an en is not paid and will not be paid until that matter is resolved.
It's really important to understand how overpayments occur and that they occur for different reasons based on whether it's an SSI or SSDI benefit.
The first benefit I will be discussing is how SSDI overpayments happen. First, (inaudible) may not be initiated at all, not initiated on time, initiated but not completed. There might be a work review that started out in Baltimore but never made it back to the office. Sometimes they are initiated, completed but are not entered into the system.
Wage reporting. We all know to beat the drum with our consumers, report, report, report. But sometimes the wages are just not reported on time or they are reported and not accurately entered into the system. Or were not entered on time or they are not reported at all because the information -- the facts have never got over to Social Security.
Self-employment with an SSDI consumer is a completely different animal and has different reporting rules. Consumers might not be aware of when to report, how to report, who to report to and, again, not reporting when they start or stop a job.
Sometimes there's confusion over reporting because the individual wants to prevent and that sometimes causes a bit of confusion and data errors.

Misunderstanding about work incentives. Some people don't know the difference between what a trial work period is or when they are working SGA they are not aware they are even utilizing work incentives or they may think they have more work incentives or additional work incentives and they may not remember if they ever worked at a certain level in the past and we have to know that these numbers that are put towards trial work period and SGA change every year.

System problems and inefficiencies. We all know that Social Security is extremely overburdened with the amount of overwhelming work that they have to deal with. And sometimes the offices lack the information at the local -- at different offices -- sorry -- lack access to the information at local offices to know how to put work information into the system. Not every office may have what's called a work incentive liaison and even if they do the knowledge base from office to office may be different.
The workers at the front desk may not have knowledge about work incentives. And they may also not have the needed information to stop a payment or restart a payment. They may have again initiated a work review but they didn't have, the work review wasn't completed, and there may be a lack of systematic way of doing things from one office to another. And as we know people retire and this institutionalized knowledge of how processes are done may go out the window when an individual retires.
Sometimes an individual puts in a code into the system that stops a payment but wasn't the proper code and when that code is changed, there's sometimes a windfall of payments to the consumer. And I just want to say these are just some of the problems that I have run into personally. I'm not saying that these problems exist nationally.
So SSI overpayments and how they happen. Again, wage reporting. The consumer did not report an increase in their earnings or a decrease in their earnings. The earnings weren't reported on time, the earnings for SSI, they have a specific time in which these earnings need to be entered into the system in order for that payment to be adjusted accordingly.
Individuals who are working sometimes have fluctuating incomes. There may be an increase or a decrease of hours that happen from week to week. The consumer might be reporting their net earnings when they really need to report their gross earnings. Again, pay stubs are faxed over or mailed, but they don't ask for a receipt and they don't know if the earnings are entered into the system and, again, self-employment has its own rules. Sometimes it's hard for individuals to project what they are going to be earning that way.
There may be a misunderstanding of what work is altogether. An individual who is receiving free rent because they are working around their apartment complex may just think that -- may not know that they need to report that to social security and that could be a huge impact on their SSI payment.
Systems don't work together. Sometimes a federal SSI benefit could be stopped but some states have what's referred to as a state supplement and even if the federal SSI payment stops, there could be an excess in a state benefit that continues.

Eligibility requirements. There may be months when an individual receives three paychecks in that one month and are older assets and may be ineligible for a benefit in that month and that's not found out -- sorry -- ineligible for a benefit that month due to earnings and that's not found out until that yearly review.
So what to do when these overpayments occur is the question. First, we need to determine whether or not the information is accurate. Was the income on the report actually work earnings or was it some other form of income? Was it vacation, sick pay, travel reimbursement, medical expenses, et cetera. Is the consumer using work incentives and are they being applied appropriately. Does the IRS earnings on the report accurately reflecting the individual's work earnings? They may be lottery winnings or a long-term disability payment and they may not be work earnings at all so what to do is really contact social security to find more information and work with your local office and your benefits counselor or to really look at what this income on the benefits report really is.

Then we have to know whether or not an overpayment truly exists and if it does, what can we do about it. So an individual can file for request for reconsideration to see whether or not the individual can change the payment amount if the overpayment does exist but is not the correct amount, or see whether or not the overpayment can be waived.
What often times happens with my consumers is that an overpayment truly did exist and I work with that consumer to establish an appropriate payment plan to pay back social security.
So now what can we do to prevent these overpayments? And without getting on my soap box, I really want to say it's working with a benefits specialist and the consumer to really work in partnership to ensure that overpayments don't happen and the consumer understands work incentives, knows from the start of that employment when their benefits should stop or when it should be started again, how to report income accurately, what is considered work and how to really screen their pay stub for things like sick pay, vacation pay, travel pay, dental or medical reimbursements, and truly understanding the system in order to help the individual accurately report their work earnings.
Again, link it, encouraging the consumer to report their earnings, when to report and how to report. If you are getting the take home message, it really goes beyond reporting.
SSA has come up with an awesome new feature called my SSA.gov which I believe puts a lot of control back in the consumer's hands to track where their benefits is. If they know it should have stopped they can go in my SSA.gov to see when the benefit should be issued.
Now for SSI overpayments. Another great feature social security has now is mobile reporting. I can say hands down this has been a great feature to show our consumers. When you do the mobile reporting it goes right into the consumer's files and the individual actually gets a receipt in real-time on when they reported and how much they reported and a receipt, again, a receipt is sent to that consumer. And it also indicates to the consumer when they should be reporting their wages.
Earnings projection, which may not always be a good fit for an individual who is receiving an SSI payment because they are often very low income. So doing over projections for their income and putting them into non-pay status could pose a financial hardship. So one needs to weigh the pros and cons of over projection in certain months.
And always request a receipt.

SSI overpayment prevention. What to do: first of all, the SSDI benefit is an all or nothing benefit. So when working with a work incentive benefits specialist you can really monitor a person's work by knowing when the work incentive started, when the work incentive ends so you can figure out when the benefits should have started and when the benefits should end and being one step ahead of the system so you can help the consumer anticipate what is coming in the future.
And regularly check my SSA.gov to see what the status of a beneficiary's check is. Look if there's any missing information. Work in partnership with your SSA office to provide them with the needed information so they can do their job that you can provide them sometimes with missing information that the consumer may not have been able to get over to them. And then check with social security to make sure the wages have been verified and entered by running a benefits report to see whether or not the information up is an accurate reflection of what the system has.
So with that said sometimes these notices that you receive can be inconsistent but really working in partnership with social security has really been a huge benefit for me.
So other than that I am going to turn it over to questions and I want everyone to know that the fact sheets for this presentation will be forthcoming and will be disseminated to all ENs on the call.

Donna de Julius: Thank you so much Kate; and I would like to let all the participants know that if you would like to speak with Kate directly you may call 608-246-3444 and Roger is also typing this in the chat feature. Again, it is 608-246-3444. And Kate's email address is kingree@eri-wi.org. Once again that is kingree@eri-wi.org. As Kate said we will distribute the talking points sheet to participants on the call. Kate, thank you so much for your presentation, you brought out points we really need to take into consideration so thank you and I will turn it back over to Felix.

Felix Stump: Thank you very much, Donna, and Kate, just so you know, we'll actually take questions at the end just in a couple minutes so if you can stay with us, that would be great.
Now I'd like to turn it over to Michelle Laisure.

Michelle Laisure: As noted in the agenda we are announcing today that the en payment status report will be discontinued effective Friday, August the 29th. Again, you will continue to receive the report through the end of August the 29th. The last report will go out on the 29th.
We are doing this as we continue to move forward with streamlining our ticket processes and to protect our beneficiaries' information. So where will you go now to get your report? Well, the report has always been available on the portal. It's titled the en payment status report, same title. It lists the last 365 days, there are definitely filters there that you can use to reduce the report or search within the report. You can definitely export the information to your excel and it is available to you right now in the -- I don't have a screen shot to show you, but you would look when you go into the portal on the left tool bar you would go to payments and under the section under payments at the very bottom of that section in the tool bar you will see actually the report available to you that you can click on.
If you need instructions on how to use the report, we do have a resource sheet on the ticket to work web site and that research sheet is titled how to view the en payment status report. Again, en payment status report is available on the portal. If you don't have suitability, you will not have access to the portal, therefore I won't have access to receiving your payments report but after August the 29th all payment reports will be only available through the portal.
With that announcement I would like to also share with you that many of you are using the portal and getting your information through the QBER report which is the quarterly beneficiary earnings report. That report you can use, as you know, to submit hard copy payment requests. We are asking you because we have had some denials; we are getting the payment requests from you completely filled out correctly. However, you’re writing on the report QBER verification, we actually need a copy of the QBER print screen to show while we are going to find the payments that in fact the wages have been reported. You cannot just write on the report information obtained on the QBER, we need a copy of the report so please include that when you make your payment requests. Felix, do you have a few minutes? I'd like to go ahead and give the announcement of the upcoming section 503 webinar.

Felix Stump: We do.

Michelle Laisure: On August the 13th, and we will be resending the link if you have not registered and we're very excited about this, the Office of Federal Contract Compliance Programs is actually involved in two of our webinars this month. One is on August 13th and it's actually being conducted by the Office of Federal Contract and Compliance Programs. Employment Networks are encouraged and strongly, please, we would love to have your participation.
However, this is a little different from how we usually conduct our webinars in that you don't have to preregister. This conference you do have to preregister. It's very easy, I just did it myself about an hour ago and I received an immediate response saying that my registration was received and it actually gave me the option to click on it to have it added to my calendar, which I thought was awesome. It's going to be speaking to the impact of the social security ticket to work program and the vocational rehabilitation agencies. So we'd love to have as many of you on that call as possible.
The second call is august the 20th and that's a continuation of section 503, community of practice, the federal government, a model employer of people with disabilities. And we're really pleased to have Michael Murray, principle of (inaudible) in the Office of Personnel Management (OSM) so we have some great sessions in august for you to attend.
Felix, that concludes my announcements. Thank you.

Felix Stump: Thank you very much, Michelle. Finally before we move to questions I want to give Mark an opportunity to give some more information on the ENSB.

Mark Trapani: Thank you, Felix, good afternoon, everyone. I wanted to say the ticket program, I'm a ticket program staff member and I wanted to run through quickly and mostly a reiteration to what we said on the prior en call going through the ENSB versus the operations support manager.
As you know we just rolled out the ENSB a couple weeks back. We have taken up various functions.
Now, as the operations support manager for SSA ticket to work program, MAXIMUS will continue to be the first contact for payment issues, assignability of tickets and training needs. So this will be the pa sum's responsibility. Now, the ENSB, the employment network service branch, the specialist in that branch will be the point of contact where the initial blanket purchase agreement for suitability issues and all other actions or questions related to the BPA that may arise after the award of the contract.
In addition, the ENSB specialist will be the point of contact whenever an en has not been able to obtain the desired information or timely assistance after following established procedures.
With regard to those procedures as you mentioned on the prior en call, SSA and optimum are in the process of providing the in service protocol that had been on the your Ticket to Work site. This protocol will identify the processes for contacting SSA or ha sum according to the steps just discussed and going into more detail on that. Once we've done that it will be reposted to that site and of course we will refine these…as we go along.
With regard to refinement we wanted you to know we are open to suggestions on our service and would allow us to provide better service to beneficiaries.
In addition ENSB will also monitor en activities in an effort to help us develop strategies that can help us enhance performance.
Finally, we will work with the operations support manager to provide expanded initial training and support both new ENs and also targeted training for existing ENs.
So that sums up what I have to say about this. Thanks.

Felix Stump: Thank you very much, Mark, and there's just time, operator I'd like you to go ahead and open the lines for a question. Keep in mind you can ask questions of any speaker today who gave the information about the upcoming portal changes. She had to call in with questions for Kate or Mark.

Operator: Thank you, ladies and gentlemen, if you would like to register a question, please press the 1, 4 on your telephone. You will hear a 3-tone prompt to acknowledge your request. If your question has been answered and you would like to withdraw your registration, please press the 1 followed by the 3. Once again, to register for a question please press the 1 followed by the 4 on your telephone.
We have a question from the line of Raymond Bologne.

Raymond Bologne: This is Ray in Milwaukee. I had a question just to make sure I understand what you are saying about helping the beneficiary look at their pay stub and you had mentioned to may sure the pay or is it sick pay, dental pay, medical, I understand the travel, but are you saying the sick pay and vacation pay are not considered earnings, work earnings?

Kate Kingree: That is correct.

Raymond Bologne: Okay, and how about bonuses? Because I've had people give bonuses, how is that handled.

Kate Kingree: You would have to talk specifically more to find out how those bonuses are probably a little bit more information whether or not those are actually tied to specific, you know, work. I'd have to look more deeply into that but we could probably have that conversation offline.

Raymond Bologne: Okay, so obviously those issues could affect SGA and it could go, if we are looking to see if we have to subtract sick pay, dental pay, those kinds of things.

Kate Kingree: Yes.

Raymond Bologne: Okay, thanks a lot.

Donna de Julius: Hi Felix, this is Donna. We do have a couple of questions from the chat room.

Felix Stump: I was just going to ask you, yes.

Donna de Julius: Oh, well, we think alike. We're on the same page. We have a request to please clarify once again what OSM will help with compared to the ENSB:

Felix Stump: So, Mark, I will let you take that one.

Mark Trapani: Right, okay.
OSM will still be the first point of contact for payment issues and ticket assignability issues. That's really going to be the focus of awesome. And then awesome will continue to be the point for training, for the training delivery to the en's. So I think that pretty much sums up -- Felix, do you have anything you want to add to that based on what we've discussed on this?

Felix Stump: I do not. I'll only say that I didn't see who it was that asked the question in chat, but if you have a more specific question or anything like that that's still unclear, please feel free to dial in and we'll be put in contact and I'll be happy to dial through with you.

Donna de Julius: We do have one more question. The question is with the new connection between the portal and SSA system, will earnings information be entered into the SSA system that the ENs submit with the payment request forms?

Felix Stump: Well, like I said earlier, unfortunately Katie Striebinger with Social Security who covered that topic earlier had to leave to take a call, but I will allow anyone else who wants to take a crack at it to go ahead.

Michelle Laisure: Felix, this is Michelle. At this point I would say you are probably able to upload it, but we can definitely put that question in the minutes and get a response with the approved minutes.

Felix Stump: Okay. I do know that -- I don't know precisely if this was the point of the question -- this is Felix again -- but if the question is about whether or not if an en sends in earnings evidence those earnings are then, because this system is real-time, are they carried over as evidence of earnings for the beneficiary in terms of their reporting responsibilities and somehow (inaudible) field office and I do not believe that is the case. If that isn't the question I apologize but that is my, like Michelle said, we'll go ahead and include an answer to this question in the minutes as we send it out.

Donna de Julius: Thank you, Felix. That's all the questions from the chat.

Felix Stump: All right, I’m glad we are so thoroughly able to cover all that information.
Again, I will take that as a hint and go ahead and thank everyone again for calling in today. Thank you very much to Kate Kingree and we will have the notes from this call including the answer to that question that we weren't able to address directly out shortly and please join us next month. One thing I will say is that our normal pattern of having the all en call on the first Thursday of every month is going to be a little bit different next month. In September we will have it the second Thursday in order to allow people to come home from an extended weekend in September. Thank you very much.

[Call ended]