

# **Work Incentives: Part 2**

Operations Support Manager  
Ticket to Work Program

# Learning Objectives

- Discuss five additional employment support programs or Work Incentives designed to encourage beneficiaries with disabilities to try work
- Introduce the Benefits Planning Query, a useful planning tool some Employment Networks (EN) and State Vocational Rehabilitation (VR) agencies use
- Review the community resources where additional information on Work Incentives can be obtained and where beneficiaries can be referred for benefits planning assistance

# What Are Employment Supports or Work Incentives?

- Social Security administers a number of employment support programs and rules designed to encourage individuals receiving Social Security disability benefits to explore work
  - Referred to as Work Incentives
  - Designed to test one's ability to work by protecting entitlement to monthly cash benefits until the beneficiary achieves economic self-support

# Work Incentives

- Eligibility for specific Work Incentives depends on type of disability benefits the beneficiary is receiving
- Social Security expects ENs to inform beneficiaries about availability of Social Security Work Incentives
- For most beneficiaries, depending on their own unique situations, providing information on Work Incentives is particularly important:
  - During development of individualized service plan
  - At the time of job placement
  - When a beneficiary's earnings are increasing



# Work Incentives Covered in This Training

- Expedited Reinstatement of Benefits (EXR) - SSI and/or SSDI
- Earned Income Exclusion - SSI only
- Student Earned Income Exclusion - SSI only
- Plan to Achieve Self-Support – SSDI and SSI eligible
- Continued Payment under Vocational Rehabilitation or Similar Program (Section 301) – SSI and/or SSDI
- Ticket to Work - SSI and/or SSDI

# Expedited Reinstatement of Benefits (EXR)

- SSDI, SSI and concurrent beneficiaries
- A safety net for a beneficiary who is working and his/her benefits cease or terminate due to work and earnings, and he/she stops working within five years of cash benefits ceasing
- Social Security may be able to start benefits without a new application
  - Under EXR, Social Security can pay up to six months of temporary or provisional benefits while conducting a medical review to determine if disability benefits can be reinstated.
  - If the review results in a determination that the person is no longer eligible for disability benefits, the temporary benefits that were received do not have to be repaid (i.e., not viewed as an overpayment)
- Important: The beneficiary **MUST** request EXR

## Progress Check

Under EXR, how many months of temporary or provisional benefits can Social Security pay to a beneficiary while conducting a medical review to determine if his or her disability benefits can be reinstated?

- A. One
- B. Three
- C. Six
- D. Nine

# Earned Income Exclusion

- SSI only
- Allows certain earned income to be excluded when figuring SSI monthly benefit amount
- In addition to a \$20 general income exclusion, Social Security does not count the first \$65 of earnings in a month plus one-half of the remaining earnings in figuring the SSI monthly benefit amount
  - For every dollar earned above this \$85 in deductions, Social Security reduces the monthly SSI benefit check by \$1 for every \$2 earned
- Case example: Beneficiary earns \$285 a month  
$$\$285 - \$20 - \$65 = \$200/2 = \$100$$
deducted from SSI benefit for that month
- Extremely important for SSI recipients who work to report their earnings to the local Social Security office each month



## Student Earned Income Exclusion (SEIE)

- SSI only
- Allows an individual with a disability, who is under age 22 and regularly attending school, to exclude up to \$1,782 per month of earned income (2015 deduction rate)
  - Maximum annual exclusion is \$7,180 in 2015
  - Social Security applies exclusion before the general income exclusion or the earned income exclusion discussed on the prior slide

# SEIE: What Is the Definition of “Regularly Attending School?”

- In college or university - 8 hours a week, or
- In grades 7-12 for at least 12 hours a week; or
- In a training course to prepare for employment for at least 12 hours a week (15 hours if course involves shop practice); or
- Less time if for reasons beyond student’s control (e.g., illness)
- Home taught because of disability (See *Social Security Redbook* for details)



# Plan to Achieve Self-Support (PASS)

- SSI recipients and individuals who could qualify for SSI by setting aside income and resources, can benefit from a PASS
- SSDI beneficiaries who could qualify for SSI if their income was reduced can benefit from a PASS
  - Allows an individual who is receiving SSDI, or who could qualify to receive SSI if his or her income were reduced, to set aside other income besides his/her SSI benefit and/or resources for a specified period of time to pursue a work goal
- Examples of PASS expenses: education, vocational training, starting a business, buying a car to travel to and from work, etc.
- Deductions can be used in establishing and maintaining SSI eligibility or to increase a recipient's SSI monthly benefit amount

# PASS (continued)

- Form SSA-545-BK is used to submit PASS plans:  
[www.socialsecurity.gov/online/ssa-545.html](http://www.socialsecurity.gov/online/ssa-545.html)
- For specific requirements related to the PASS plan, consult the *Social Security Red Book* at:  
<http://www.socialsecurity.gov/redbook/>
- For more detailed information on PASS, check out the publication [\*Working While Disabled—A Guide To Plans For Achieving Self-Support\*](#) (Publication No. 05-11017)
- Call 1.800.772.1213 to obtain a PASS Specialist's phone number (TTY number: 1.800.325.0778)

# Progress Check

Who should be involved in assisting a beneficiary to develop his or her PASS plan?

- A. The beneficiary
- B. The beneficiary's VR counselor
- C. The EN working with the beneficiary
- D. The AWIC
- E. The CWIC
- F. All of the above if involved in the planning process.

# Section 301 Protection

- Referred to as “Continued Payment under Vocational Rehabilitation or Similar Program”
- Available to SSI, SSDI and concurrent beneficiaries
- Provides for continuation of cash benefits when a medical Continuing Disability Review (CDR) determines that a person no longer has a disabling impairment due to medical improvement
- Person must be participating in an appropriate program of vocational rehabilitation or similar services
- Participation in plan must start before disability ends
- Completion or continuation in program is expected to enable the person to work permanently

## Section 301 (continued)

- Service plans developed under the following programs may qualify
  - An Individual Work Plan or IWP developed with an EN;
  - An Individualized Plan for Employment or IPE developed with a State VR agency
  - A Plan to Achieve Self-Support or PASS approved by the Social Security Administration
  - An Individualized Education Plan or IEP for an individual age 18 through 21 who is participating in a Special Education program
- Individual must apply and be approved for the 301 protection
  - Beneficiary must take plan to local Social Security field office

# Ticket to Work Program

- SSI, SSDI and concurrent
- Increases choices available to beneficiaries who are seeking services and supports to enter, maintain and advance in employment
- Ultimate goal of the Ticket program is for beneficiary to reduce and, whenever possible, completely eliminate the need for disability benefits
- Participating service providers receive financial compensation as beneficiaries achieve designated milestones and outcomes as they move towards self-supporting employment



# Ticket to Work (continued)

- Service providers interested in learning more about the Ticket program should visit the Your Ticket to Work website at [www.yourtickettowork.com](http://www.yourtickettowork.com)
- Beneficiaries interested in locating participating service providers should:
  - Visit the Choose Work website at [www.chooseworkttw.net](http://www.chooseworkttw.net),
  - Call the Ticket to Work Help Line at 1.866.968.7842 / 866.833.2967 (TTY) Monday through Friday from 8:00 a.m. to 8:00 p.m. EST, or
  - Email [support@chooseworkttw.net](mailto:support@chooseworkttw.net)

## Progress Check

Which Work Incentive allows an individual who receives SSI, or could qualify to receive SSI, to set aside other income besides his/her SSI benefits for a specified period of time to pursue a work goal?

- A. Earned Income Exclusion
- B. Plan to Achieve Self-Support (PASS)
- C. Section 301
- D. Ticket to Work Program

# Progress Check

The Section 301 protection is available to:

- A. Individuals receiving SSI
- B. Individuals receiving SSDI
- C. Student with disabilities
- D. Individuals receiving SSI and/or SSDI
- E. Beneficiaries receiving Medicare only

# BPQY: A Useful Planning Tool

## Benefits Planning Query (BPQY)

- A planning tool that can be used by ENs and State VR agencies
- Contains comprehensive information about a beneficiary's disability benefits and work status
- Provides a snapshot of the beneficiary's benefits and work history as stored in Social Security's electronic records

### Benefits Planning Query (BPQY) Confidential Social Security Data

NAME:	EMILY CLAIMANT	SSN: XXX-XX-1234
	Social Security Disability Insurance (SSDI)	Supplemental Security Income (SSI)
RECORD	See Below	See Below
<b><u>CASH</u></b>		
Type of Benefit	Disabled Worker	Disabled Individual
Current Status	Current Pay	Current Pay
Statutory Blindness	No	No
Date of Disability Onset	07/02	05/99
Date of Entitlement	12/02	05/99
Full Amount	\$292.70	\$331.00
Net Amount	\$292.70	\$331.00
Others Paid on this Record	No	No
Total Family Cash Benefit	\$292.70	Not Applicable
Overpayment Balance	\$0.00	\$0.00
Monthly Amount Withheld	\$0.00	\$0.00

**Name:** Name of the individual who is the subject of the BPQY

**SSN:** BPQY gives the SSN of the individual who is the subject of the statement, even if benefits are being paid from a parent's or spouse's record under a different SSN.

# BPQY (continued)

- The beneficiary, the beneficiary's representative payee, or the beneficiary's appointed representative can request the BPQY from Social Security
  - Any one of these individuals may request the beneficiary's BPQY by calling 1.800.772.1213 (voice) or 1.800.325.0788 (TTY/TDD)
- For an EN to obtain the BPQY, the beneficiary must complete and submit two copies of Social Security's Consent for Release of Information form (SSA-3288: OMB No. 0960-0566)
  - Available at: <http://www.socialsecurity.gov/forms/ssa-3288.pdf>

# Consent for Release of Information Form

- Most of the form is self-explanatory
- Highlights: The form must be
  - Completed, signed and dated by the beneficiary
  - If the signature is marked by an “X,” the form must be signed by two witnesses
  - Specify exactly what information is to be released (via narrative and a checklist)
  - Specify exactly why the request is being made
  - Note: Since Social Security may charge a fee to release information for non-program purposes, the beneficiary should state on the form “I need this information for program purposes”

# Consent Form (continued)

## Checklist Options for Information to be Released

1. Social Security Number
2. Current monthly Social Security benefit amount
3. Current monthly Supplemental Security Income payment amount
4. My benefit or payment amounts from date to date
5. My Medicare entitlement from date to date
6. Medical records from my claims folder(s) from date to date
7. Complete medical records from my claims folder(s)
8. Other record(s) from my file (beneficiary must specify the records being requested, e.g., doctor's report, application, determination or questionnaire)

# Consent Form (continued)

Examples of entries under “Other Record(s)” to be released in connection with the BPQY

- My cash benefits
- Health insurance information
- Medical review dates
- Representation
- SSDI and SSI work activity and earnings
- All employment supports data in my Social Security record

Note: Social Security will not honor blanket requests for "any and all records" or the "entire file."



# Progress Check

What information does the Benefits Planning Query (BPQY) contain about the beneficiary?

- A. Disability benefits and work status
- B. Income history and employer information
- C. Employer benefits and projected income
- D. Disability benefits and projected income

# Work Incentives Not Covered in Part 1 or 2 of this Training

Work Incentives not covered in this two-part training include:

- Unsuccessful Work Attempt – SSI and/or SSDI
- Subsidies and Special Conditions – SSI and/or SSDI
- Medicaid While Working [Section 1619(b)] – SSI only
- Property Essential to Self-Support – SSI only
- Reinstating SSI Eligibility Without a New Application – SSI only
- Unincurred Business Expenses (Self-Employment) – SSDI only
- Grace Period and Cessation Month – SSDI only

# Learn More about Work Incentives

For information on all available Work Incentives, check out *The Social Security Red Book – A Summary Guide to Employment Supports for Persons with Disabilities under the Social Security Disability Insurance and Supplemental Security Income Programs* (Publication No. 64-030 ICN 436900)

- Download the *Red Book* at: [www.socialsecurity.gov/redbook/](http://www.socialsecurity.gov/redbook/)
- Call 410.965.2039 or fax 410.965.2037
- Email: *OFSM.OSWM.RQCT.Orders@ssa.gov*
- To receive multiple copies of Social Security publications, write to:  
Social Security Administration  
Office of Supply and Warehouse Management  
Attn: Requisition and Quality Control Team  
2508 Robert M. Ball Building  
6401 Security Boulevard  
Baltimore, MD 21235-6301

**Always reference the Publication Number when requesting the Red Book**

# Work Incentives Planning Resources (continued)

- Some ENs have certified or credentialed benefits planners on staff
- The Beneficiary Access and Support Services (BASS) contractor maintains a Ticket to Work Help Line for beneficiaries
  - Staffed by certified benefits planners
  - Call 1.866.968.7842 (voice) or 1.866.833.2967 (TTY) Monday through Friday (8:00AM - 8:00PM EST)
  - Email general inquiries to: [support@chooseworkttw.net](mailto:support@chooseworkttw.net)
- Social Security funds community-based organization to assist beneficiaries in understanding the potential impact of work and earnings on disability benefits
  - Work Incentives Planning and Assistance (WIPA) Projects are staffed by Certified Work Incentives Coordinators (CWICs)
  - Find the WIPA serving your geographic area by visiting [www.chooseworkttw.net](http://www.chooseworkttw.net) and clicking on the “Find Help” icon

# WISE Webinars

- BASS also sponsors virtual Work Incentive Seminar Events (WISE) events to make information on Work Incentives easily available to beneficiaries with disabilities
  - Conducted on the fourth Wednesday of each month
  - Beneficiaries register for these virtual events and access archived WISE events by visiting:  
<http://www.chooseworkttw.net/webinars-tutorials/>



# Area Work Incentives Specialists (AWICs)

- Social Security has a team of Work Incentives specialists whose goal is to ensure that beneficiaries receive
  - Accurate information about returning to work
  - Assistance in processing information on work activity
- Locate the Area Work Incentives Coordinator (AWIC) serving your Social Security region by visiting:  
<http://search.socialsecurity.gov/search?affiliate=ssa&query=Area+Work+Incentives+Coordinator>

# Progress Check

Who conducts national Work Incentive Seminar (WISE) events on the fourth Wednesday of each month?

- A. OSM
- B. BASS
- C. AWICs
- D. SSA
- E. CWICs

# As a Reminder

- Work Incentives are valuable resources that beneficiaries can use to ensure their employment success
- While every EN should be familiar with Social Security's Work Incentive programs and rules, these programs and rules are complicated
- If your EN does not have Work Incentives expertise on staff, your staff should be familiar enough with the Work Incentive provisions to know when to refer beneficiaries for such expertise and where such expertise is housed in the local community



# Interested in Learning More?

- If you did not participate in Part 1 of this training, you can access that power point presentation on the Your Ticket to Work website
  - Go to the Information Center and click on “Training” in the left navigation
- If you are interested in learning where your staff can get comprehensive training on all Social Security Work Incentives, check out slide 21 which provides information on two sources of such training:
  - The National Training Institute at Virginia Commonwealth University
  - Cornell University’s Employment and Disability Institute

# Questions

