

WEBVTT

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00:00:01.254 --> 00:00:14.785

Thank you all so, for those of you, who are not familiar with me. My name is Sandy Kaiser. I am the employment 1st specialist with the division of DD, and I have invited a guest panelists with me.

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00:00:14.785 --> 00:00:16.704

I will let her introduce herself here.

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00:00:17.009 --> 00:00:23.760

My name's Jennifer and I'm a benefits specialist with in Kansas City.

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00:00:24.594 --> 00:00:25.045

So,

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00:00:27.234 --> 00:00:32.395

and today we're going to be kind of introducing some benefits planning concepts,

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00:00:32.395 --> 00:00:34.015

interpret terminology,

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00:00:34.405 --> 00:00:41.395

providing you kind of the high overview of the differences between and.

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00:00:41.670 --> 00:00:55.439

So, real quickly, like, we always like to do we like to start off, kind of getting a feel for who's in the audience. So we're going to have a poll that will.

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00:00:55.494 --> 00:01:05.665

Run for about 60 seconds. So it's going to be a pretty quick here folks. So let us know what your role is support coordinator service provider, other regional office employee.

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00:01:05.965 --> 00:01:14.155

Maybe you work for another state office, or you're an individual family member or some other roles. So you've got about 45 seconds left.

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00:02:01.469 --> 00:02:10.319

All right, and the Time's up, and most of us, at least half of us are support coordinators. Um, there's a.

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00:02:10.344 --> 00:02:23.514

Little smaller number of service providers um, we do have some regional office employees with us. Uh, so thank you for joining us. We hope you get out of this, what you were looking for.

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00:02:23.514 --> 00:02:26.425

So, what are we going to be talking about today?

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00:02:26.995 --> 00:02:27.685

So,

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00:02:27.865 --> 00:02:28.944

for today,

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00:02:28.944 --> 00:02:32.064

we wanted to provide that high level overview of,

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00:02:33.324 --> 00:02:35.784

versus so kind of,

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00:02:35.784 --> 00:02:38.365

what are those basic requirements for,

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00:02:39.414 --> 00:02:54.205

or what are the difference in medical coverage for each of those benefits what are the effects of income on these benefits and the effect on medical benefits and then just kind of again teasing

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00:02:54.205 --> 00:02:59.215

you with some quick examples of work incentives.

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00:02:59.215 --> 00:03:02.245

So just the terms kind of thing. So.

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00:03:06.090 --> 00:03:17.189

Kind of setting the stage what we know. So we know that more people with disabilities live in poverty than anybody else.

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00:03:17.189 --> 00:03:25.710

So, I want to say, depending on which source you look at. Sometimes I see at least half. Sometimes I see.

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00:03:25.710 --> 00:03:29.969

3 times as many so, um.

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00:03:29.969 --> 00:03:38.550

Again, that's what we know more people with disabilities live in poverty than those with disabilities work. Incentives are.

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00:03:38.550 --> 00:03:48.810

Under utilized and what you'll see, just from a little taste today work incentives can really help individuals kind of earn more.

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00:03:48.810 --> 00:04:00.840

And still maintain those needed benefits so that fear of losing benefits is 1 of the biggest barriers to employment for people with disabilities.

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00:04:00.840 --> 00:04:13.469

and the other thing that we know individuals who have experienced an unexpected or an unpleasant consequence are much less likely to be open to working in the future so

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00:04:13.469 --> 00:04:17.790

Our hope today is by providing you all.

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00:04:17.790 --> 00:04:26.819

Some knowledge that we can avoid those unexpected unpleasant consequences. So, um.

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00:04:26.819 --> 00:04:30.928

We want to help more individuals.

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00:04:32.303 --> 00:04:37.074

Feel free to explore employment and not have to fear losing those benefits.

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00:04:37.074 --> 00:04:47.783

And again we want more people to be understanding how they can try to be more financially self sufficient.

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00:04:48.059 --> 00:04:54.509

As well, so raising the quality of living for individuals.

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00:04:57.684 --> 00:04:58.223  
All right,

36  
00:04:58.223 --> 00:05:03.204  
so some basic terms that you are gonna hear about today,

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00:05:03.233 --> 00:05:08.514  
and in our future discussions as a,

38  
00:05:08.574 --> 00:05:13.014  
which usually refers to Social Security Administration.

39  
00:05:14.309 --> 00:05:20.009  
S. S. I usually refers to supplemental security income.

40  
00:05:21.449 --> 00:05:27.269  
And as as da refers to that Social Security disability income.

41  
00:05:27.269 --> 00:05:30.538  
and as a

42  
00:05:30.538 --> 00:05:34.528  
Refers to that substantial gainful activity.

43  
00:05:35.668 --> 00:05:49.709  
W, H. a refers to that ticket to work health insurance. This is Mo,  
health nets, Medicaid, buy in program and then the last 1 that you'll see  
a lot.

44  
00:05:49.709 --> 00:05:54.959  
F. R. which stands for that federal benefit rate.

45  
00:05:56.879 --> 00:06:05.759  
all right so now jumping in and talking about some nitty gritty details  
so eligibility requirements

46  
00:06:05.759 --> 00:06:09.838  
so for

47  
00:06:09.838 --> 00:06:13.348  
You have to meet.

48

00:06:16.829 --> 00:06:24.684

What, uh, sell securities definition of having a disability or being at least 65 years of age.

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00:06:24.684 --> 00:06:25.283

So,

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00:06:25.553 --> 00:06:29.934

for what that means for individuals who are 18 and older,

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00:06:29.963 --> 00:06:36.593

just having a disability is not enough to qualify for social security benefits,

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00:06:36.593 --> 00:06:38.093

whether we're talking about,

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00:06:38.093 --> 00:06:43.314

or so to be eligible ones.

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00:06:44.519 --> 00:06:59.454

Disability has to be severe enough to impede one's ability to engage in substantial gain fault activity and social security does a wonderful job of fully embracing

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00:06:59.483 --> 00:07:00.144

employment.

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00:07:00.144 --> 00:07:08.574

1st so they often believe everyone can work and earn at least 1350 dollars a month. Unless.

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00:07:11.788 --> 00:07:18.478

You can prove otherwise, so just having a certain label alone doesn't.

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00:07:18.478 --> 00:07:28.379

Doesn't prove that you have to have documentation showing how that disability.

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00:07:28.379 --> 00:07:33.718

Is impeding that person's ability to engage in.

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00:07:33.718 --> 00:07:38.189

Earning at least 1350 dollars per month.

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00:07:38.189 --> 00:07:41.338

So the other thing to note.

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00:07:41.338 --> 00:07:46.199

Is that those individuals who are 65 and older.

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00:07:46.199 --> 00:07:51.928

Regardless of whether or not they have a disability can possibly qualify for.

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00:07:51.928 --> 00:07:55.348

So, um.

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00:07:56.608 --> 00:08:06.418

Liquid assets of no more than 2000. so what you'll, you'll notice here the asset limit for.

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00:08:06.418 --> 00:08:14.819

Is a little bit more strict than the Medicaid asset limits. So, for you have to have.

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00:08:14.819 --> 00:08:26.189

Assets under that 2000 Countable earnings for substantial gainful activity of 1350 dollars per month.

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00:08:26.189 --> 00:08:30.838

Again, individuals who are blind.

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00:08:30.838 --> 00:08:34.349

They don't have to meet that requirement. They have a higher.

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00:08:34.349 --> 00:08:40.318

Thresholds so this kind of again goes to the severity of that disability.

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00:08:40.318 --> 00:08:50.729

Once an individual qualifies for once they're determined eligible, then that substantial gainful activity doesn't apply anymore.

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00:08:50.729 --> 00:08:55.048  
So and Jennifer, you want to tackle SS?

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00:08:55.403 --> 00:09:08.364  
Yes, so 1 of the things I like to say about that kind of helps me keep the no the difference between and is the I, and this 1 stands for insurance.

74

00:09:08.724 --> 00:09:22.854  
So, when you think about insurance, you think about, kind of having to buy into something or pay into something. And so that's the way works. Um, not only do you have to meet social security's definition of disability just like with that.

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00:09:22.854 --> 00:09:28.313  
Sandy already went over. You have to be able to meet 1 of the other following criteria.

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00:09:28.614 --> 00:09:43.583  
You personally have to have worked and paid into the social security system by paying social security taxes and earned enough work credits to qualify on your own work record or you

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00:09:43.583 --> 00:09:44.693  
have to be.

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00:09:45.504 --> 00:09:59.783  
I'm married adult disabled prior to the age of 22, who has a parent who's paid into the social security system and that parent is either retired disabled or deceased.

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00:09:59.783 --> 00:10:09.474  
So, if they're still working, you have both parents still working then that adult child isn't eligible to qualify. Yet you have to wait until the parent.

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00:10:10.379 --> 00:10:10.739  
Um,

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00:10:10.734 --> 00:10:12.803  
is either retired,

82

00:10:12.833 --> 00:10:14.604  
disabled or deceased,

83

00:10:15.053 --> 00:10:15.594

and,

84

00:10:15.624 --> 00:10:16.104

um,

85

00:10:16.254 --> 00:10:21.744

there is a a few other options such as a disabled widower,

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00:10:21.953 --> 00:10:22.823

but typically,

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00:10:22.823 --> 00:10:26.514

that's pretty we don't see that as often with the people that we're supporting.

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00:10:26.543 --> 00:10:40.224

So we're just focusing on those right now and then again that comes into play and the person's Countable earnings have to be below in order for them to qualify for.

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00:10:42.293 --> 00:10:51.053

Unless they are blind or visually impaired, according to social security's definition of that. And then they could earn 2260 dollars a month.

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00:10:53.009 --> 00:10:56.249

I am kind of tell the difference between the 2.

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00:10:57.958 --> 00:11:02.399

So, another thing that I have heard.

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00:11:02.399 --> 00:11:07.499

Reference with versus that kind of helps.

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00:11:07.499 --> 00:11:12.298

Put things into perspective is going to be needs.

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00:11:12.298 --> 00:11:15.568

Based meaning you have to meet.

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00:11:15.568 --> 00:11:20.668  
Income and asset eligibility.

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00:11:20.668 --> 00:11:24.989  
D, I, on the other hand is really.

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00:11:24.989 --> 00:11:28.469  
An income replacement.

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00:11:28.469 --> 00:11:38.999  
So it's meant to help individuals that have been working and engaging in,  
in that work activity that, through.

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00:11:38.999 --> 00:11:44.519  
No fault of their own, um, no control on their own.

100

00:11:44.519 --> 00:11:50.129  
End up experiencing a life altering event that.

101

00:11:50.129 --> 00:11:56.188  
Kicks them out of the workforce, so to speak. Um, so.

102

00:11:56.188 --> 00:12:04.139  
Um, changes their ability to engage in that work activity that they were  
engaging in. So.

103

00:12:04.139 --> 00:12:09.629  
Just something to keep in mind needs space.

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00:12:09.833 --> 00:12:18.474  
Work or income replacement so now let's move on to that medical coverage.

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00:12:18.864 --> 00:12:30.293  
So individuals who have that supplemental security income more often than  
not are also going to be eligible for Medicaid.

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00:12:30.599 --> 00:12:34.198  
Coverage, so, um.

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00:12:35.219 --> 00:12:42.808

And it kind of in that box down at the bottom, you'll notice the difference in asset limits.

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00:12:42.808 --> 00:12:51.239

For those with, and those with Medicaid alone, so, Medicaid asset limits.

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00:12:51.239 --> 00:12:59.729

Are are now continuing to increase each year based on cost of living adjustments right now the.

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00:12:59.729 --> 00:13:13.168

Current asset limit for Missouri, Medicaid or Missouri Health Net is 5,035 dollars per individual or 10,070 dollars.

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00:13:13.168 --> 00:13:16.828

Per couple that amount.

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00:13:16.828 --> 00:13:27.178

Could possibly change every year in July so, July is the the time when they look at that and make changes. So, um.

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00:13:27.178 --> 00:13:30.208

Note that, on the other hand.

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00:13:30.208 --> 00:13:36.208

Asset limit is 2000 per individual or 3000 per couple.

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00:13:37.288 --> 00:13:40.708

So and Jennifer asset limits process.

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00:13:41.874 --> 00:13:53.514

There are no assets limits for, which is, which is great. So the only time you have to really worry about an asset limit is if you are applying or want Medicaid with your.

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00:13:54.774 --> 00:14:00.803

So when we think of health insurance coverage, and we typically kind of pair that with Medicare.

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00:14:01.403 --> 00:14:13.342

So, after someone has been determined eligible for, there's a 24 month waiting period after that waiting period, then they automatically become eligible for Medicare.

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00:14:13.342 --> 00:14:23.244

And so, then they get to have the fun time of trying to decide which type of Medicare that they want to have. But that's a whole nother discussion.

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00:14:23.244 --> 00:14:37.943

So, Medicare goes with the again, doesn't mean that the person can't have Medicaid, but they would have to apply and they have to meet that resource cut off of the 5,035 dollars for an individual.

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00:14:37.943 --> 00:14:41.903

And then if their income is over the Medicaid income limit.

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00:14:43.828 --> 00:14:55.438

They may have it when the spin down, or again, if you're working, they could possibly qualify through the buying program that are known as ticket to work health insurance.

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00:14:58.499 --> 00:15:01.889

And as Jennifer mentioned, just again pointing out.

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00:15:01.889 --> 00:15:09.028

Like, Medicare has no asset limit either so.

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00:15:09.028 --> 00:15:17.219

Um, and Medicaid asset limits, because their needs based.

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00:15:17.219 --> 00:15:21.629

Medicare no asset limits.

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00:15:23.458 --> 00:15:29.249

So, now let's talk about the effect of income on cash benefits so.

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00:15:29.364 --> 00:15:39.234

With I often say it's like, being on a Teeter totter or a Cecil as 1 goes up, the other's, gonna go down.

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00:15:39.234 --> 00:15:47.693

So what you're gonna see with the amount that they're receiving in is going to change.

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00:15:48.389 --> 00:15:54.328

Based on other income that that person is receiving so those monthly checks.

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00:15:54.563 --> 00:16:08.333

May get reduced if the person then starts engaging in work activity and is receiving earnings from work. So how counts income is different.

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00:16:08.333 --> 00:16:20.453

So they count 1 way for unearned income than they do for earned income. And our examples here, we're kind of talking about how that earned income impacts.

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00:16:20.729 --> 00:16:26.609

So is going to reduce 65 dollars.

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00:16:27.683 --> 00:16:35.724

They call that the earned income exclusion if that's the only other income source that the person has besides.

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00:16:36.563 --> 00:16:46.673

So, if the person's got, and then they're also getting work income they may have an additional 20 dollars subtracted from their work income.

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00:16:46.979 --> 00:16:52.229

Then whatever's left for every.

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00:16:52.229 --> 00:17:02.369

2 dollars, they earned their is reduced by a dollar so we usually tell people you figure out about half.

138

00:17:02.369 --> 00:17:07.318

Of your work income is going to impact your I benefit.

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00:17:08.699 --> 00:17:13.469

So, Jennifer, you want to tackle.

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00:17:13.469 --> 00:17:14.278

Yes,

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00:17:14.273 --> 00:17:17.094

so with to me,

142

00:17:17.094 --> 00:17:19.433  
it's always a little bit easier to,

143  
00:17:19.463 --> 00:17:19.913  
um,

144  
00:17:19.943 --> 00:17:28.673  
for people to budget because they know with their benefit they're either going to get their full amount or they're going to get nothing at all.

145  
00:17:28.673 --> 00:17:38.544  
So, there's no up and down, like, with the where people always get anxious and they think, oh, I'm, I'm losing my benefits or my benefits are decreasing.

146  
00:17:38.874 --> 00:17:50.933  
It doesn't work that way with you either get the full amount you're supposed to get, or you get 0 and, um, that's determined based on whether or not social security feels like you're earning.

147  
00:17:53.003 --> 00:18:04.433  
Amount that 3350 dollars. So there are few work incentives that are taken into consideration before they make that decision. The 1st, 1, is what they call the trial work period.

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00:18:04.433 --> 00:18:12.384  
And that is 9 months that Social Security says, you know, what it doesn't matter how much money you earn.

149  
00:18:12.564 --> 00:18:22.824  
But as long as you're earning over 970 dollars, then we're going to count that as 1 of your trial work period months. But we're still going to give you your check. So, um.

150  
00:18:26.243 --> 00:18:35.963  
So that's the 11 thing you either get all, or nothing unless you're in your trial work period month, and then you'd get the full amount, and then they have a 3 month grace period.

151  
00:18:35.963 --> 00:18:36.923  
So again,

152  
00:18:36.923 --> 00:18:38.124  
during that 3 month,

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00:18:38.124 --> 00:18:38.394  
grace,

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00:18:38.394 --> 00:18:38.784  
period,

155

00:18:38.784 --> 00:18:41.513  
after you've used your trial work period months,

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00:18:41.513 --> 00:18:45.653  
you're still going to get your benefit check now,

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00:18:45.743 --> 00:18:48.054  
once you've used those 2 things,

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00:18:48.054 --> 00:18:50.903  
the trial work period and the grace period,

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00:18:50.903 --> 00:19:05.844  
you're going to go into a new phase called extended period of eligibility that lasts for 36 months and during that time social security is going to be carefully looking at that person's income to determine whether or not they're

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00:19:05.844 --> 00:19:06.473  
earning now.

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00:19:09.298 --> 00:19:16.108  
Social Security will tell you always STA, is not just a number for today's purposes. We're going to.

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00:19:16.108 --> 00:19:24.868  
Talk about it, like a number and so we know if someone is earning under, they're going to get their full benefit check.

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00:19:24.983 --> 00:19:38.273  
We know if they're Ernie over SDA there's a good possibility. They may not get their check, which means they're going to get zeroed. So not just part of it. They'll lose the full amount. So that's the big difference between.

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00:19:45.269 --> 00:19:50.278

All right, so now moving on and talking about the effect on.

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00:19:50.278 --> 00:19:55.679

Of income on medical benefits, so with.

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00:19:55.679 --> 00:19:59.759

The main thing to note here that is if your cash.

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00:19:59.759 --> 00:20:07.528

Benefit is due to work income, so the person is making so much.

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00:20:07.528 --> 00:20:19.108

And earned income that their has gone down to 0, that person may be able to keep their Medicaid coverage.

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00:20:19.108 --> 00:20:26.699

Under what we call the 619 B status, provided that their.

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00:20:27.443 --> 00:20:42.263

Total work income is not exceeding 47,856 dollars. So that's the thing that we want to really want to make sure people aware of. They do not have to choose between Medicaid and work. If their earnings are.

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00:20:47.788 --> 00:20:50.999

Um, too high.

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00:20:50.999 --> 00:21:01.374

For, but they're not over that 87,856 then there's a very good chance that they may qualify for that continued Medicaid coverage at no extra costs for them.

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00:21:01.644 --> 00:21:14.334

Now, let's say, for some reason that they don't qualify for that 619 B status. So, maybe their asset limits go above 3000 or maybe they.

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00:21:26.249 --> 00:21:37.888

Before their, their went down to 0, maybe they started qualifying for and then their stopped because they were getting.

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00:21:37.888 --> 00:21:47.669

Individuals can possibly continue their Medicaid coverage under the MO.

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00:21:48.294 --> 00:22:02.034

Um, Medicaid buy in program known as ticket to work health assurance. So, again, something to make people aware of, they don't have to choose between medical and work.

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00:22:02.693 --> 00:22:04.314

So, um.

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00:22:04.588 --> 00:22:15.358

Jennifer, you want to tackle the yeah, so what again remember Medicare goes along with that, and there's some.

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00:22:15.413 --> 00:22:26.034

Things that they have decided to kind of extend out someone's, um, eligibility for Medicare, even after they start working and even after they start earning over.

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00:22:27.324 --> 00:22:39.773

So it's not the same number of months for every single person. Because there's a few factors that play into. We don't really want to get into that today because it's it's too complicated to really.

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00:22:40.348 --> 00:22:48.868

Think about right now so then 1 thing we want to make sure you understand is that at least for 93 months, after someone begins.

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00:22:49.854 --> 00:22:56.064

Working that they will be able to continue their Medicare benefits.

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00:22:56.064 --> 00:23:09.294

So it's so, even if they're not getting their check, because they're earning, they will be able to continue the Medicare for at least 93 months. Now, keep in mind.

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00:23:09.294 --> 00:23:20.423

If someone is earning under Medicare is not, it's not even on the table if the Medicare is going to go along. As long as they're earning under SDA they keep the Medicare, um.

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00:23:21.689 --> 00:23:32.903

So, if and then after the 93 month, period ends, uh, the person still have the option to keep the Medicare by paying for those premiums.

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00:23:32.903 --> 00:23:47.213

Um, so they won't be getting an check anymore. It's not gonna be able to come out automatically. So, they would have to physically actually pay the monthly premiums to be able to keep their Medicare coverage. But that is an option for people to do.

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00:23:53.094 --> 00:24:03.804

All right, so moving on to some examples of work and senses that you might see based on what type of social security benefit the person receives.

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00:24:03.804 --> 00:24:08.932

So, for some of the common, uh, work incentives that we see.

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00:24:09.209 --> 00:24:13.798

Impairment related work expenses also referred to as.

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00:24:13.798 --> 00:24:18.929

Pass plan so plan for achieving self support.

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00:24:18.929 --> 00:24:29.669

Um, there is also the property essential to self support path. This is for individuals that are looking at self employment.

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00:24:29.669 --> 00:24:36.749

Student earned income exclusion for those who are under the age of 22, and still in school.

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00:24:37.798 --> 00:24:43.199

Blind work expenses and then expedite a reinstatement.

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00:24:43.703 --> 00:24:55.044

This is where benefits can quickly be reinstated if necessary. So if somebody has had where their benefit has stopped, their cash benefit has stopped.

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00:24:55.163 --> 00:25:02.213

And then, because their work income changes, now they're below that amount.

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00:25:04.409 --> 00:25:10.108

And they need their social security benefit back. They can quickly get their benefits.

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00:25:10.108 --> 00:25:24.778

Back under that expedite reinstatement of benefits and these are things that we will probably go into more detail in the months to come. So, Jennifer, do you want to handle.

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00:25:25.284 --> 00:25:25.763

Yes,

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00:25:25.763 --> 00:25:28.824

we've already kind of talked about most of these on this list,

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00:25:29.273 --> 00:25:35.243

but these are the work incentives for the 1st 1 is the trial work period again,

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00:25:35.243 --> 00:25:42.594

that's 970 dollars a month or above if you earn over that that counts as 1 of your trial work period months,

202

00:25:42.594 --> 00:25:42.864

so,

203

00:25:42.864 --> 00:25:57.594

the cool thing about the trial work period month is does it really matter how much money you earn during that phase you will still get your check and then we have the extended period of eligibility.

204

00:25:57.594 --> 00:26:12.564

That's what comes after the trial work period phase. And that's where you can continue to get your benefit on the month that your income is below.

205

00:26:12.564 --> 00:26:21.743

But if you happen to have a month where you earn above, then you, you wouldn't get your payment.

206

00:26:24.388 --> 00:26:33.298

Do we have impairment related work expenses again? It's very similar to the, um, if you have an expense that's, um.

207

00:26:33.298 --> 00:26:47.183

Specifically related to your disability and something that you need to pay for, um, to be able to work that you can you can provide that information to Social security.

208

00:26:47.364 --> 00:26:57.834

And they will take that into consideration when they are trying to determine whether or not you're working at. We also have things such as subsidies and special conditions.

209

00:26:57.834 --> 00:27:09.713

Those are again, some special circumstances that we're going to go into more and another time in a different webinar and then finally expedited reinstatement.

210

00:27:09.713 --> 00:27:19.344

Which is that option to be able to quickly reinstate benefits if something happens to the job that you're working and they have a loss of income.

211

00:27:23.818 --> 00:27:33.058

Okay, so kind of a cheat sheet to help you kind of understand the, the basics of so what is it.

212

00:27:33.058 --> 00:27:41.548

It's that cash benefit based on financial need. So you keep hearing me say, needs based must be.

213

00:27:41.574 --> 00:27:56.304

Income and asset limits, so who can get this benefit so you have to be considered disabled according to social security's definition. And again, just having that label is not enough.

214

00:27:57.028 --> 00:28:08.519

So, scary is looking for that disability being severe enough that it is going to impact one's ability to engage in that substantial gainful.

215

00:28:08.519 --> 00:28:12.598

Activity so also you can get it if.

216

00:28:13.739 --> 00:28:17.669

If you are 65 or older, so.

217

00:28:17.669 --> 00:28:28.584

You must have a lack of assets so assets must be below that 2000 dollar limit also low income.

218

00:28:28.644 --> 00:28:33.473

So they're looking at that Countable income being below 841 dollars per month.

219

00:28:36.628 --> 00:28:42.929

So, the amount that 1 is going to get is going to be based on that.

220

00:28:42.929 --> 00:28:48.358

Federal benefit rates, so again, the maximum for this year is.

221

00:28:48.358 --> 00:28:55.019

841 dollars that's the most anybody can get it supplemental security income.

222

00:28:55.019 --> 00:29:06.148

And it's also reduced by other income as well as assistance with food and shelter. So when is the benefit paid.

223

00:29:06.148 --> 00:29:10.019

It usually comes on the 1st of the month, except.

224

00:29:10.019 --> 00:29:13.919

The 1 exception would be as if the 1st of the month falls on a weekend.

225

00:29:13.919 --> 00:29:27.388

Or a holiday, then you'll see it on the last business day of the previous month. So, for example, January 1st, it's a holiday most people are receiving their benefit.

226

00:29:27.388 --> 00:29:31.469

The last business day in December.

227

00:29:31.469 --> 00:29:36.598

So, the health insurance that comes with that benefit.

228

00:29:36.598 --> 00:29:46.919

Is typically Medicaid your Mo, health net thing to note here is that you have to apply for it separately so.

229

00:29:46.919 --> 00:29:56.249

Other things to note, if somebody is married, or under the age of 18, their parents income.

230

00:29:56.249 --> 00:30:01.588

Or their spouses, incoming assets will also be counted.

231

00:30:05.068 --> 00:30:12.808

So now what happens when that person receiving goes to work.

232

00:30:15.028 --> 00:30:20.578

So, as we mentioned earlier, it's like, being on that thesis as 1 goes up.

233

00:30:20.578 --> 00:30:32.848

The other is going to go down, so if somebody starts earning some work income, their is going to be decreased by that earned income increase. So.

234

00:30:32.848 --> 00:30:41.429

Typically, the 1st, 65 dollars, and sometimes an additional 20 dollars is subtracted.

235

00:30:41.429 --> 00:30:53.759

And then the, with the remaining wages it's divided in half. So, in our example, here, somebody earns 1299 dollars from work income.

236

00:30:54.653 --> 00:31:03.624

Only 607 of it is going to be considered Countable income. So then that person's benefit will be reduced by 607 dollars.

237

00:31:03.653 --> 00:31:17.304

So if that person is earning or is getting the full 841 dollars, we would take 607 from that 841 dollars. And that's where we came up with. Oh, they'd still get 234 dollars in so, 234 dollars in.

238

00:31:26.729 --> 00:31:37.104

Plus that 1299 dollars in work income, this person now has 1533 dollars of which to then meet their expenses. So, again, greater financial security here, financial independents. So.

239

00:31:46.798 --> 00:31:49.919

1 of the things that people get.

240

00:31:49.919 --> 00:31:54.479

Concerned about is that if their goes to 0.

241

00:31:54.479 --> 00:32:06.719

They're losing their Medicaid and what you can see is no, that's not the case. If somebody's goes to 0, just because of work income alone.

242

00:32:06.719 --> 00:32:09.719

Their claim stays open.

243

00:32:10.614 --> 00:32:21.144

As long as they still meet the other eligibility criteria so they still have to keep their asset limits below 2000. they still have to keep in contact with Social security.

244

00:32:21.144 --> 00:32:26.634

They have to respond to inquiries and other things that Social Security might need of them.

245

00:32:27.209 --> 00:32:34.858

So they do that, then they can restart their easily when need it. So.

246

00:32:34.858 --> 00:32:39.298

Again, they continue to have that disability assets blow 2000.

247

00:32:39.298 --> 00:32:44.519

They need Medicaid, they would get if no work earnings.

248

00:32:44.519 --> 00:32:58.108

So, and as long as their annual earnings are below that for 47,856, then they're still keeping that access to Medicaid. So, things that you may want to watch out for.

249

00:32:58.108 --> 00:33:05.098

Is people saying my goes down when I have work? So I have less money.

250

00:33:05.098 --> 00:33:13.949

Again, from our example, you can see where individuals have more money to make ends meet. So.

251

00:33:13.949 --> 00:33:28.469

And then again, it's not true that if they lose their, because of work income, that they'll lose their Medicaid. So the thing to make sure people are aware of, they don't have to choose between their SS or their work.

252

00:33:28.469 --> 00:33:39.209

And Medicaid, so if their goes down to 0, because of work income alone, they can continue that Medicaid coverage.

253

00:33:41.368 --> 00:33:45.358

And now I'm going to let gen, tackle.

254

00:33:46.134 --> 00:34:01.044

All right, so again, remember, we're just recapping what we've already gone over a lot already and, um, 1st of all, what is it's a cash benefit based on social security work records.

255

00:34:01.044 --> 00:34:05.034

So that's the key. It has to be based on someone's work record.

256

00:34:05.604 --> 00:34:05.903

Um,

257

00:34:05.993 --> 00:34:12.744

who is able to get this you have to be disabled according to Social Security definition,

258

00:34:13.043 --> 00:34:19.673

and you have to have paid enough taxes to reach disability insurance status and remember,

259

00:34:19.673 --> 00:34:27.264

we did talk earlier about how that could be a parent or us.

260

00:34:27.329 --> 00:34:38.159

Spouse for the case of a widower, um, who who has worked and earn that status. So somebody has to have earned the disability insurance status.

261

00:34:39.204 --> 00:34:53.784

So, how much is the benefit, so the average benefit for for 2022 is 1358 dollars now, that doesn't mean that's how much someone's going to get, because it's based on the amount of taxes that they personally, or their parents have personally paid into the system.

262

00:34:53.784 --> 00:35:01.043

So, social security looks at that, and they have a formula figuring out what each person's benefit is.

263

00:35:01.043 --> 00:35:01.704  
So clearly,

264

00:35:01.704 --> 00:35:05.393  
if you haven't worked very long,

265

00:35:05.393 --> 00:35:08.333  
or maybe you have a lower paying job,

266

00:35:08.333 --> 00:35:13.403  
and your benefit is going to be lower than someone who's who's worth,

267

00:35:13.403 --> 00:35:13.583  
say,

268

00:35:13.583 --> 00:35:17.393  
25 years and whose income was maybe 75,000 dollars a year.

269

00:35:17.393 --> 00:35:25.313  
They're gonna have paid a lot more taxes into the system so their assets  
benefit amount is going to be higher. So.

270

00:35:31.108 --> 00:35:37.559  
It's based on how much, um, the person has paid in over their, their work  
time.

271

00:35:38.393 --> 00:35:46.253  
So when will the person receive the benefit check technically is the 3rd  
of the month for most people.

272

00:35:46.253 --> 00:35:59.393  
So, again, it's 1 way you can kind of tell whether someone's getting an  
check or an check is when it comes, you don't ever want to just base it  
solely on that.

273

00:35:59.393 --> 00:36:01.764  
But it's a good it's a good indicator.

274

00:36:02.429 --> 00:36:12.929  
And again what health insurance comes with this benefit is Medicare after  
the 24 month waiting period.

275

00:36:12.929 --> 00:36:17.489

And keep in mind that there is no asset limits.

276

00:36:17.489 --> 00:36:29.603

And also, when they are looking at that, I just want to point out that is earned income only. So other income is not counted when they're looking at that.

277

00:36:29.603 --> 00:36:43.344

Even if it's income that's earned, like, from it has to be income that's earned from working. So, it wouldn't count things like vacation pay or sick pay or something like that.

278

00:36:43.344 --> 00:36:50.333

It's income that you've earned by working. So that's that's the other thing to look at with that.

279

00:36:52.974 --> 00:36:53.813

All right,

280

00:36:53.813 --> 00:36:56.994

so what happens when you go to work,

281

00:36:57.023 --> 00:36:57.653

remember,

282

00:36:59.003 --> 00:37:01.434

is all or nothing when it comes to your check,

283

00:37:01.434 --> 00:37:05.543

you'll either receive the entire benefit amount,

284

00:37:05.693 --> 00:37:14.063

or yours will receive V row so you want to be able to create a plan to work and get ahead.

285

00:37:14.369 --> 00:37:29.039

When your earnings are below, so if your earnings are below 3350, then you're going to get your benefit check plus your earnings that you make.

286

00:37:29.039 --> 00:37:42.114

By working, so those 2 are added together if your earnings are above, unless you're utilizing some work incentives, then you're not going to get your check.

287

00:37:42.114 --> 00:37:52.134

You will only get your earnings. So the example here is we have someone earning 720 dollars a month so clearly they're working a part time job.

288

00:37:53.579 --> 00:38:02.429

That's clearly below in this person's benefit of 925 dollars a month.

289

00:38:02.429 --> 00:38:09.983

So you add those 2 together and you have their total income of 6,545 dollars because they get both checks.

290

00:38:09.983 --> 00:38:24.534

Now, here's the part I want you to kind of think about and where someone can sometimes get into a little bit of trouble and actually may have less money by working. Remember that amount of 1350 dollars.

291

00:38:25.403 --> 00:38:34.523

Let's say somebody gets a job and they're earning 5,500 dollars. And they're not taking the advantage of any work incentives.

292

00:38:39.420 --> 00:38:53.755

If that's the case, and social security decides that they are not going to be able to get their their benefit check anymore then all I have is the 1500 dollars to live on and they aren't going to be able to get their benefit checks.

293

00:38:53.755 --> 00:39:07.074

So you could see, like, from this particular example, if this individual earned 5,500 dollars, they wouldn't get their 925 dollars and their total income would only be 5,500 dollars. So they've actually lost money in this particular case.

294

00:39:07.074 --> 00:39:14.155

So this is why it's important that someone received benefits counseling to kind of realize that, hey, um.

295

00:39:21.000 --> 00:39:24.929

I'm only earning slightly over.

296

00:39:24.929 --> 00:39:33.750

Maybe I better look at those work incentives because if I'm maybe I have some impairment related work expenses, I can get.

297

00:39:33.750 --> 00:39:42.809

Them to see that I'm below working below SDA and still keep both the, the benefit check in your work income.

298

00:39:42.809 --> 00:39:51.594

This is where it's really critical that we look at those things. Um, back to number 2 keep keep or restart.

299

00:39:51.954 --> 00:40:04.735

Um, you can keep your Medicare and possibly that low health even if your stops remember that goes back to that, keeping your Medicare for 93 months. Um.

300

00:40:06.655 --> 00:40:14.635

You also can keep your assets a cash benefit when earnings are above, in some situations.

301

00:40:14.635 --> 00:40:27.235

So those again are a lot of times based on those work incentives and if you're reporting that information to Social security, so that they can review those things.

302

00:40:27.744 --> 00:40:34.375

And also you can quickly restart if, for some reason work stops.

303

00:40:34.619 --> 00:40:42.239

So that's a real big relief to people to be able to get that income to get get restarted quickly.

304

00:40:42.239 --> 00:40:51.360

So, miss to watch out for I lose, or I'll have less money if I work.

305

00:40:51.360 --> 00:40:54.534

So that's not true.

306

00:40:54.565 --> 00:41:09.385

You can see from the example above that we use in the case of the person earning 720 dollars they were able to keep and have more income just have to watch for being over that bubble and not using work incentives where you can maybe fall

307

00:41:09.385 --> 00:41:15.925

into that trap and then the other myth to watch out for is I'll lose Medicare if I work.

308

00:41:16.045 --> 00:41:26.755

And again that's not true. Um, the our government has built in some system, some safety nets to keep that for an extended period of time.

309

00:41:26.755 --> 00:41:36.744

And then, once you're outside of that window of time, you still have the option to pay your premium and keep your Medicare even if you don't have.

310

00:41:37.980 --> 00:41:49.949

Um, if you don't have other insurance, Jennifer, we did receive a question in the chat box about ticket to work health assurance. So, um.

311

00:41:49.949 --> 00:42:00.179

I wonder if you want to kind of touch that a little bit specifically the question was, how do participants know to apply for the ticket to work health assurance?

312

00:42:00.925 --> 00:42:14.545

Great. Okay so, if their income is over the Medicaid income limit, which is, um, I might have gone up now, it was 913 is it did it go up yet? I can't remember I have to look at that again.

313

00:42:14.545 --> 00:42:26.844

But if your income is over that, you definitely want to be doing the ticket to work health insurance, because you don't want to have a spin down for your for your Medicaid. If you can avoid it.

314

00:42:26.844 --> 00:42:36.835

The nice thing about, um, Department of mental health and Department of social services. They provide us a calculator that we can actually put people's, um.

315

00:42:39.119 --> 00:42:51.235

Income into, and you can put in any unearned income that person has as well and it'll tell you whether or not that person is eligible for ticket to work health insurance.

316

00:42:51.565 --> 00:43:04.045

And if they are what their premium would be versus what their spend down would be. And this calculators called a spin down spin down and take it to work health insurance calculator.

317

00:43:04.045 --> 00:43:07.494

I use it all the time when I'm working with folks. Um.

318

00:43:07.800 --> 00:43:19.675

So, it's pretty easy once you get the hang of it. And, uh, they have a few different lines where you put that information in, depending on, you know, they want to know if it's workshop earnings or regular earnings.

319

00:43:19.675 --> 00:43:33.894

And so you just put those numbers in and you can get a pretty good estimate whether or not it's going to be helpful to, to use the ticket to work health insurance. If you decide, or the person decides that that is a better fit for them.

320

00:43:34.045 --> 00:43:44.784

Then all they have to do is notified department the Department of social services in writing is usually the easiest way. So you don't have to wait on the phone forever.

321

00:43:45.054 --> 00:43:45.474

Um,

322

00:43:45.505 --> 00:44:00.414

but you can put it in writing that you would like your earnings to be evaluated for eligibility for the ticket to work health insurance program and then they can make that change over and for folks

323

00:44:00.414 --> 00:44:01.855

within the system.

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00:44:01.855 --> 00:44:08.485

We're often able to kind of help with that by giving a heads up if you're having trouble with that. So.

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00:44:11.130 --> 00:44:21.804

So, and I did put the link to the calculator in the chat box so you guys shouldn't be able to see that. Um, and I know there was questions about the amount.

326

00:44:21.804 --> 00:44:33.715

So, Jen, you were kind of wondering, it's like, okay, usually that amount goes up in April. I haven't seen any announcement that has gone up yet. So right now I know.

327

00:44:34.110 --> 00:44:39.539

It's 913 dollars, but expect that we could see an adjustment.

328

00:44:39.539 --> 00:44:45.719

In sometime in April, that's what I was thinking to.

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00:44:46.074 --> 00:44:57.144

So we have some examples here to kind of just give ourselves a little bit of practice identifying that those security benefits. So, Jodi receives 560 and a social security benefit.

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00:44:57.144 --> 00:45:07.885

She lives with both of her parents who both work full time jody's, 20 years of age, and has been receiving this benefit for approximately a year now.

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00:45:07.914 --> 00:45:18.474

And she started receiving the benefit last year when she graduated high school. She's not working yet, but she has been participating in Pre, vocational services.

332

00:45:18.474 --> 00:45:24.295

So, based on what we know, what social security benefit do you think Jodi currently receives?

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00:45:29.940 --> 00:45:37.349

And for those of you, who are not familiar with how I like to do these webinars I don't move on until I see at least 1 answer in the chat box.

334

00:45:50.635 --> 00:45:52.375

Okay, we've got a response.

335

00:45:52.650 --> 00:46:03.329

And so let's check our answer and you are correct. S. S. I. so, um, our clues here was that.

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00:46:03.355 --> 00:46:16.135

Jodi herself did not have any work history. Her both parents were still working and if you were slick enough, you probably noticed she wasn't getting that full federal benefit rate.

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00:46:16.195 --> 00:46:23.755

The amount that she was actually getting is 2 thirds of the federal benefit. Right? So, if you remember early on, I said that.

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00:46:24.090 --> 00:46:28.440

Once income both earned and under.

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00:46:28.440 --> 00:46:37.920

Plus once assistance with food and shelter could affect how much somebody gets. So basically.

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00:46:37.920 --> 00:46:51.599

Probably, what's happening here is social security is saying that the parents are assisting with food and shelter costs. Therefore, Jodi is not entitled to that full fabric, federal benefit rate.

341

00:46:51.599 --> 00:46:58.829

All right, so moving on to our next example, Jen would you like to introduce this?

342

00:46:58.829 --> 00:47:04.949

All right, so Jake receives 960 dollars in a social security benefit.

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00:47:04.949 --> 00:47:11.460

He started receiving this benefit 3 years ago after having been employed for 5 years.

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00:47:11.460 --> 00:47:18.960

Prior to this, Jake was receiving only 771 dollars in a social security benefit.

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00:47:18.960 --> 00:47:23.699

Jake also has Medicare coverage in addition to Medicaid.

346

00:47:23.699 --> 00:47:30.030

What social security benefit this Jake received and Catherine says.

347

00:47:30.534 --> 00:47:34.644

Let's see if she's right so, yes, Jake most likely receives.

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00:47:35.574 --> 00:47:46.105

So our clues in this word that he has work history, that's that's a requirement unless it's based on parents for history and.

349

00:47:46.855 --> 00:47:51.054

He receives more than the federal benefit rate of 700 of 841 dollars.

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00:47:51.054 --> 00:48:03.594

So, you know, if somebody's getting more than 841 dollars, it can't just be um, and then finally he has Medicare and we know that North half of Medicare you've got to be getting that benefit.

351

00:48:08.130 --> 00:48:21.420

All right, so Here's another 1. Hale has been receiving 794 and it's still security benefit. His social security benefit is now less.

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00:48:21.565 --> 00:48:36.204

As kale now has a part time job making approximately 1200 dollars per month. This is tail's 1st job and he has only been employed for about 6 months. So, based on this information, what social security benefit?

353

00:48:36.204 --> 00:48:37.375

Do we think cael receives.

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00:48:39.480 --> 00:48:45.239

Okay, um, it looks like we've got somebody saying assets D, I.

355

00:48:45.239 --> 00:48:59.610

So, let's see if I'm right here kale, most likely receives. How do we know this? Because his benefit was reduced by his work income.

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00:48:59.610 --> 00:49:04.889

So, remember going to be like, on that see saw up or down.

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00:49:04.889 --> 00:49:09.210

S. S. D. I is going to be an all or nothing thing. You're either going to get it.

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00:49:09.210 --> 00:49:15.119

Or you're not going to get it so the fact that his benefit has been reduced.

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00:49:15.119 --> 00:49:20.184

But he's still receiving it tells us. We're probably dealing with an SS.

360

00:49:20.215 --> 00:49:35.184

I benefit the other thing here is if you notice kale is making less than that substantial gainful activity amount, and that's the trigger for what decides whether or not somebody is going to get that. S. D.

361

00:49:35.184 --> 00:49:36.744

I benefit so.

362

00:49:38.099 --> 00:49:42.150

Again, any amount of income could affect it.

363

00:49:42.150 --> 00:49:50.670

Only those individuals earning at or above that substantial gainful activity amount might see their social security benefits stop.

364

00:49:51.869 --> 00:49:55.920

All righty um.

365

00:49:57.295 --> 00:50:10.554

Moving on to the next 1 Jen right? Callie has been receiving 800 dollars in a social security benefit. She obtained a job in February, making approximately 970 dollars a month.

366

00:50:12.389 --> 00:50:23.460

She still receives the 800 dollars a month in Social Security benefits in addition to her work income of 970 dollars a month.

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00:50:23.460 --> 00:50:27.239

What social security benefit this Cali received.

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00:50:29.400 --> 00:50:43.344

So, Steve, yeah, definitely got it. All right. Um, and so the clues are Kelly still receives her social security benefits, despite her work income.

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00:50:43.344 --> 00:50:56.574

So that amount didn't change any. She's still getting that full benefit amount that she was receiving before. And Cassius work income is below of 1350 a month. So, those are our clues for that. 1.

370

00:50:58.050 --> 00:51:07.409

So, Jennifer, we also had a question in the chat box during this little exercise. How do we prove work incentives?

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00:51:08.460 --> 00:51:20.304

So, like, depends on what work incentive you're talking about, if you're talking about the impairment related work expense, you're going to I think they do have a form you can put it on.

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00:51:20.304 --> 00:51:30.355

I don't think you have to use the form, but basically you're going to be submitting those receipts and explaining why you feel like that's an impairment related work expense.

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00:51:30.355 --> 00:51:39.235

So you've got to be able to show that it's an expense specifically related to that person's disability. And allowing them to work.

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00:51:39.329 --> 00:51:46.739

So, like, you can think of it like this, if somebody has to have a pair of non slip shoes to work at mcdonald's.

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00:51:47.875 --> 00:51:58.945

That's not an impairment related work expense because everybody needs that's part of their work uniform. Everybody needs nonsilent shoes. That's not an impairment related work expense.

376

00:51:59.425 --> 00:52:01.494

But if the person,

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00:52:02.034 --> 00:52:05.844

let's say that they are unable to drive because of their disability,

378

00:52:05.844 --> 00:52:10.105

and they have to take trans pay for transportation and so,

379

00:52:10.105 --> 00:52:14.755

maybe they pay 5 dollars a ride for tow a 10 dollars a day.

380

00:52:14.755 --> 00:52:17.485

By the time. You add that up over the month that could be.

381

00:52:17.849 --> 00:52:28.914

Quite a bit of money, and that allows that person to be able to submit that to Social Security that's going to impact their benefit.

382

00:52:28.914 --> 00:52:34.315

It's not going to go down as much because they're going to take that into into, into consideration.

383

00:52:35.005 --> 00:52:43.284

For they're actually going to use that when they're looking to determine whether someone's earning or not.

384

00:52:43.284 --> 00:52:51.744

That's why they say it's not just a number because just because someone earns SDA doesn't mean they automatically lose their benefit.

385

00:52:51.840 --> 00:53:04.974

If they can show that they're using impairment related work expenses, or 1 of the other 1 of the other incentive work incentives, such as the subsidy from an employer.

386

00:53:05.215 --> 00:53:13.974

And that has to be information, has to be provided from the employer to Social Security for them to be able to make that determination.

387

00:53:19.585 --> 00:53:20.724

All right, thank you.

388

00:53:20.755 --> 00:53:21.864

So,

389

00:53:22.074 --> 00:53:29.244

providing you all with some resources of where you can learn more so on our website back in 2018,

390

00:53:29.244 --> 00:53:36.235

the division hosted a 5 part benefits planning series in the summer of 2018.

391

00:53:36.235 --> 00:53:43.284

so, from July 10th, through August 6th, each week, we had a 1 hour webinar on benefits planning. So, using that link.

392

00:53:48.684 --> 00:54:00.175

On that webs are on that slide you can access those webinars, Virginia Commonwealth University also has an introductory web.

393

00:54:00.204 --> 00:54:03.835

Course this is about a 6th module.

394

00:54:04.469 --> 00:54:09.119

Course, it's usually available for a 2 week.

395

00:54:09.119 --> 00:54:18.030

Period, so, during that 2 weeks, you can access those 6 modules at any time. They're not at special times.

396

00:54:18.030 --> 00:54:31.199

So, just during that 2 week, period, and then, of course, we also have our DB, 1 on 1 website, which has a great deal of of information.

397

00:54:31.199 --> 00:54:37.800

For you so, and Jan, you want to take this slide.

398

00:54:39.150 --> 00:54:50.670

Um, well, let's see tips available on the dmhc website. Um, so I'm not really sure what that 1st 1 is just the, um.

399

00:54:52.619 --> 00:54:56.130

You said, I'm sorry, I can.

400

00:54:56.130 --> 00:55:09.630

Click on that 1 I should have had you do the 1st slide so I apologize. I am out to lunch today. Okay so the ladies, you'll, you'll, you'll get the.

401

00:55:09.744 --> 00:55:12.565

Easy guide managing employment and benefits.

402

00:55:12.594 --> 00:55:26.005

Tip sheet is providing you information about, you know, maybe what benefits planning is when you might need to reach out to a benefit specialist and how you can get connected with those benefits specialists.

403

00:55:26.514 --> 00:55:33.684

So the other 1 on that Social Security benefits and employment tip sheet, that is.

404

00:55:34.980 --> 00:55:37.735

Kind of a side by side comparison.

405

00:55:37.764 --> 00:55:50.215

Um, it gives some practical tips for beneficiaries such as knowing what type of social security benefit you have, knowing what the rules are associated with that benefit.

406

00:55:50.335 --> 00:55:57.684

And then knowing about the work incentives that apply to that benefit and then again, it provides that.

407

00:55:57.929 --> 00:56:11.514

Side by side comparison of the work incentives that are available under versus the work incentive that recipients might be able to to utilize.

408

00:56:11.545 --> 00:56:21.144

And then, of course, again provide you some additional resources of where you can learn more. And then that last 1 changing the culture message about benefits.

409

00:56:22.644 --> 00:56:32.815

This is just kind of some guidance, some ideas of how we as support coordinators and other professionals can go out messaging to individuals.

410

00:56:32.844 --> 00:56:44.304

Again, the things that we want to make sure that people are aware of they do not have to choose between working and needed benefits. But.

411

00:56:44.579 --> 00:56:47.760

Having that good guidance.

412

00:56:47.760 --> 00:56:59.130

To know about what's going to happen and when it's going to happen is going to help avoid those unpleasant, unexpected consequences.

413

00:56:59.130 --> 00:57:02.519

So, um.

414

00:57:02.519 --> 00:57:08.429

I do see a question in the chatbox about, um.

415

00:57:08.429 --> 00:57:21.329

Do benefits specialists work with individuals applying for benefits like, and and or Medicaid. So, Jennifer, you want to handle handle that 1.

416

00:57:21.329 --> 00:57:31.889

You know, that's all going to depend on the benefits specialist that you're talking to. Um, so if you're talking about the, um.

417

00:57:31.889 --> 00:57:41.155

Funded services, I don't believe that they would actually help with those applications. Sandy. You can correct me if I'm wrong now.

418

00:57:41.184 --> 00:57:41.605

Um,

419

00:57:41.635 --> 00:57:41.905

like,

420

00:57:41.905 --> 00:57:43.855

in the role that I have an E,

421

00:57:44.244 --> 00:57:46.704

I do assist with it to a certain extent,

422

00:57:46.735 --> 00:57:54.474

but primarily my role is on providing the information that the individual,

423

00:57:54.474 --> 00:57:54.715

and,

424

00:57:54.715 --> 00:57:58.315

or their family member needs to be able to navigate that system.

425

00:57:58.644 --> 00:58:08.485

It's really important that people understand their benefits because when you don't understand your benefits as when you're more likely to have problems.

426

00:58:08.485 --> 00:58:08.724

So,

427

00:58:08.724 --> 00:58:09.445  
kind of like,

428

00:58:09.445 --> 00:58:12.864  
we were talking about those unpleasant experiences,

429

00:58:13.164 --> 00:58:13.434  
um,

430

00:58:13.434 --> 00:58:16.855  
knowing what's expected of you and what your role is,

431

00:58:16.855 --> 00:58:18.025  
when you start working,

432

00:58:18.054 --> 00:58:24.565  
knowing the importance of reporting those earnings to Social security  
because when you don't do those things.

433

00:58:24.900 --> 00:58:34.260  
That's when trouble happens. So it's really important. People understand  
their role. And and so, to me, a benefit specialist is really.

434

00:58:34.260 --> 00:58:44.190  
They are not necessarily to, like, get it all in line for them, but help  
them understand the process a little bit better and support them through  
that.

435

00:58:44.190 --> 00:58:51.989  
And I would have to agree with you Jennifer, that typically benefits  
specialists, because we have been educated.

436

00:58:51.989 --> 00:58:59.099  
In the eligibility criteria for social security and Medicaid, we can  
help.

437

00:58:59.099 --> 00:59:03.420  
Informed individuals, um, about.

438

00:59:05.574 --> 00:59:15.594  
The criteria, but the actual helping them with applying for that service,  
typically, that is gonna be done by by somebody else.

439

00:59:15.594 --> 00:59:27.235

So, you know, support coroner's helping people apply for benefits, or kind of connecting them with another resource that can help the individuals apply for, for resources.

440

00:59:28.974 --> 00:59:39.894

That would probably be where we go. All right we are right at 230 so I know that's the end. So, as we kind of mentioned earlier, this is just the start of this discussion.

441

00:59:39.894 --> 00:59:50.094

So, the next 2 months, we are definitely going to be taking a deeper dive. So probably for may we might be going into 1 of the social security benefits.

442

00:59:50.094 --> 01:00:02.005

And then in June, we will be talking about the other social security benefits. So be on the lookout for more information about that and then, of course.

443

01:00:05.094 --> 01:00:07.135

We look forward to seeing you so,

444

01:00:07.135 --> 01:00:07.525

again,

445

01:00:07.675 --> 01:00:08.184

2nd,

446

01:00:08.215 --> 01:00:10.465

Wednesday of each month may 11th,

447

01:00:10.465 --> 01:00:10.554

June,

448

01:00:10.614 --> 01:00:10.974

8th,

449

01:00:10.974 --> 01:00:11.304

July 13th,

450

01:00:11.545 --> 01:00:15.925

those are the next dates and I can tell you for certain that,

451

01:00:16.014 --> 01:00:23.215

at least may 11th and June 8th we will be taking a deeper dive into each of the social security benefits.

452

01:00:27.900 --> 01:00:41.610

So, don't forget when you get off, please respond to that survey that helps us with making sure that you guys are getting the most out of this, and that we are providing a good quality webinar for you.

453

01:00:42.840 --> 01:00:55.829

And anytime feel free to reach out to me. My number is (636)926-1229. my email is Sandy dot Kaiser and that is spelled K. E. Y.

454

01:00:55.829 --> 01:01:01.619

S. E. R. at damage Mo dot. Gov.

455

01:01:02.699 --> 01:01:07.931

Um, so thank you all for joining me.