

WEBVTT

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Good afternoon everyone my name is Sandy Kaiser. I am the employment for specialist that is with the division of developmental disabilities.

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So I've brought Jennifer back again to continue our topic looking at benefits and how work impacts those benefits. Um.

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So, I'm glad to see all the excitement and wanting to learn more about this. So before we dive in and take a closer, look at SS.

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We, of course, want to know who's in our audience so real quick. We're going to do this poll just to get a gauge for, um, what.

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To make up of our audience is so we'll have about a minute.

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To answer that. So, let us know what your role is are you a support coordinator? Are you a service provider? Do you work for a regional office? Um, are you working for another state agency?

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Maybe you're an individual, a family member, or.

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Maybe you kind of fall in that other category. So let us know what your role is. You've got about 40 seconds left.

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Right. And so now just to kind of see what the results were looks like a good half of our audience, our support coordinator.

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So we've also got a good number of service providers who have joined us today. So welcome.

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Um, we've got a few regional office employees and then, of course, there's a couple of other state employees as well as individuals and family members. So thank you all for joining us.

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We hope you get something out of today's conversation.

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So today's topic we wanted to take a closer look at how income impacts supplemental security excuse me,

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supplemental security income if I could talk and we also wanted kind of cover an overview of those work incentives that are available to supplemental security income.

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Now, 1 thing I want to warn you guys about is a few of our examples do have assets D. I. N. them.

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However, again, the focus of today is going to be on supplemental security income, which is different than assets.

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So, just wanting to make sure you're aware of that. Um, so.

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Talking about some of the basic terms some of these you probably saw last month so referring to Social Security Administration,

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referring to supplemental security income,

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substantial gainful activity and FBR being federal benefit,

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right?

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But there's gonna be a few more acronyms that we're going to introduce you to today. So impairment related work expenses, student, earned income, exclusion, lined work of expenses.

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Plan for achieving self support and the property for our property essential for self support. So those bottom 5 are the work incentives that we are specifically going to talk about today.

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So again today is just gonna be a high overview. It's just giving you a taste.

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Of what these work incentives are, and how they can be used.

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So we're hoping to be able to answer everybody's questions, but if not just keep them coming in the chat, we will try and get through as many questions as we can today.

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But once that, we aren't able to get to, we may be reaching out to you individually. We might be bringing up in a next webinar. So just.

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Keep with us.

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So, Jan, you want to cover, um.

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A basic review of for participants again.

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Yes, absolutely. So, for those of you who to tune in last month, you might recognize the sheet, but we're just focusing on the this time. So, 1st of all. Um.

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Remember that SS I, in order to get, you have to have a financial need. So that's my key.

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And you have to have a disability according to social security's definition of disability,

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or you have to be age 65 or older,

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you have to have assets below 2000 dollars and you have to have a low income in this particular case.

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Initially you have to have an income below 841, dollars, per month and again keep in mind when we're talking about this cheat sheet for today. We're looking at someone an individual. So not someone.

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Who's married or someone who's blind.

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These are set up specifically for an individual who is not blind or married, and the maximum amount that someone could receive per month would be 841 dollars.

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That amount is reduced according to someone's income.

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And if the person is receiving help from someone else, for their room board food, those types of things that will also reduce someone's benefit.

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The benefit is typically paid the 1st day of the month.

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Someone who is eligible for will also, almost, always be eligible for Medicaid. However, in the state of Missouri keep in mind.

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That is a separate application process and you do have to respond to requests from them in order to keep Medicaid. So that's an important piece. Also.

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If the person receiving is married or under the age of 18 their spouse, and or parents income and resources are considered when determining eligibility.

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As a general rule of thumb when someone has other forms of income their assets, I benefit amount decreases and we're going to dive into this a lot more.

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In our examples as we go through the slides.

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But fact, number 1 is just because you have income doesn't mean, you're not going to be able to get, but your income does affect your check.

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And we've got some examples here of how that is impacted. But I'm going to dive into that a little bit more in future slides. I'm not gonna go into that too much.

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Right now fact,

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number 2 is that if your goes to 0 due to work,

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you can still keep your claim opened and you can still be eligible for Medicaid.

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So,

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these are important facts to keep in mind and we're going to talk about this a little bit more,

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not only to David in the future,

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but some keys to being able to keep that Medicaid is the person has to still be considered to have a disability.

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They still have to have assets below 2000 dollars. They have to have a need for Medicaid. They have to be able to get assets.

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I again,

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if they didn't have any earnings and their annual income needs to be below the threshold,

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which in Missouri is 47,000 dollars and 47,836 dollars a year and so,

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anyway,

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so missed to watch out for,

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is that your SS?

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I goes down when you work. So, you have less money? Well, yes, the does go down, but you don't have less money because you have your income on top.

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So those 2 things added together mean, you have more money and then finally you'll lose your in Medicaid if you work.

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So we just talked about how there's some special things put into place where you can not lose your Medicaid.

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And if you lose the or it goes to 0, that that can happen, but you can get back, you can get your back again if your income changes. So very important things to know there.

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All right, so now we want to give you some, some foundational work. So 1 of the things that you'll hear us stress over and over again, is that any income is going to affect.

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S. S. I, how ever the type of income.

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Makes a big difference. So, social security treats earned income differently than what's considered.

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An earned income, so saying, laying a little bit of a foundation here we wanted to kind of talk about what is the difference between earn and earned.

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Income, so, social security, basically states that.

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Earned income is income that comes from work wages, net earnings from self employment, certain royalties, and even sheltered workshop income. So just because somebody works at a shelter.

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Workshop doesn't mean that that income is not being counted when it comes to Social Security and income on the other hand is income that doesn't come from work.

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So this may be income that comes from other social security benefits.

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Parents benefits, it might be income that comes from a pension unemployment benefits, interest in dividends, even cash from friends, and relatives can be considered in cap.

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So, what is not considered income? So things that are not going to affect one's supplemental security income food stamps.

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Home and energy assistance, food or shelter, based on need provided by nonprofit organizations. So again, this is not food or sell to that.

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A friend or family member is helping out, but it's actually through a nonprofit organization money that someone else spends on.

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Expenses that aren't food in shelters. So family and friends can help out with Internet car entertainment.

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Telephone, as long as it's not tied to that food or shelter that 1 needs income tax refunds do not count.

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So, 1 of the things that we hear about is individuals that are on, or even social security benefits, and they're getting work income. A lot of them may qualify for what's called the earned income tax credit.

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This has them getting more money in tax returns. Um.

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So, a lot of times there's that concern that oh, wait a minute. Is this going to count as income? And social security? Basically does not.

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Count that as income.

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So, loans that you have to repay.

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Grants and scholarships fellowships or gifts that are used for tuition and educational expenses. So that's another 1 that we hear about is if somebody's got a Pell grant or some kind of educational scholarship.

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If that is going to affect their, their supplemental security income, cause sometimes that's going for room and board costs with staying at school.

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So, and then the last 1 here income that is set aside under a plan to achieve self support. So that is something that we're going to talk about a little bit more.

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So, Jen, you want to kind of show us what that effect of income is on.

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Right. We're going to kind of go through some of the things that Social Security looks at when they're making that final determination of what someone's benefit amount is going to be.

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So the very 1st thing that they're going to look at is what they call a general income exclusion. It's 20 dollars. Everyone gets to take 20 dollars off of their income.

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So, generally, that is subtracted from an income. 1st, but if a person doesn't have any on earned income, then it is subtracted off of their earned income.

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So everyone will get to take advantage of the 20 dollars of the general income exclusion. The next exclusion is what we call the earned income exclusion.

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So, as it says, it's name, it's related to earned income. If you don't have earned income, don't get to subtract the 65 dollars. If you have earned income, then you subtract from your earned income amount.

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Then, the, the next thing is what we call the earned income disregard, which is really nice.

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This is where you get to see the,

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the benefit from working and that is where social security is going to take the remainder of the amount after you subtracted the 20 and the 65 dollars and they're going to disregard half of the person's

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earned income.

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And that's what number is used to determine what the person's final benefit amount is going to be. And we're going to we'll see that in some examples.

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So, get ready to do some math pretty soon.

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So, here, we go with our 1st example, and her name is Casey and she's 25 years old, and she has she is receiving 841 dollars in.

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She has a part time job working 15 hours a week, making a minimum wage of 11 dollars and 15 cents. So, we do the math there.

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We figure out that our total income from working is 669 dollars a month. And so, in her particular case, she doesn't have any unearned income. So, we get to take the earned income exclusion the general income exclusion off.

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So, we subtract the 20 dollars we count with 649 dollars and then we get to subtract her earned income exclusion.

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65 dollars, we have a remainder of 584 dollars and then that disregard of 50%.

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So, that's 292 dollars. We subtract that. And we have accountable earnings, accountable earnings of 292 dollars. Once we get done with the math.

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So, what social security does is they take the base amount of 841 dollars. That was the amount she was getting before she started working. So that was her full federal benefit rate.

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We subtract her counsel income of 292 dollars and that leaves an adjusted payment of 549 dollars.

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So you'll see by adding the adjusted payment of 549 dollars with the total amount of income she got from working the very top number of 669 dollars,

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you add those 2 together.

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She's a total monthly income of 1218 dollars, which is, is clearly going to be a benefit to her over just 841 dollars a month.

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All right, so we throw in here an example of an earned income.

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So,

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in this particular case,

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we're looking at the same situation with her job but let's say,

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now she's worked long enough and she's gotten enough work credits that she's actually able to start drawing social security disability income.

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So that means she has some unearned income, because you'll remember Sandy mentioned an example of unearned income of that payments. So, in her case, social security is giving her.

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500 dollars a month in an SS. D. I benefit amount.

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So, because that's considered an earned income, we're going to subtract the 20 dollars from that leaving a Countable unearned income. A 480 dollars.

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Then we still have the same the same amount of earned income 669 dollars. We subtract 65 from the earned income exclusion. We get 604 dollars and then we divide that by 2 for the disregard leaving.

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302 dollars and then what you do is you take your those 2 numbers together, the countable unearned income, and the council earned income and you add those together. You come up with 782 dollars now.

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That amount is still less.

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Then the base rate of 841 dollars, it's getting close, but it's still under it.

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So when you subtract the that amount for 841 dollars, you've come up with a difference 59 dollars and that is now Casey's benefit amount adjusted after her.

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Her other income, so you think well, hey, that's not very good. That's not very much, but keep in mind. She's getting that 500 dollar benefit check as well.

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So, when you add all 3 things back together, you've got her unearned income of for 500, you've got her earned income of 669 dollars plus you've got her assets benefit, check of 59 dollars.

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00:20:17.693 --> 00:20:21.144

You put those 3 things together, and you have 1000.

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00:20:24.088 --> 00:20:32.999

What, uh, 228 dollars that she is, she has to be able to, to meet her financial needs for the month.

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And I think the, the thing that we want to distress here and these 2 examples, so that you could really see how social security treats earned income differently than earned income.

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So, in the previous example, Cassie got more in.

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Because of the way the earned income was treated, so, only about half of the work income was counted when we looked at, how does her get adjusted?

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However, if you look at the top part of this example.

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Only 20 dollars of that SS is, is not getting counted.

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So, her, if that's the only income she had was that and SS, her would be reduced by 480 dollars right? There.

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So that's the thing that we really wanted to kind of point out to you guys is that difference there. The other thing that you guys need to be aware of here.

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So, you noticed in both of these examples, the way we calculated that work income is we took the number of hours per week that kassy's working. We timed it by her hourly wage.

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But then we only times by 4, and the reason that we only timed it by 4, is that with.

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Supplemental security income, so security counts once income by when it is received. So most times a lot of jobs they pay every other week.

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So, most people are getting about 2 paychecks a month, which is covering about a 4 week timespan.

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So, that's what we went with is that in general more often than not, somebody's only going to get about 4 weeks worth of pay in 1 month.

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Um, and again, this is for supplemental security income.

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So, what we're going to cover today, we're gonna cover those specialized work incentives that are available for supplemental security income beneficiaries.

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These are deductions that may apply to some people don't apply to all. There's certain.

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Um, criteria that has to be met for these work incentives to be able to be used and we're going to go over that a little bit more detail. So also just real quickly.

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Uh, addressing a question that came in through the chat, you know, about needing to know the difference between and assets. So, um.

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You're right, there is a very big difference in those benefits. Not everybody understands those differences.

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So we did kind of do a, uh, high overview of the differences between and SS benefits last month.

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So, I did put the link to where you can find that archived webinar should you want to go back and look at that?

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Also,

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another resource that does a really good job of kind of talking about the rules and the differences between,

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and you'll find on Mo dot.

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00:24:13.019 --> 00:24:18.659

101 dot organ. That's Mo. M. O. dot DB.

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00:24:18.659 --> 00:24:28.288

Disability benefits 101 dot org. There are 6 different videos that really.

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Put things in very succinct and easy to follow terms. So they're short in and linked about 5 minutes each and they do a great job of explaining things.

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So that people who don't really have an understanding of social security, can understand what that benefit is. And how income affects it.

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So, and I'll put that in the chat box, but we will move forward with starting with our 1st work incentive, impairment, related work expenses. Jen.

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All right, so we are out of pocket costs for items are services that are needed to work because of one's disability.

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So, the key to this is that it has to be related to the person's disability. Keep that in mind as we're talking about this.

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00:25:26.818 --> 00:25:31.858

So, who could potentially be eligible for an early.

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So, basically, anyone who's working could potentially have an early. The key is that it's needed for them to work and it has to be due to their disability.

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00:25:44.183 --> 00:25:58.163

So, what should you do if you think someone is potentially eligible for an early 1st of all you might want to have them talk with someone from social security because each office handles things a little bit different.

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They may have some different requirements on how they want that information, submit it to them. So, maybe they want it.

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00:26:06.358 --> 00:26:19.074

Sent by mail, or maybe want, they want it dropped off, or there's different ways that they can report that information. So you want to talk to them and find out how they want to have it handled.

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00:26:19.104 --> 00:26:23.604

And if they have a specific form, they want that information. Put on.

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Right so let's let's look at an example of what an early is. So Jack has a job he's working 30 hours a week, or any minimum wage.

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00:26:38.513 --> 00:26:51.503

He has to wear slip resistant shoes while he's working and he also has some medications that he needs to take because those medicines help him to concentrate better and help to stabilize his mood.

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00:26:51.773 --> 00:27:05.634

Now, Medicaid does pay for a good chunk of that medicine. But he has about 10 dollars worth of out of pocket expenses each month for his prescriptions. So let's look at our little break down here of his income.

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We did the math, we came up with his income being 1338 dollars a month, and we did our same subtraction. Here. We got 20 dollars. We're subtracting for the general income exclusion. We've got 65 dollars.

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We're going to subtract for his earned income exclusion, leaving the balance of 1253 dollars and then.

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We're going to go ahead and subtract the and that comes before we do the disregard for the rest of the wages, the half of the wages. So now look at just has the 10 dollars.

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00:27:49.824 --> 00:27:52.943

There didn't take out anything for the shoes,

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only the medicine and the reason for that is because these slip resistant shoes would not be considered an early because everybody who works there is required to where the slip resistance

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00:28:07.763 --> 00:28:08.064

shoes.

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00:28:08.064 --> 00:28:20.183

So, it's not something specific for for Jack's disability. So it doesn't get to be counted in this case. So we subtract the 10 dollars. Are we leaving 1243 dollars?

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00:28:20.183 --> 00:28:24.864

Then we get to divide that in half and you get your remainder there.

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00:28:24.894 --> 00:28:35.453

And then from the remainder, you have your so, the SS I Countable earned income is 621 dollars and 50 cents.

177

00:28:39.443 --> 00:28:51.114

And that is the amount that's subtracted from the base amount of 841 dollars, leaving an adjusted SS. I amount of 219 dollars and 50 cents.

178

00:28:51.114 --> 00:29:03.564

And then you add that with his earnings, you get the total monthly amount that Jack has now to work with, which is 1557 dollars and some change.

179

00:29:03.564 --> 00:29:10.134

So, the, the nice part about this is, you, as you can see, like, if he had.

180

00:29:14.693 --> 00:29:24.594

More in our ways than obviously that's going to have a greater impact on his being a little bit higher.

181

00:29:24.594 --> 00:29:38.213

So, the more always he has, then the greater benefit you're gonna get to see from this. And and so it doesn't have to just be 1 thing, and this amount can change monthly.

182

00:29:38.213 --> 00:29:46.702

So, maybe this month, he only has 10 dollars, but maybe next month or something else and it's not an ongoing monthly.

183

00:29:46.733 --> 00:29:59.064

But it might just be a 1 time thing that he had to have, you can still submit that to Social security. And so then when they do their calculations, there will be a benefit for that month.

184

00:29:59.064 --> 00:30:02.963

So it's important to report all these things to Social security.

185

00:30:04.979 --> 00:30:10.163

And we did have a comment in the chat box. Somebody had mentioned transportation expenses.

186

00:30:10.163 --> 00:30:22.733

So, yes, transportation can also be an impairment related work expense, but keep in mind that it also has to be tied to their disability.

187

00:30:22.943 --> 00:30:25.763

So we all have transportation costs.

188

00:30:25.763 --> 00:30:38.423

So, just because, you know, we're, we're taking the bus or we're paying for our transportation in in some way, which again, I mean, all of us pay for our transportation, but.

189

00:30:38.788 --> 00:30:51.118

That in and of itself doesn't make an impairment related work because you have to go back to, you know, how is what this person is having to pay for due to their disability.

190

00:30:51.413 --> 00:31:02.334

Right, exactly. So is it because the person isn't able to drive because of their disability? Is it because they have to have a specialized vehicle?

191

00:31:02.364 --> 00:31:08.874

You know, there's, there's a lot of things that are looked at there and that's why it's important that you.

192

00:31:09.568 --> 00:31:17.729

Provide that information to Social security, because they're the ones who ultimately make that decision as to whether, or not it's approved or not.

193

00:31:21.179 --> 00:31:29.993

So now we're going to talk about a different specialized work incentive. This 1 is the student earned income exclusion.

194

00:31:30.384 --> 00:31:40.673

It's a provision that allows a person under the age of 22 who still regularly attending school, and that school can be, you know, high school.

195

00:31:40.673 --> 00:31:45.564

It can be post secondary training program so, college.

196

00:31:47.548 --> 00:31:51.509

Some kind of trade school, um.

197

00:31:51.509 --> 00:32:02.909

It allows that individual under the age of 22 to exclude earnings from work. So their work earnings from their accountable income.

198

00:32:02.909 --> 00:32:06.358

So, who could potentially be eligible for this.

199

00:32:06.413 --> 00:32:19.193

Anyone who's receiving under the age of 22 still in schools so high school or post secondary education, including a trade school, or other vocational training program and is working.

200

00:32:19.193 --> 00:32:25.223

So and if you think you have someone who is potentially eligible for that student,

201

00:32:25.223 --> 00:32:26.423

earned income exclusion,

202

00:32:26.423 --> 00:32:34.884

we encourage them to talk with somebody at social security to make sure that Social Security knows about their student status.

203

00:32:34.884 --> 00:32:36.233

So that.

204

00:32:36.868 --> 00:32:47.189

Their income, some of their income can be excluded and you'll get to see how much this can benefit somebody in this example.

205

00:32:48.624 --> 00:33:01.284

So, in our example, we have Ryan who is 18 years old, and we'll be returning to school in the fall. So, during the summer, he's taking some, he's off for the summer.

206

00:33:01.973 --> 00:33:15.713

He's planning on coming back to school in the fall. How, however, he has an opportunity to work with his uncle this summer, and he's going to be working full time making 16 dollars an hour.

207

00:33:16.134 --> 00:33:26.604

So he's going to be making a lot of good money as you could see. So, what we expect 4 weeks worth of pay, Ryan is going to be making about 2560 dollars for that month.

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00:33:26.604 --> 00:33:34.913

Now, because he's under the age of 22, he still planning on going back to school. He is able to.

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00:33:37.949 --> 00:33:46.223

Exclude up to 2040 dollars per month for a yearly maximum amount of 8,230 dollars.

210

00:33:46.253 --> 00:33:56.544

So, once he reaches that 8,230, then he, he's not able to exclude any more money but monthly maximum of 22040dollarssubtractedfrom his work income. Now. We're only looking at 520.

211

00:33:57.173 --> 00:34:10.764

so then we subtract the general income exclusion, then we subtract the earned income exclusion then we're able to do the earned income disregard. And how did that 2560 dollars that he made for a month?

212

00:34:21.088 --> 00:34:32.009

We're only counting 217 dollars and 50 cents. So then we subtract that 217 dollars and 50 cents from that base.

213

00:34:32.009 --> 00:34:42.539

A amount of 841 dollars, and he's getting 623 dollars and 50 cents at for that month. So.

214

00:34:42.539 --> 00:34:52.829

Add that 62,350 of that he's getting to that 2560 dollars in work income and he's got.

215

00:34:52.829 --> 00:34:56.818

A monthly earnings of about.

216

00:34:56.818 --> 00:35:01.289

3183 dollars and 50 cents.

217

00:35:01.289 --> 00:35:04.798

So, a lot of money.

218

00:35:04.798 --> 00:35:13.289

So, Jen, you want to talk about blind work expenses now?

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00:35:13.289 --> 00:35:19.768

Yes, the blind work expenses also known as this was this.

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00:35:19.768 --> 00:35:30.054

Special rule that allows individuals who are blind to exclude from their earnings, all expenses that enable them to work.

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00:35:30.653 --> 00:35:45.173

The expense does not have to be related to the person's blindness. So, this is how this is the big difference between an early and a. so someone who is blind would not want to use an early.

222

00:35:45.204 --> 00:35:56.724

They would want to use a BB, because the is very, it's even more powerful than the early and it's going to have an even greater benefit for the individual.

223

00:35:57.143 --> 00:36:08.664

And so, if something can be considered in her way, it would be a, as well. So there wouldn't be any reason for them to, to utilize that work incentive. They would, they would just stick with the.

224

00:36:09.713 --> 00:36:23.454

So, who's potentially eligible for this. Obviously, you have to be receiving and you have to be considered blind by f. S A's standards.

225

00:36:23.454 --> 00:36:35.574

So just because someone may say they're blind. It doesn't necessarily mean they can have a blind work expense. They have to have that designation by social security.

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00:36:36.114 --> 00:36:43.043

And they also have to obviously be working and have expenses related to their activities.

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00:36:44.753 --> 00:36:56.994

Again, it's really important to communicate with Social Security and the person's representative. If you think someone has blind work expenses because, you know what?

228

00:36:56.994 --> 00:37:02.333

If you don't tell them about it, they're obviously not going to consider it and.

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00:37:02.699 --> 00:37:07.199

Everybody who works who is blind.

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00:37:07.199 --> 00:37:11.099

Has something they could subtract so.

231

00:37:11.099 --> 00:37:16.289

This is a no brainer on this. 1. definitely would use this.

232

00:37:16.463 --> 00:37:30.293

All right, let's look at an example. So we've got a young man who is considered blind by social security, and he recently obtained a job working the 30 hours a week, making 13 dollars an hour.

233

00:37:30.744 --> 00:37:43.494

He's gotten some help from rehab services to get this job and they also helped him to acquire some assistive technology for his job. But he didn't have to pay anything for that.

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00:37:44.003 --> 00:37:58.134

He does have transportation expenses and he also has uniforms. He needs to buy and he's got to eat while he's at work. So you'll notice here a lot of different things than the early.

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00:37:58.134 --> 00:38:03.534

And again, it's because the blind work expense can count.

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00:38:04.164 --> 00:38:18.204

Lots of things a lot more than the early. So, um, so we look at his total income from work. 1560 dollars. We subtract the 20 dollars. Your general income exclusion leaving 1540.

237

00:38:18.264 --> 00:38:31.434

we have a 65 dollar earned income exclusion, leaving a balance of 1475. we have a disregard now, notice the, or we didn't come either, or we came off right?

238

00:38:31.793 --> 00:38:43.673

At this point in our other example and we haven't subtracted the yet. And that's the difference. Another difference between the 2 is where it's calculated for social security's purpose.

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00:38:43.704 --> 00:38:50.724

So, in this case, we do the, the earned income exclusion where we divide by.

240

00:38:59.010 --> 00:39:09.684

2, and we come up with a remainder and now we get to subtract the at this point, the blind work expense and you're like 930 dollars. That's crazy.

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00:39:09.684 --> 00:39:17.425

So, like, that's more than his already more than his income. So we're already.

242

00:39:20.574 --> 00:39:28.315

Looking at no counsel income for him. So you're probably thinking you're several. Where did we come up with 930 dollars?

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00:39:28.315 --> 00:39:38.065

So, let's let's talk about that a little bit, because we didn't really tell you how much all these things cost in this particular example, what we, what we used to come up with.

244

00:39:38.065 --> 00:39:48.505

That was his transportation expenses, were 420 dollars for a month. Because, you know, he did have to pay for transportation for both routes ways to get there.

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00:39:51.719 --> 00:40:01.230

He also had his lunch expenses, which we calculated to be 210 dollars and then he has taxes.

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00:40:01.230 --> 00:40:07.434

That he's able to that is also considered a blind work expense in those taxes for 300 dollars.

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00:40:07.434 --> 00:40:21.835

So, all that together may means, when you look at all that, that he does not have to have any Countable earned income subtracted from his benefit.

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00:40:22.585 --> 00:40:34.824

So, he's going to get the entire amount 841 dollars for assets. I, plus he's going to have his wages of 1560 dollars. We add those together.

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00:40:34.824 --> 00:40:39.324

He has a grand total of 2401 dollars for the month.

250

00:40:48.960 --> 00:40:55.860

All right, so now we're going to talk about a plan for achieving self support. So, this is.

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00:40:55.860 --> 00:41:03.179

An agreement with Social security that allows 1 to set aside that income.

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00:41:03.565 --> 00:41:18.235

And our resources that are going to be used to reduce one's social security benefits. So, when we're thinking about that accountable income, that reduces one's assets. I, that's what we're saying is under a pass.

253

00:41:18.445 --> 00:41:28.644

That person is going into an agreement with Social security that they're going to take that money that cannibal income they're going to use it for a very specific.

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00:41:29.010 --> 00:41:43.110

Purpose and in return, so security is not going to use that income or account that income when determining one's adjusted in.

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00:41:43.434 --> 00:41:55.315

Or their adjusted, so who could benefit from a pass plan somebody who's receiving, but it can also be someone who receives as well.

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00:41:56.065 --> 00:41:59.815

So the, the 1 thing that's very key here.

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00:42:00.505 --> 00:42:10.525

Is that the person has to have a goal for achieving more financially self sufficiency through employment?

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00:42:10.525 --> 00:42:23.304

So it has to be an employment related goal and it has to mean that this person is going to be more financially self sufficient at the end of that past plan.

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00:42:23.335 --> 00:42:29.394

So that could be that means the person is going to be able to.

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00:42:29.699 --> 00:42:33.840

Substantially reduce their supplemental security income.

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00:42:33.840 --> 00:42:44.820

It could mean that they are able to engage in substantial gainful activity, which then if they are getting a social security disability benefit.

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00:42:44.820 --> 00:42:50.730

Allows them to not have to rely on that Social Security benefit anymore for that income.

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00:42:50.730 --> 00:42:59.670

So, if you have someone that you think could benefit from a past, this is somebody who's.

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00:42:59.670 --> 00:43:04.260

Could have a goal.

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00:43:04.260 --> 00:43:08.280

For how they could achieve more.

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00:43:08.280 --> 00:43:21.900

Financial self sufficiency through employment, you might want to connect that person to a benefits specialist either through 1 of our work incentive planning assistance programs.

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00:43:22.105 --> 00:43:27.054

Or through 1 of our service providers, using the benefits planning service.

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00:43:27.505 --> 00:43:41.275

So, this is is where we, we feel that probably a little bit more guidance is needed in helping someone determine whether they really are a good candidate for passing and flushing out those ideas.

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00:43:41.664 --> 00:43:44.304

So, we want to give you an example here.

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00:43:44.610 --> 00:43:47.849

So, you can see how a pass plan helps somebody.

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00:43:47.849 --> 00:43:56.130

So, in our example, Samantha, Sam, as she likes to be called, wants to be a photographer.

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00:43:56.130 --> 00:44:09.059

And she's currently receiving both and so she gets about 425 dollars in and then 436 and SS. So.

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00:44:09.594 --> 00:44:21.804

Now, she's figured out that to be really successful as a photographer she is going to have to have some professional grade equipment, and she may also need to take some classes.

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00:44:22.135 --> 00:44:35.275

So that she, she understands a little bit more tricks of the trade. So to speak. But she, she believes that once she's a photographer, she's going to be able to reduce the how much she.

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00:44:35.579 --> 00:44:48.179

Uh, is getting an possibly not even have to get that anymore. So she's thinking that she's going to be financially better off once she achieved that goal.

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00:44:48.179 --> 00:44:51.929

So, uh, because right now she is not working.

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00:44:51.929 --> 00:45:06.594

But because she has that what she could do is she could take what social security would count from her. So, if you think about it again, with an income, really only 20 dollars of is not counted.

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00:45:06.625 --> 00:45:11.934

So we took 20 dollars off that 425. so, that means 405 is what would reduce her by.

279

00:45:11.934 --> 00:45:25.974

So, now, what she's going to do is she's gonna take that 405 and she's going to set it aside for her photography to purchase that equipment to take that coursework. So that she can become a photographer.

280

00:45:29.969 --> 00:45:33.630

In return what social security is saying is.

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00:45:33.630 --> 00:45:41.219

All right, we're not seeing that 405. so we're going to give you the full 8 141 in.

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00:45:41.219 --> 00:45:50.969

So, now she still has 841+the 20 dollars. So she's got 861 dollars in which to continue.

283

00:45:52.045 --> 00:45:59.094

Meaning her living expenses, which is what she had before the past plan so she still got that 861 to live off of.

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00:45:59.094 --> 00:46:12.025

But now she's got 405 that is going specifically towards the cost of getting that professional grades photography equipment, and taking that course work that she needs to become a more successful photographer.

285

00:46:19.650 --> 00:46:23.159

All right, Jan, you want to talk about our last.

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00:46:23.159 --> 00:46:28.409

Specialized work our way. It's not our last sorry about that. The past.

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00:46:28.409 --> 00:46:38.579

All right, so, property essential for self support. I'll be the 1st to admit this is probably the work incentive that.

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00:46:38.579 --> 00:46:47.250

I know the least about and have used the least often and and that's probably because it's not most people.

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00:46:47.275 --> 00:46:48.744

Aren't self employed,

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00:46:48.744 --> 00:46:51.864

or may not be able to take advantage of this,

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00:46:51.864 --> 00:46:57.894

but it is still a really nice opportunity for someone,

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00:46:57.894 --> 00:47:01.465

especially someone who's self employed but basically,

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00:47:01.465 --> 00:47:08.425

what the past does it allows for the exclusion of resources used in operating a business.

294

00:47:08.695 --> 00:47:16.315

So this is important when you think about the resource limit of 2000 dollars, if social security was going to count.

295

00:47:17.519 --> 00:47:21.894

Someone's resources like equipment that they had for their business.

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00:47:21.894 --> 00:47:28.554

So take this photography equipment that Sam was purchasing in the previous example,

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00:47:28.704 --> 00:47:31.224

once she purchased that equipment,

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00:47:31.224 --> 00:47:37.074

it's hers social security is not then going to count that as a resource.

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00:47:37.074 --> 00:47:47.994

So, a lot of businesses have equipment. That's used every month it's a mowing company it's mowers, it's trailers, it's all those kinds of things.

300

00:47:48.025 --> 00:47:52.344

So so they social security is saying,

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00:47:52.375 --> 00:47:56.184

we're not going to count that as part of your resources,

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00:47:56.394 --> 00:47:57.085

which means,

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00:47:57.085 --> 00:48:03.474

you can continue to hopefully draw benefits in that case.

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00:48:03.474 --> 00:48:04.105

So,

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00:48:04.135 --> 00:48:04.914

again,

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00:48:04.914 --> 00:48:08.724

if you think this is something that someone you're working with,

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00:48:08.724 --> 00:48:09.744

would benefit from,

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00:48:09.744 --> 00:48:11.755

you would want to contact,

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00:48:12.565 --> 00:48:14.965

connect that person to a benefits specialist,

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00:48:14.994 --> 00:48:18.775

either through web or through the funded services.

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00:48:18.775 --> 00:48:23.364

And let's kind of look at an example, because I think the examples of what really makes it clear.

312

00:48:24.690 --> 00:48:36.150

So, Jake has a long care business. He acquired his equipment to operate his own business and the equipments of valued at 6,000 dollars. If social security was going to count that.

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00:48:36.150 --> 00:48:47.514

He's not going to be able to keep getting, but they're going to say, no, we want you to be successful. We want you to keep working. So we're going to disregard that that resource for you.

314

00:48:47.755 --> 00:48:58.375

So, because he's able to make about 2000 dollars from month, April to October. He's, he then sets aside about 300 dollars each month into his business account.

315

00:48:58.375 --> 00:49:04.704

Because he knows he's going to need that money to be able to pay for the storage of his equipment.

316

00:49:04.704 --> 00:49:05.635

And the upkeep,

317

00:49:05.635 --> 00:49:12.594

the maintenance that he's going to need in order to keep his business up and running under the past plan,

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00:49:12.594 --> 00:49:17.094

jake's lawn care equipment is not used to calculate his assets,

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00:49:17.094 --> 00:49:26.304

nor is any of the funds that he puts into that business account counted as his resources either so basically,

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00:49:26.304 --> 00:49:31.585

this is going to allow him to be able to maintain his eligibility.

321

00:49:34.530 --> 00:49:41.250

Still operate his business, so hopefully that clarifies what a pass is.

322

00:49:41.250 --> 00:49:47.880

How that's different from a path plan and how the 2 of them who can work together sometimes.

323

00:49:50.394 --> 00:50:04.434

All right, so this last thing we're going to be talking about is considered a a work incentive or something special for recipients known as 619. B.

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00:50:04.434 --> 00:50:17.605

we're just going to give you a little bit of a teaser here because it is a little complicated and we wanted we want to dive into it a little bit more in future sessions. But the key here is that.

325

00:50:19.440 --> 00:50:23.130

Social Security and.

326

00:50:23.130 --> 00:50:27.119

The state of Missouri in our case has got some.

327

00:50:27.295 --> 00:50:39.355

Nice things put in place to allow people to be able to continue their Medicaid even when their earnings go above the Medicaid income limit.

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00:50:39.414 --> 00:50:48.235

So, social security has set up something called 619 B it allows for someone to keep their Medicaid at. No cost.

329

00:50:50.159 --> 00:51:04.585

Once someone's access, I benefit amount zeroes out. So when you are earning enough to not receive anymore, then that's when you can qualify for Medicaid through the 619 fees.

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00:51:06.594 --> 00:51:18.954

Plan and then also the state of Missouri has a really good program called ticket to work health insurance, the powerful option for keeping Medicaid for people who are working.

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00:51:19.315 --> 00:51:23.994

We are going to look at some examples of how that works and.

332

00:51:24.989 --> 00:51:33.719

Learn more about how to recognize when someone is eligible for either 1 of these programs.

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00:51:33.719 --> 00:51:42.000

And can keep their Medicaid even while working and earning over the Medicaid income limit. So.

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00:51:42.000 --> 00:51:45.510

Tune in future session in July.

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00:51:45.510 --> 00:51:48.599

Yes, that's in July that.

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00:51:49.914 --> 00:51:56.815

Basically, I did want to provide you guys with links to the topics that we covered today.

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00:51:56.815 --> 00:51:56.994

So,

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00:51:56.994 --> 00:52:01.045

if you want to learn more about what social security views as income,

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00:52:01.045 --> 00:52:03.835

the unknown versus the earned income,

340

00:52:04.824 --> 00:52:07.945

if you want to learn more about impairment related work expenses,

341

00:52:07.974 --> 00:52:10.525

or student earned income exclusion,

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00:52:10.945 --> 00:52:12.565

the blind work expense,

343

00:52:12.985 --> 00:52:14.994

the plan for achieving self support,

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00:52:15.085 --> 00:52:27.625

or even the property essential for self support here are the links that kind of you can go and learn a little bit more about those specific topics that we cover today.

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00:52:29.724 --> 00:52:42.085

Also, if you're wanting to learn more, we did the division I should say the division hosted a 5 part benefits, planning series back in the summer of 2018. so, from July, July, 10th.

346

00:52:44.039 --> 00:52:47.369

To August 6 is.

347

00:52:47.369 --> 00:52:58.945

When we hosted those 1 hour, webinars, and you can access those webinars on our website, just by going to previous webinars into looking at 2018.

348

00:52:58.945 --> 00:53:03.175

of course, Virginia Commonwealth does a very.

349

00:53:06.295 --> 00:53:20.514

Fabulous job of introducing people to the differences between social security benefits, and the work incentives that are available to each of those social security benefits in their introductory web.

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00:53:20.545 --> 00:53:26.965

Course. So you can access that on website, which is VC U.

351

00:53:27.269 --> 00:53:32.635

Dash in T. D. C. dot org.

352

00:53:33.144 --> 00:53:33.445

And then,

353

00:53:33.445 --> 00:53:34.105

of course,

354

00:53:34.135 --> 00:53:48.925

we also mentioned those 6 little videos that are available on dB 101 also available on no 101 besides the the videos there are articles if you want to learn more.

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00:53:48.925 --> 00:54:03.114

So, if you were interested about that student earned income exclusion, for example, you could go to DB, 101 dot Org and click on 1 of the articles on student earned income exclusion to learn a little bit more about that.

356

00:54:03.114 --> 00:54:07.885

There was also an Estimator or a calculator that I can use to figure out how.

357

00:54:13.650 --> 00:54:16.679

A particular work, um.

358

00:54:17.005 --> 00:54:31.375

Situation is going to affect 1 specific benefits that they get so that's another benefit of using that DB, 1 to 1 as you can go in there and take a look at that Estimator to kind of figure out. Okay.

359

00:54:31.375 --> 00:54:37.945

If I go to work and I'm working 30 hours a week and I'm making 14 dollars an hour. What is that going to do to my.

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00:54:38.400 --> 00:54:43.920

Supplemental security income, or to my, for that matter.

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00:54:46.315 --> 00:55:00.324

So we also have some tip sheets available on our website. So we have kind of an easy guide to managing employment and benefits tip sheet, which allows you to kind of.

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00:55:00.715 --> 00:55:15.625

Know about some different resources, and when you might need to tap into those different resources, we of course also have that Social Security benefits employment tip, which kind of does a side by side comparison of the different work incentives.

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00:55:15.625 --> 00:55:22.914

That are available under each social security benefit. And how income impacts.

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00:55:23.724 --> 00:55:32.364

The different social security benefits and, of course, also, there was a webinar done, I believe, in 2021 about changing the culture and message about benefits.

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So, again, the thing that we want to stress here is people don't have to choose between working and.

366

00:55:42.150 --> 00:55:56.909

Maintaining benefits, they can have both, they can be more financially self sufficient through work. There's a way to do it. It's just empowering with them with the knowledge so that they know the rules.

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00:55:56.909 --> 00:56:01.050

And what they can do.

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00:56:02.695 --> 00:56:13.525

So, of course, we meet the 2nd, Wednesday of every month from 130 to 230, and for the next couple of months, we're gonna be continuing our conversation about benefits planning.

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So, June, 8, we're going to be taking a look at those work incentives that are available to assess beneficiaries and that would also include beneficiaries that are getting a parent's benefit or disabled widow's benefits.

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So we're going to talk about those work incentives. And then, of course, July 13th, we're going to talk about those Medicaid work incentive. So we're gonna talk about tickets to work health insurance as well as 619. B. so, and then, of course.

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00:56:46.380 --> 00:56:53.309

August 10th, we'll be meeting dent, but we'll probably be moving on to a different topic. So stay tuned.

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00:56:53.309 --> 00:56:57.090

Come back and join us and we hope you got something out of it.

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00:56:57.090 --> 00:57:03.869

So, I don't see any questions in the chat box, but if you've got, em.

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00:57:03.869 --> 00:57:09.119

Go ahead, and send them our way and we'll try and answer them. Otherwise.

375

00:57:09.119 --> 00:57:13.800

We'll see you next month, have a good 1 everyone.