



Public Benefits and Financial Literacy

Lisa Brown, MS, CRC, W/P-C
NYESS Program Specialist
Lisa.Brown2@omh.ny.gov
(518) 474-3358

2

Introduction



- This NYESS training is designed to provide basic information on both SSA benefits and Financial Literacy
- Staff are encouraged to share information with SSA beneficiaries and dispel common myths about working while receiving public benefits
- Every SSA Beneficiary should have access to Benefits Advisement to address their specific situation

3

Topics we will cover today



- NYESS
- Why is working a good idea?
- Benefit Basics
 - SSI/SSDI benefits
 - Work Incentives
 - Healthcare Benefits (Medicaid and Medicare)
- Housing Models
- Ticket-to-Work (TTW)
- Financial Literacy - Budgeting

**We are covering a basic overview of the work incentives available and not every potential scenario for each benefit. Please contact us for more information!*

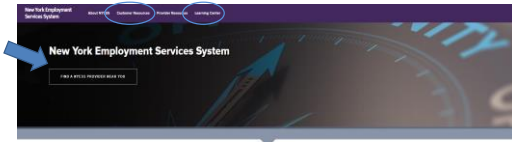
Section One- New York Employment Services System (NYESS)



What is it?

- *Statewide partnership and resource for all things related to employment*
- *Collaborative employment services case management system*
- *Ticket-to-Work Administrative Employment Network*
- *Primary employment services data source*

NYSESS.NY.GOV



Customer Resources

Customer Resources

Are you a person with a disability considering work? If so, check out these great resources to make sure you are equipped. You can work! We can help!

NYSESS Locator Map

Through the NYESS collaborative network you can get free employment services and benefits advisement.

Find an agency near you!

Ticket to Work and NYESS

Ticket to Work is a free program that helps Social Security Administration (SSA) beneficiaries get work and achieve financial independence. Individuals ages 18-64 who receive SSDI and/or SSI may qualify. Ready to work? Get started today!

NYSESS helps SSA beneficiaries obtain work through employment services provided by America's Job Centers (New York State Department of Labor, Career Centers) and participating community agencies.

Want to know how working will impact your SSA benefits? We have Disability Resource Coordinators who can help you better understand your benefits, and help you get your first job, a new job, or a better job.

NYSESS Career Centers services include:

- Resume writing Support
- Interview Skills
- Labor Market Information
- Identifying Employment and Training Opportunities
- Benefits advisement

Find the Career Center in your area to connect with a Disability Resource Coordinator.

Customer Resources

Public Benefits

Do you qualify for public benefits? Use the Public Benefits Screening to find out.

Work Incentives

The NYESS Work Incentives Calculator allows how your benefits may change. It:

- shows working
- you receive SSDI benefits

The SSDI calculator also gives you an idea of how your benefits, impact health insurance, and how income will affect your benefits.

The Earned Income Tax Credit (EITC) helps low-to-middle-income workers and families get a tax break. Claiming the credit can reduce the tax you owe and may give you a larger refund.

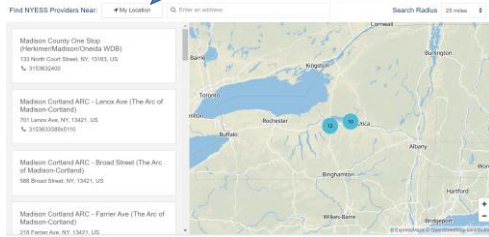
Want to work and keep your Medicaid? There are two major programs you should explore - NYEIS and NYEIS-UP.

Which Medicaid program is right for me?

NYEIS	NYEIS-UP
You are earning up to \$10,234 in wages annually and have less than \$5,000 in resources.	You are earning up to \$15,450 in wages annually and have less than \$10,000 in resources.
AND	AND
Have a qualifying disability.	Have a qualifying disability.
AND	AND
Are currently receiving a SSI cash payment.	Have not received a SSI cash payment in the last 36 months.
OR	OR
Are no longer receiving a SSI Cash Payment due to earned income that have in the previous 36 months.	Have received SSDI within the last 36 months but want to have private health and nursing care.
AND	AND
Want access to New Medicaid	Want access to New Medicaid

- Use the NYEIS-UP calculator to see how your SSDI will affect your benefits and eligibility.
- Learn more about the Medicaid Buy-In Program for Working People with Disabilities.

Find a NYESS Provider Near You



Questions



Do you have any questions about NYESS or how NYESS can help you?

Section Two – Why Working is a Good Idea

Word Cloud Question

Why do you think working is a good idea?



What do you need to know?

Employment *is* a good idea!

- Going to work has been shown to not only increase your overall income, but also helps to improve your:
 - Physical Health
 - Mental Health
 - Socialization
 - Meaningful Activity
 - Self Worth
 - Work Ethic
 - And an overall better Quality of Life...

Section Three – Benefit Basics

Poll Question

Are you comfortable talking about Social Security benefits with the individuals you serve? (SSI and SSDI)

What do you need to know?

Working while receiving public benefits *is* a good idea!

- Not everyone needs to be a benefits expert, but we **do** need to understand a couple of basics
 - An individual will have more \$\$\$ in their pocket and will not be penalized for working while receiving SSA benefits but the individual **must** report their income
 - An individual will be eligible for free Medicaid in *almost* all scenarios
 - There are common frustrations and anxieties associated with public benefits and need to be part of the conversation
 - There are many common myths about what happens when someone on public benefits earns wages, and we're part of the problem if we don't talk about them

What do you need to know?

Benefits advisement resources and information **must** be within everyone's reach

- Anyone receiving public benefits should be connected to benefits advisement
 - Each situation and benefit/financial picture is different and needs to be considered
- Do you have a contact with a certified benefits advisor?
 - If your answer is "no" contact NYESS to let us help you figure it out!
- Do you have a go-to site for info about benefits?
 - If your answer is "no" contact NYESS to let us help you figure it out!
 - NYESS Customer Resource Page <https://nyess.ny.gov/customer-information.html>

Benefit Basics

Here are the basics about benefits that you should know!

- SSI and SSDI are separate SSA benefit types and calculate wages in different ways but in either case working is a good idea
 - Always consult a benefits advisor
- Wages must be reported in all scenarios to prevent over-payments or related penalties
- If an individual earns enough for cash benefits to stop there are ways to continue receiving free Medicaid
 - 1619(b) of the Social Security Act
 - Medicaid Buy-in for Working People with Disabilities (MBI-WPD)
- If an individual would like to save more than allowable resource limits, they can
 - Achieving a Better Life Experience Act (ABLE)
 - Plan to Achieve Self-Support (PASS)

Section Four – SSA Cash Benefits (SSI)

Supplemental Security Income Program (SSI)

SSI

- The SSI program provides a cash benefit payment to people who have limited income and resources and not enough work history credits to receive SSDI
- Resource limits
 - Single individual \$2,000
 - Individual with a spouse \$3,000
- Federal Benefit Rate (FBR) - \$914
- SSI Work Incentives
 - Student Earned Income Exclusion
 - Impairment-Related Work Expense
 - Blind-Work Expense

SSI Calculation

- It is important to complete all 5 steps with the individual and emphasize the positive financial outcomes in step 5
- In our example, the individual will receive more money per month (+ \$602.50), even though her SSI check will be lower, now that she is working
- Visit our website at <https://NYESS.NY.GOV> and navigate to the Customer Resources tab to find the link to an online SSI Calculator

Work Incentives

The YTIOnline SSI Benefits Calculator shows how your benefits may change, if:

- you are working
- you receive SSI benefits

Questions?

Do you have any questions about SSI and how to explain basic information to the individuals you serve?

**Section Five –
SSA Cash
Benefits (SSDI)**

Social Security Disability Insurance (SSDI)

- SSA provides cash benefits to individuals who have worked and paid into the SSA Insurance Program
- The amount an individual receives is based on the work earnings, over their working years
- There are several work incentives available for individuals who receive SSDI and want to work:
 - Trial Work Period (TWP)
 - Extended Period of Eligibility (EPE)
 - Expedited Reinstatement (EXR)

SSDI Work Incentives

Trial Work Period (TWP)

- Allows an individual to test their ability to work for at least nine months without losing their SSDI benefits
- An individual will receive their full SSDI cash benefit regardless of how high the earnings might be, as long as the individual reports their work activity and continues to have a disabling impairment
- The TWP begins when you earn over \$1,050 per month the Trial Work Level (TWL)
- The Trial Work Level (TWL) may change every calendar year
- The TWP months do not have to be consecutive

SSDI Work Incentives

Extended Period of Eligibility (EPE)

- It automatically begins the month after the TWP ends
- It is a 36-month period (safety net) where SSA benefits can be stopped and re-started without having to reapply for SSDI benefits
- It is during this timeframe that if an individual earns over Substantial Gainful Activity (SGA) there is a benefit cessation month, and a two-month grace period, but benefits can be restarted easily if the individual earns under the SGA level again
- SGA may change every calendar year
 - \$1,470 for Non-Blind individuals
 - \$2,460 for Blind individuals

SSDI Work Incentives

Expedited Reinstatement (EXR)

- It is a safety net for people who successfully return to work and their SSDI cash benefits are terminated
- If the cash benefit payments end because of increased earnings, and within five years the earnings fall below SGA level, the individual may be able to have the benefits started again, within 6 months, through a request for EXR
- While SSA is reviewing the request to have benefits re-instated, the individual will receive their benefit check and if SSA determines that the SSA Cash benefit will not be approved, the individual will not have to pay back those funds

Poll Question

Do you have any questions about SSDI benefits, and how to explain basic information to the individuals you serve?

**Section Six –
Healthcare
Benefits**

Poll Question

Are you comfortable talking with your customers about Medicaid and Medicare coverage?

Medicaid Benefits

- If an individual lives in New York State and they are eligible for SSI cash benefits, they will automatically be eligible for Medicaid benefits
- There are two major rules for Medicaid that may allow an individual to maintain their Medicaid benefits even if they earn enough to lose their SSI benefits

Medicaid 1619(b)

- 1619(b) is a special Medicaid rule that allows an individual to maintain Medicaid coverage even if earnings become too high for an SSI cash benefit
- If an individual is eligible for 1619(b) it will be an automatic process, however, there is a template letter available on the NYESS website to alert SSA of this change: <https://nyess.ny.gov/docs/cust-info/1619b-template-letter.pdf>
- Eligibility requirements:
 - Eligible for SSI cash benefits for at least one month
 - Would be eligible for an SSI cash benefit except for the earnings
 - Still disabled
 - Still meet all of the other eligibility rules, including the resources test
 - Need Medicaid in order to work
 - Have gross earned income that is insufficient to replace SSI or Medicaid

Medicaid Buy-In for Working People with Disabilities (MBI-WPD)

- The Medicaid Buy-In program offers Medicaid coverage to people with disabilities who are working and earning more than the allowable limits for regular Medicaid. *It's FREE!*
- Individuals may have a gross income as high as \$68,988 and up to \$92,950 for a couple
- An individual may have non-exempt resources that do not exceed the MBI-WPD resource level of \$20,000 for a one-person household and \$30,000 for a two-person household.
- To learn more information here is the link for the MBI Toolkit: https://www.health.ny.gov/health_care/medicaid/program/buy_in/docs/working_people_with_disabilities.pdf

Medicare

- Most individuals who receive a Social Security Disability Insurance (SSDI) cash benefit are also eligible for Medicare coverage
- Following the Trial Work Period (TWP) individuals can continue to receive at least 93 months (seven years and nine months) of Medicare coverage including:
 - Hospital Insurance (Part A) – Premium Free
 - Supplemental Medical Insurance (Part B), if enrolled
 - Prescription Drug Coverage (Part D), if enrolled
- After premium-free Medicare coverage ends due to work, an individual can buy continued Medicare coverage if you remain disabled

Question?

Do you have any questions about how to discuss the Healthcare options:
Medicaid and Medicare?

Section Seven – ABLE Accounts and PASS Plans

ABLE Accounts

Achieving a Better Life Experience (ABLE)

- An ABLE account is a savings program for eligible people with disabilities who have resources that would make them ineligible for other benefits
 - (example: If someone receives \$10,000 in an inheritance, they would have too much in resources and no longer be eligible for SSI benefits)
- Use an ABLE account to pay for medical and living expenses in order to maintain health, independence, and quality of life

PASS Plans

Plan to Achieve Self-Support (PASS)

- A PASS Plan allows an individual to set aside money (other than SSI cash benefits), for a specific time period, so that the individual can go to work and achieve their work goals, without losing their SSI cash benefit
 - (example: setting aside money to buy a car, so that an individual can get to work)
- The PASS Plan is developed and approved through the Claim Representative at the local SSA office

Questions?

Do you have any questions about ABLÉ Accounts or PASS Plans?

Section Eight – Housing & Employment

What does Employment have to do with Housing?

- Both employment status and housing status are essential social determinants of health and mental health
- In some cases, housing providers act as the individual's Representative Payee, so they play an important role in supporting any employment-related goals and interventions
- Income earned through employment can lead to increased financial independence and improved housing outcomes

The role of Housing Providers in supporting employment goals

- Housing Providers:
 - Refer any individual who's interested in employment to a local employment provider
 - Reinforce skill building related to daily living skills like hygiene, time management, and budgeting
 - If acting as Representative Payee, they must keep on top of Social Security paperwork and reporting requirements and should establish a go-to benefits expert
 - The Housing Providers should **never** discourage housing participants from working to their full potential; if their income impacts the housing model, a benefits advisor can support the individual to help them figure it out!

Section Nine – Ticket-to-Work (TTW)

Word Cloud Question

What do you know about the Ticket-to-Work program?

Ticket-to-Work (TTW)

- TTW is an employment program through SSA that can work in coordination with an individual's existing supports!
- The TTW program is voluntary and can help an individual obtain and maintain employment without any cost to the individual
- Eligibility:
 - Receive SSI and/or SSDI benefits
 - Between the ages of 18 and 64
 - Want to go to work

Ticket-to-Work (TTW)

- If an individual is eligible for TTW, SSA will automatically send them a letter, which will include:
 - An explanation of the TTW program
 - A list of potential employment providers
 - A "Ticket"
- It is not a literal "ticket"

Ticket-to-Work (TTW)

Benefits of participating in TTW

- If an individual assigns their "Ticket" to an Employment Provider, SSA will suspend the Continuing Disability Review (CDR), if the individual continues to make timely progress
- **Continuing Disability Review** – a review to determine that an individual still meets the SSA definition of being disabled
- **Timely Progress** – a demonstration that the individual is making *timely* progress within the TTW program
 - By working
 - By going to school

Ticket-to-Work (TTW)

- An Employment Provider can assist an individual to prepare for, obtain, and maintain employment
- An Employment Provider can offer Benefits Advisement so the individual can better understand how working will impact their benefits

Ticket-to-Work (TTW)

- Through the TTW program here are examples of some of types of services an individual might receive, at no cost:
 - Creating or Updating a Resume
 - Practice Interview Skills
 - Career Exploration
 - Job Search
 - Coordination of Interviews with Employers
 - Benefits Advisement
 - Support during New Employee Orientation
 - Job Coaching

Questions?

Do you have any questions about the Ticket-to-Work Program?

Section Ten – Financial Literacy - Budgeting

Poll Question

Do you feel comfortable talking with the individuals you serve about finances?

(Budgeting, Credit Cards, Savings)

Budgeting

- Creating and keeping to a budget is the first step in financial self-sufficiency
- A budget is a list of:
 - The total **NET** income an individual expects to receive monthly (from all sources)
 - The money we plan to spend monthly (including bills, needs and wants)

Gross Income Versus Net Income

- **Gross** Income – the sum of all wages, before taxes are taken out of your check
- **Net** Income – the sum of all wages, after taxes have been taken out of your check
 - This is the amount on your payroll check and it is the actual amount of money that you can spend

Budgeting

- Getting started may seem overwhelming, but if you take it one step at a time, it will be easier
- Income
 - Identify your income sources
 - Look at the number of weeks in the month
 - Divide your NET income by the number of weeks in the month to determine how much income you have to available each week
- Expenses
 - Identify your expenses
 - Both NEEDS and WANTS
 - Create a list of monthly expenses
 - Divide each expense by the number of weeks in the month to determine how much money you need to cover your bills each week

Plan the best times to save and spend with this income and benefits tracker

1. List the net wages and other income you receive each week for any wages that you receive, such as your regular salary or hourly wages, overtime pay, and bonuses. List the amount of each source of income you can expect each week.

2. List all of your monthly expenses and needs and add them up to get the total amount you need each month.

3. Divide the net wages and other income you receive each week by the number of weeks in the month to get the amount of money you have available each week.

4. Subtract the amount of money you need each week from the amount of money you have available each week to see if you have enough money to cover your expenses.

5. If you do not have enough money to cover your expenses, you may need to look for ways to reduce your expenses or increase your income.

Income for month of _____

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
Job 1					
Job 2					
Child support					
Disability benefits					
Grant					
Stipend					
Other government assistance					
Other					
Total weekly income					
Total income for the month					

MOE-018 (FANCL) (02/2022) (02/18/2022) 1/1

Use the Income and Benefits Tracker to track your net income for the month, include **all income from all sources**:

- Wages from employment
- Child Support
- SSA Benefits
- Public Benefits (SNAP, TANF)
- Other Government Programs
- Other

Budgeting

- Keep track of where you spend your money, and how much each item costs
 - Look at the total income and benefits and the total expenses for each week
- Do you have enough to cover all expenses each week?
- Are there things you can adjust or postpone so you have enough to cover your needs each week?

Re-Adjust Spending

- In our example, the monthly expenses are more than the net income, which means that this person is not able to pay all the bills that they have, each month
- Total Income: \$2,174.00
- Total Expenses: \$2,740.00
- Total – Spending **\$566.00** more than is available
- It might be time to look at ways to save money on monthly expenses

Savings

- If you can lower your monthly expenses to \$2,000 you may be able to save some of your income
- Total Income - \$2,174.00
- Total Expenses - \$2,000.00
- Total Savings: **\$174.00**
- This takes practice, and cannot happen overnight
- There may be some months where unexpected expenses come up, and you just do the best you can do

Budgeting & Financial Literacy

Do you have questions about discussing budgeting & financial literacy with the individuals you serve?

Budgeting Forms

- Income and benefits tracker
 - [Income-and-Benefits-Tracker.pdf \(employment1st.com\)](#)
- Spending Tracker
 - [Spending-Tracker.pdf \(employment1st.com\)](#)

Resources

- Impairment-Related Work Expense (IRWE) Request
[Impairment Related Work Expense Request Form \(unt.edu\)](#)
- Work Incentive Seminar Events (WISE) Seminars through SSA.
These webinars are held monthly – register online at:
<https://choosework.ssa.gov/wise/>
- Ticket-to-Work website:
<https://choosework.ssa.gov/>

Questions?

NYESS is your resource for all things related to employment!
Please contact us with any questions.



Lisa Brown, MS, CRC, WIP-C
NYESS Program Specialist
Lisa.Brown2@omh.ny.gov
(518) 474-3358
