New York Employment Services System

Public Benefits and Financial Literacy



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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

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Topics we will cover today

- NYESS
- Why Working is 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!*

New York Employment Services System (NYESS)

New York Employment Services System

Department of Labor

Office of Mental Health

Office for the Aging

Department of Health

Office for People with Developmental Disabilities

Commission for the Blind

Office of Addiction Services and Supports

New York State EDUCATION DEPARTMENT

Knowledge › Skill › Opportunity

New York Employment Services System

NYESS - What is it?

NYESS is:

- Statewide partnership with multiple state agencies
- Provider of employment-based trainings that cover general employment resources and specific SSA work incentives that can make going to work easier for folks on public benefits
- Our primary focus is being a resource for all things related to employment

Our Home Page: **www.nyess.ny.gov**

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Questions?

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



Why Working is a Good Idea



Question?

Why do you think working is a good idea?



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What do you need to know?

Employment ***is*** a good idea!

- Research has shown that working is a ***Social Determinant of Health*** and 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…



Employment Myths



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Question?

What employment myths have you heard of?

Employment Myths

- Traditionally, it takes a long time to obtain SSA and other public benefits, so individuals are sometimes anxious about going to work with the possibility of losing them

- Additionally, family and friends have “heard” stories about individuals going to work and losing their benefits, and as a result don't encourage an individual to pursue employment

- Often, an individual's SSA benefit check may be included in the family's monthly budget, and it may make the family a little nervous to think of the possibility of losing that money, if the individual goes to work

Employment Myths

- "I can only work 20 hours per week, if I want to keep my benefits"
  - There are several variables involved in keeping your SSA benefits while working, and it's ***not*** all about the number of hours a person works.
  - While number of hours is one factor, other variables include benefit type (SSI or SSDI), hourly wages, and work incentives.
  - A Benefits Advisor can provide clarity for your specific situation.

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Employment Myths

- "I have a disability, so I can't go to work."
  - SSA recognizes that individuals receiving SSA benefits (individuals who have been determined disabled by SSAs definition) can work, and created the Ticket-to-Work program to encourage individuals to go to work, and gain financial self-sufficiency
  - An individual is eligible for the Ticket-to-Work program if they receive SSI and/or SSDI benefits, are between the ages of 18-64, and want to go to work
  - It is a ***voluntary*** program where a person can receive employment services at no cost

Employment Myths

- “I can’t work until I’m considered “stable” by my Psychiatrist.”
  - The myth that individuals must be considered "ready, or "stable", or even "compliant" before they go to work is simply not true
  - Supports are available to help a person obtain and/or maintain employment, even while they are managing barriers to employment (i.e., mental health symptoms, housing or transportation needs, or educational needs, etc.)
  - Individuals who are homeless can still obtain and maintain employment with the right supports.

Employment Myths

- "If I go to work, I will lose my healthcare benefits"
  - There are ways for you to maintain both your Medicaid and/or Medicare benefits if you go to work and earn more than allowable by benefit type
    - Medicaid1619(b)
    - Medicaid Buy-In for Working People with Disabilities
    - Medicare

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Benefit Basics

Question?

Are you comfortable talking about Social Security benefits with the individuals you serve?

(SSI and SSDI)



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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

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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 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

- 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 Certified Benefits Advisor
  - Wages must be reported in all scenarios to decrease the possibility of over-payments or related penalties, but if an over-payment occurs, please consult a Certified Benefits Advisor
  - 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)

Terminology to Know

- SGA: Substantial Gainful Activity: This is the monthly earnings limit used by the Social Security Administration (SSA) to determine whether an individual's work activity shows they can do significant physical or mental work. The monthly earnings limit for 2026 is $1690 for non-blind individuals and $2,830 for blind individuals.

- FBR: Federal Benefit Rate: This is the maximum monthly SSI amount eligible individuals can receive. For 2026 this amount is $994. NYS adds a state supplement of $87 for a monthly total of $1,081.

- TWL: Trial Work Level: This is a specific earnings threshold used by SSA that triggers a service month during an SSDI beneficiary's Trial Work Period. The 2026 monthly TWL is: $1,210.

My SSA Account

- My SSA is SSA's Self-Service online portal where beneficiaries and workers can view, update, and manage their Social Security Information
  - View and Print Social Security Statement
  - Check estimated future retirement, disability, and survivor's benefits
  - Verify reported earnings history
  - Manage benefits if they are receiving them (changing direct deposit info, updating addresses, requesting replacement forms, printing benefit verification letters, etc.)
  - Access IRS-reported annual wage data

- https://www.SSA.gov/myaccount



How to create a *my* Social Security account

Securing today and tomorrow

To create an account, you must:

- 18 — Be at least 18 years of age
- Have a Social Security number
- Have an email address

1. Visit ***www.ssa.gov/myaccount***, select the "Create an Account" button.
2. Create a credential with one of our two credential service providers, Login.gov or ID.me. If you have a Login.gov or ID.me account, you can select the appropriate button to access your personal *my* Social Security account.
3. If you don't have a Login.gov or ID.me account, select the "Create an Account" link to create a Login.gov credential to access your personal *my* Social Security account.
4. If you create a new Login.gov credential, you will still need to provide some personal information to verify your identity. You will also receive an activation code to complete the process.
5. Read and agree to the *my* Social Security Terms of Service prior to accessing your account.
6. Now that you have successfully created your personal *my* Social Security account, choose email or text under Message Center Preferences to receive courtesy notifications for notices and messages from us.

Note: If you have previously verified your identity with our credential service providers Login.gov or ID.me, you do not need to verify your identity again with us. Many online services can now be accessed overseas with an ID.me account. Please visit ***www.ssa.gov/foreign*** for more information.

To learn more, read *How to Create an Online Account* at ***www.ssa.gov/pubs/EN-05-10540.pdf***.

Create Your Account Today!

SSA.gov

Social Security Administration | Publication No. 05-10378
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SSA

SSA Cash Benefits

Supplemental Security Income

SSI

Supplemental Security Income (SSI)

- The SSI program provides a cash benefit payment to people who have **limited income** and **limited resources** and not enough work history credits to receive SSDI benefits
- **What is a resource?**
  - Cash or other liquid assets or real or personal property that an individual owns, can access, and could convert to cash to provide food or shelter
- **Resource limits**
  - Single individual $2,000
  - Individual with a spouse $3,000

To Calculate SSI Cash Benefits

- **Federal Benefit Rate (FBR)** - $994 + NYS state supplement of $87 for a total of $1,081
- **Substantial Gainful Activity (SGA)** - $1690 for non-blind individuals and $2,830 for blind individuals
- SSA looks at Unearned Income and Earned Income when determining the benefit payment

SSI Work Incentives

- **SSI Work Incentives**
  - Student Earned Income Exclusion
  - Impairment-Related Work Expense
  - Blind-Work Expense
  - Subsidy/Special Conditions

SSI Work Incentives

Student Earned Income Exclusion

- Allows a person who is under age 22, working (either part-time or full-time) and regularly attending school (either part-time or full-time) to exclude some of their earnings from the SSA calculation of their income
- In 2026 the amount that can be excluded is $2,410 monthly, up to a yearly maximum of $9,730
- **Example:**
  - A 19-year-old, who is attending school part-time, and working part-time, earns $1,500 in one month. He will contact SSA and let them know that he is going to use the SEIE for that month. He will be required to submit his wages (which he should already be doing) and send confirmation that he is attending school. He can use this benefit each month up to the ***annual maximum***.
  - If he earns more than $2,410 in one month, the maximum that can be excluded is $2,410 for that month.

SSI Work Incentives

Impairment-Related Work Expense (IRWE)

- IRWEs are costs for items or services that an individual ***needs*** in order to work ***because*** of their disability, and these costs are ***not being reimbursed*** by anyone else

- IRWE Approval Request form:

https://employment1st.com/NYESS/Impairment-Related-Work-Expense-IRWE-Request.pdf

- Social Security will deduct the costs of an IRWE from the countable income when determining eligibility for Social Security disability benefits

IRWE Examples

- ***Examples*** of IRWE expenses:
  - Supported Employment Services
  - Attendant Care
  - Transportation Costs (Specific Regulations – see chart)
  - Medical Devices
  - Prosthesis
  - Work-Related Equipment and Assistants
  - Medications
  - Therapies

IRWE/BWE Transportation Decision Chart

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If…	AND…	Then…
public transportation is available in the community	can be used by the disabled individual	the expense cannot be used as an IRWE.
public transportation is available in the community	cannot be used by the disabled individual	the cost of a cab/taxi specialized service or own vehicle, could be an IRWE depending on the necessity and verification of payment of this expense.
public transportation is not available in the community	the individual can drive an unmodified vehicle	these expenses cannot be used as an IRWE.
public transportation is not available in the community	the individual cannot drive an unmodified vehicle	the costs of operating a modified vehicle including mileage to/from work, purchase and repair of modifications to vehicle can be deducted. Use the IRS mileage rate in DI 10520.030.

SSI Work Incentives

Blind Work Expense

- The Blind Work Expense work incentive is similar to the IRWE – they are both ***costs for items or services that you need to work***, and these costs are ***not being reimbursed*** by others, ***HOWEVER***, the Blind Work Expense **does not** have to be related to your specific disability

- These costs do have to be ***"reasonable costs"*** according to the SSA definition – Reasonable is a cost that is customarily charged for the covered or similar services or supplies

Blind Work Expense Examples

- **Examples:**
  - Supported Employment Services
  - Attendant Care
  - Transportation Costs (Specific Regulations - See chart)
  - Medical Devices
  - Prosthesis
  - Work-Related Equipment and Assistants
  - Medications
  - Therapies

SSI Work Incentives

- A “subsidy” is support provided by the employer that may result in receiving more pay than the actual value of the services you perform.

- “Special conditions” refers to support and on the job assistance provided by your employer, or by someone *other than* your employer, for example, a vocational rehabilitation agency. Because of this support, you may receive more pay than the actual value of the services you perform.

SSI Work Incentives

- A subsidy or special condition may exist if any **one** of the following conditions are met:
  - An individual receives more supervision than other workers doing the same or a similar job for the same pay
  - An individual may have fewer or simpler tasks to complete than other workers doing the same job for the same pay.
  - An individual is given additional or longer paid breaks than other workers doing the same job for the same pay
  - An individual has a job coach or mentor who helps with the performance of some of the work

- SSA considers the existence of subsidies and/or special conditions when they make a substantial gainful activity (SGA) decision, and only use earnings that represent the real value of the work performed

SSI Calculation Worksheet

STEP 1	Calculations
Unearned Income	
General Income Exclusion (GIE)	–
Countable Unearned Income	=
STEP 2	
Gross Earned Income	
Student Earned Income Exclusion (SEIE)	–
Remainder	=
IDA contribution*	–
Remainder	=
GIE (if not used above)	–
Remainder	=
Earned Income Exclusion (EIE)	–
Remainder	=
Impairment-Related Work Expense (IRWE)	–
Remainder	=
Divide by 2	/2
Remainder	=
Blind Work Expense (BWE)	–
Total Countable Earned Income	=
STEP 3	
Total Countable Unearned Income	
Total Countable Earned Income	+
PASS Deduction	–
Total Countable Income	=
STEP 4	
Base SSI Rate (2022: FBR $841 or VTR $560)	
Total Countable Income	–
Adjusted SSI Payment	=
STEP 5	
Adjusted SSI Payment	
Gross Earned Income Received	+
Gross Unearned Income Received	+
PASS, BWE or IRWE, IDA contributions, O/P offsets, ABLE contributions	–
Total Financial Outcome	=

*Ensure that IDA is approved by SSA and that the deduction will be allowed.

Federal Benefit Rate in 2026 = $994

Step 1 – Unearned Income
Step 2 – Earned Income
Step 3 – Total Countable Income
Step 4 – Adjusted SSI Payment
Step 5 – Total Financial Outcome

SSI Calculation Worksheet

SSI Calculation Sheet - Example

- Maria is 28 years old and receives $994 (FBR 2026) from Supplement Security Income due to her disability. She did not earn enough work credits to receive SSDI, and she is unable to work full time.
- She lives alone and she receives Medicaid through SSI.
- She recently started working part-time from home earning $550 per month.
- Maria pays out of pocket, $120 a month to travel to and from her workplace for a bi-monthly in-person meeting, which is not covered by the employer. She cannot access public transportation because of her disability.

SSI Calculation Sheet - Example

- Maria is worried about how her earnings may affect her SSI
  - Do you think her earnings affect her SSI? If so, how much?
  - Is Maria eligible for an SSI work incentive? If so which one?
    - Student Earned Income
    - Impairment-Related Work Expense
    - Blind-Work Expense
    - Subsidy/Special Conditions

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Step 1	Calculations
Unearned Income	
General Income Exclusion (GIE)	–
Countable Unearned Income	=

Step 2	Calculations
Gross Earned Income	550
Student Earned Income Exclusion (SEIE)	– N/A
Remainder	= 550
GIE (if not used above)	– 20
Remainder	= 530
Earned Income Exclusion (EIE)	– 65
Remainder	= 465
Impairment-Related Work Expenses (IRWEs)	– 120
Remainder	= 345
Divide by 2	/2 = 172.5
Blind Work Expenses (BWEs)	– N?A
Countable Earned Income	= 172.5

Step 3	Calculations
Countable Unearned Income	
Countable Earned Income	+ 172.5
PASS Deduction	– N/A
Total Countable Income	= 172.5

Step 4	Calculations
SSI Base Rate	994 + 87
Total Countable Income	– 172.5
Adjusted SSI Payment	= 908.5

Step 5	Calculations
Adjusted SSI Payment	908
Gross Unearned Income Received	+ N/A
Gross Earned Income Received	+ 550
PASS, BWE, or IRWE	– 120
Total Financial Outcome	= 1,338.5

- Maria earns $550 a month in Gross Wages
- Subtract the General Income Exclusion ($20)
- Subtract the Earned Income Exclusion ($65)
- Subtract the IRWE Expense (in this case $120)
- Divide by 2 to get the Countable Earned Income

- Subtracted the Federal Benefit Rate from the Total Countable Income to get the Adjusted SSI Payment
- Add the Adjusted SSI Payment, Gross Earned Income and subtract the IRWE to get the Total Financial Outcome
- NYS adds a supplement of $87 so the total financial outcome would be: $1,338.5

SSI Calculation

- It is important to complete all 5 steps with the individual and emphasize the positive financial outcomes in step 5
- 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?



Social Security Disability Insurance

SSDI

Social Security Disability Insurance (SSDI)

- SSA provides cash benefits to individuals who have worked and paid into the SSA Insurance Program

- An average adult will need to earn 40 Work Credits in order to be eligible for SSDI benefits
  - Individuals can earn up to 4 credits per year (one credit per quarter)
  - Individuals will be eligible once they have earned 40 credits – ten years

- The amount an individual receives is based on the work earnings, over their working years

SSDI Work Incentives

- 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)
  - Impairment-Related Work Expense (IRWEs)
  - Subsidy & Special Conditions

SSDI Work Incentives

Trial Work Period (TWP)

- Allows you to test your ability to work for at least nine months without losing your SSDI benefits
- You will receive full SSDI cash benefit regardless of how high your earnings might be, as long as you report your work activity and you continue to have a disabling impairment
- Your TWP begins when you earn over $1,210 per month (TWL) – in 2026 (changes annually)

Trial Work Period

- Examples:
  - If an individual is currently receiving SSDI benefits and they want to go to work, they have a nine-month period to earn as much money as they want (can) as a safety net to see if working is right for them
  - If an individual earns $1,210 in January 26', SSA will count January as the first TWP month. If the individual's income falls below the $1,160 in February – that month will not be counted as one of the nine trial work months.
  - The Trial Work Months do not have to be consecutive

Trial Work Period Example

Year 2026 **TWP Amount $1,210** **SGA Amount $1,690**

Month	Wage Amount	TWP Month #	RP Month #	SSDI Paid?
January	$1,300	Yes - 1		Yes
February	$1,200	X		Yes
March	$1,250	Yes - 2		Yes
April	$1,300	Yes - 3		Yes
May	$1,200	X		Yes
June	$1,150	X		Yes
July	$1,300	Yes - 4		Yes
August	$1,400	Yes - 5		Yes
September	$1,400	Yes - 6		Yes
October	$1,550	Yes - 7		Yes
November	$1,600	Yes - 8		Yes
December	$1,200	X		Yes

SSDI Work Incentives

Extended Period of Eligibility (EPE)

- It automatically begins the month after the TWP ends
- It is a 36-month period in which you will receive SSA cash benefits for all months your earnings are below the SGA level, if you continue to have a disabling impairment
- Substantial Gainful Activity (SGA) - $1,690 (changes annually)

SSDI Work Incentives

Extended Period of Eligibility

- Once the TWP ends and an individual earns over SGA level the first time, SSA will begin the process of suspending benefits
  - Cessation Month
  - 2 Grace Period months

- However, if the individual earns under SGA level, they will be able to receive their SSDI benefits again (during this 36-month period)

Extended Period of Eligibility (EPE) Example

Year 2027 * **TWP Amount $1,210** **SGA Amount $1,690**

Month	Wage Amount	TWP Month #	Re-entitlement Period Month #	SSDI Paid?
January	$1,600	Yes - 9		Yes
February	$1,500		1	Yes
March	$1,600		2	Yes
April	$1,650		3	Yes
May	$1,690		4	Yes - **cessation month**
June	$1,700		5	Yes - **grace period**
July	$1,700		6	Yes - **grace period**
August	$1,700		7	**No**
September	$1,700		8	**No**
October	$1,500		9	Yes
November	$1,500		10	Yes
December	$1,700		11	**No**

- Please note: In this example TWP would end in January 2027. 2026 numbers are being used for this example. The dollar amounts for TWP and SGA may change yearly

SSDI Work Incentives

Expedited Reinstatement (EXR)

- It is a safety net for people who successfully return to work and their SSDI cash benefits are suspended
- If your cash benefit payments end because of your increased earnings, and within five years your earnings fall below SGA level, you may be able to have your benefits started again, right away, through a request for EXR
- SSA has 6 months to determine if you will get your SSA cash benefit back, and you can request to get your SSDI benefits while SSA is reviewing your request
- If SSA determines that you will not get your SSA cash benefit back, ***you do not have to repay the money they gave you during this review period***, and you can reapply for SSA benefits

SSDI Work Incentives

Impairment-Related Work Expense (IRWE)

- IRWEs are costs for items or services that an individual ***needs*** in order to work ***because*** of their disability, and these costs are ***not being reimbursed*** by anyone else
- IRWE Approval Request form: https://employment1st.com/NYESS/Impairment-Related-Work-Expense-IRWE-Request.pdf
- Social Security will deduct the costs of an IRWE from the countable income when determining eligibility for Social Security disability benefits

IRWE Examples

- ***Examples*** of IRWE expenses:
  - Supported Employment Services
  - Attendant Care
  - Transportation Costs (Specific Regulations – see chart)
  - Medical Devices
  - Prosthesis
  - Work-Related Equipment and Assistance
  - Medications
  - Therapies

IRWE Transportation Decision Chart

If…	AND…	Then…
public transportation is available in the community	can be used by the disabled individual	the expense cannot be used as an IRWE.
public transportation is available in the community	cannot be used by the disabled individual	the cost of a cab/taxi specialized service or own vehicle, could be an IRWE depending on the necessity and verification of payment of this expense.
public transportation is not available in the community	the individual can drive an unmodified vehicle	these expenses cannot be used as an IRWE.
public transportation is not available in the community	the individual cannot drive an unmodified vehicle	the costs of operating a modified vehicle including mileage to/from work, purchase and repair of modifications to vehicle can be deducted. Use the IRS mileage rate in DI 10520.030.

SSDI Work Incentives

- A “subsidy” is support provided by the employer that may result in receiving more pay than the actual value of the services you perform.

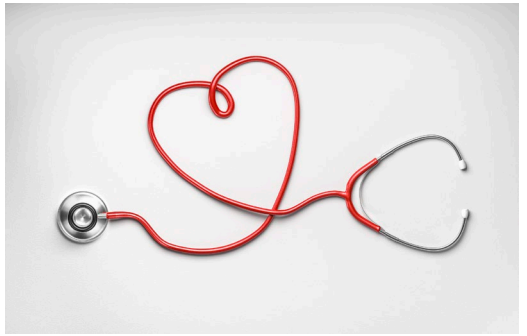
- “Special conditions” refers to support and on the job assistance provided by your employer, or by someone *other than* your employer, for example, a vocational rehabilitation agency. Because of this support, you may receive more pay than the actual value of the services you perform.

Question?

Do you have any questions about SSDI benefits?



Healthcare Benefits



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 1619(b)

1619(b) Limits (2026)

- Gross Income:
  - $68,654 (changes annually)

- Resources:
  - $2,000

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 $80,820 and up to $109,236 for a couple
- An individual may have non–exempt resources that do not exceed the MBI–WPD resource level of $33,038 for a one–person household and $44,796 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

Questions?

Do you have any questions about Medicaid and Medicare?



ABLE Accounts



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
  - If you receive a $10,000 inheritance and put that money in a regular savings account, you will be over the resource limit for SSI and automatically lose your SSI benefits. However, if you put the inheritance in an ABLE account, it will not count toward your resource limits, and you can maintain your SSI benefits.

- Use an ABLE account to pay for medical and living expenses in order to maintain health, independence, and quality of life

- You can contribute $20,000 annually (2026), and up to $100,000 without it impacting your SSI eligibility

ABLE Accounts

Eligibility Requirements:

- Have a disability that was present before the age of 46 and ***one*** of the following:
  - Classified as Blind (from SSA's definition)
  - Entitled to SSI or SSDI because of that disability
  - Have a disability on the SSA list of compassionate allowances conditions
  - Have a written diagnosis from a licensed physician

ABLE Accounts

- NY ABLE
  - https://www.mynyable.org/

Questions?

Do you have any questions about ABLE Accounts?



PASS Plans

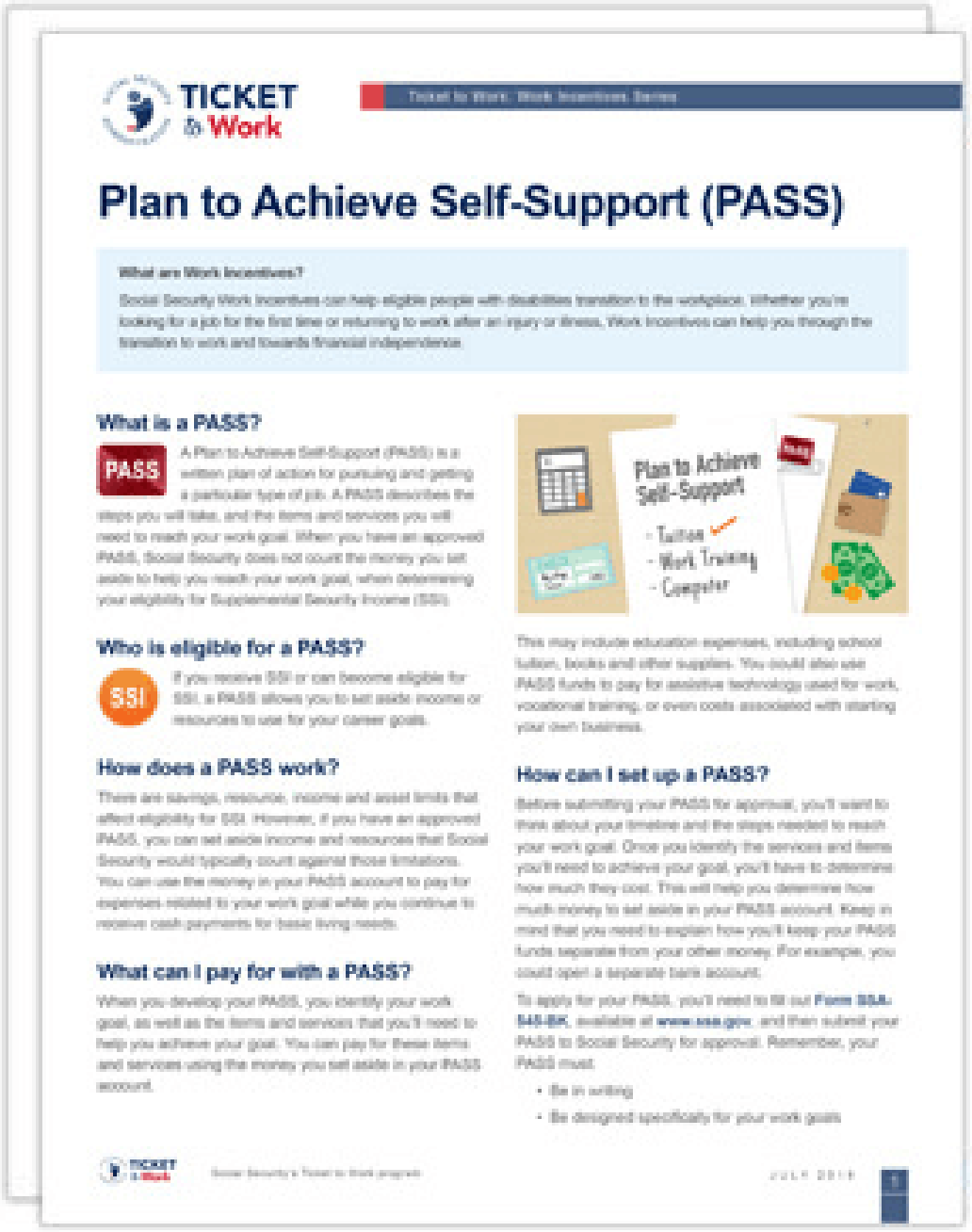

Plan to Achieve Self-Support
- Tuition
- Work Training
- Computer
PASS
APPROVED
CHECK

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 without riding the bus)

- The PASS Plan can be created by the individual but must be approved through the Claim Representative at the local SSA office



TICKET to Work

Ticket to Work: Work Incentives Series

Plan to Achieve Self-Support (PASS)

What are Work Incentives?

Social Security Work Incentives can help eligible people with disabilities transition to the workplace. Whether you're looking for a job for the first time or returning to work after an injury or illness, Work Incentives can help you through the transition to work and towards financial independence.

What is a PASS?

PASS

A Plan to Achieve Self-Support (PASS) is a written plan of action for pursuing and getting a particular type of job. A PASS describes the steps you will take, and the items and services you will need to reach your work goal. When you have an approved PASS, Social Security does not count the money you set aside to help you reach your work goal, when determining your eligibility for Supplemental Security Income (SSI).

Who is eligible for a PASS?

SSI

If you receive SSI or can become eligible for SSI, a PASS allows you to set aside income or resources to use for your career goals.

This may include education expenses, including school tuition, books and other supplies. You could also use PASS funds to pay for assistive technology used for work, vocational training, or even costs associated with starting your own business.

How does a PASS work?

There are savings, resource, income and asset limits that affect eligibility for SSI. However, if you have an approved PASS, you can set aside income and resources that Social Security would typically count against those limitations. You can use the money in your PASS account to pay for expenses related to your work goal while you continue to receive cash payments for basic living needs.

How can I set up a PASS?

Before submitting your PASS for approval, you'll want to think about your timeline and the steps needed to reach your work goal. Once you identify the services and items you'll need to achieve your goal, you'll have to determine how much they cost. This will help you determine how much money to set aside in your PASS account. Keep in mind that you need to explain how you'll keep your PASS funds separate from your other money. For example, you could open a separate bank account.

To apply for your PASS, you'll need to fill out **Form SSA-545-BK**, available at **www.ssa.gov**, and then submit your PASS to Social Security for approval. Remember, your PASS must:

- Be in writing
- Be designed specifically for your work goals

What can I pay for with a PASS?

When you develop your PASS, you identify your work goal, as well as the items and services that you'll need to help you achieve your goal. You can pay for these items and services using the money you set aside in your PASS account.

PASS Plans

- Childcare
- Vehicle
- Computer
- Start a business
- School expenses,
- Equipment and tools
- Transportation
- Uniforms
- Other items or services needed to reach an employment goal

Questions?

Do you have any questions

About PASS Plans?



New Federal Requirements for 2027

Medicaid Coverage Requirements

STAY COVERED

Medicaid Work Requirements

- Starting in January 2027 some people who have Medicaid coverage will have new requirements to keep their health coverage
- How to meet the new work requirements:

A) Earn income of at least $580 per month

B) Complete at least 80 hours per month of any of the following activities or a combination of them:
   - Work in a job
   - Go to school at least half time
   - Join a job training or work program
   - Volunteer or help out in your community

C) Earn some income and complete some hours of approved activities (B above) each month

New York Employment Services System

Medicaid Work Requirements Continued

- What should I do now?
  - Before anything changes, make sure that your correct phone number, email address, and home address are correct in their system so they can send you important information

- If you enrolled in Medicaid through NY State of Health, you can update your contact information in these ways:
  - Go to your NY State of Health account at nystateofhealth.ny.gov.
  - Meet with an enrollment assistor who can help you update your account.
  - Call the NY State of Health Customer Service Center at 1-855-329-8850 (TTY: 1-800-662-1220).
  - Download the NYSOH Mobile Upload app from the App Store or Google Play.

- For more information about the new Medicaid Work Requirements visit Changes to Medicaid Coverage | NY State of Health

Supplemental Nutrition Assistance Program (SNAP) Requirements

SNAP Work Requirements

- New work requirements for ALL Able-Bodied Adults Without Dependents (ABAWDs) took effect 3-1-26
- An ABAWD is an individual between the ages of 18-64 who is able to work and not living with a child under 14 years old
- ABAWDs are now required to work, volunteer, or participate in job search or training to get SNAP benefits for more than 3 months

SNAP Work Requirements cont..

- Work requirements include 20 hours per week of paid or unpaid work
- Working at least 20 hours per week OR earning at least $217.50 per week
- Performing in-kind work by exchanging services for something other than money for at least 80 hours per month

SNAP Work Requirement Exemptions

Individuals might not have to follow the ABAWD work rules, if:

- The individual is younger than 18 or older than 65 years old
- Someone in the household is younger than 14 years old
- The individual receives disability benefits, such as Veterans Affairs or New York State disability benefits (SSI and/or SSDI)
- For a full list of work requirement rules and exemptions, please visit: www.otda.ny.gov/programs/snap

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!

Ticket-to-Work

TTW

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?



Financial Literacy - Budgeting



Question?

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

(Budgeting, Credit Cards, Savings)

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

Budgeting

- Budgeting is a very personal process
  - Not everyone spends/saves their money in the same way – which is okay
  - We must consider cultural, and personal differences
  - While you may be considered the "expert" on employment services, you may discuss with the individual that how they spend their money is up to them
  - Explain that your role is to just get them started in understanding how to set up and maintain a monthly budget

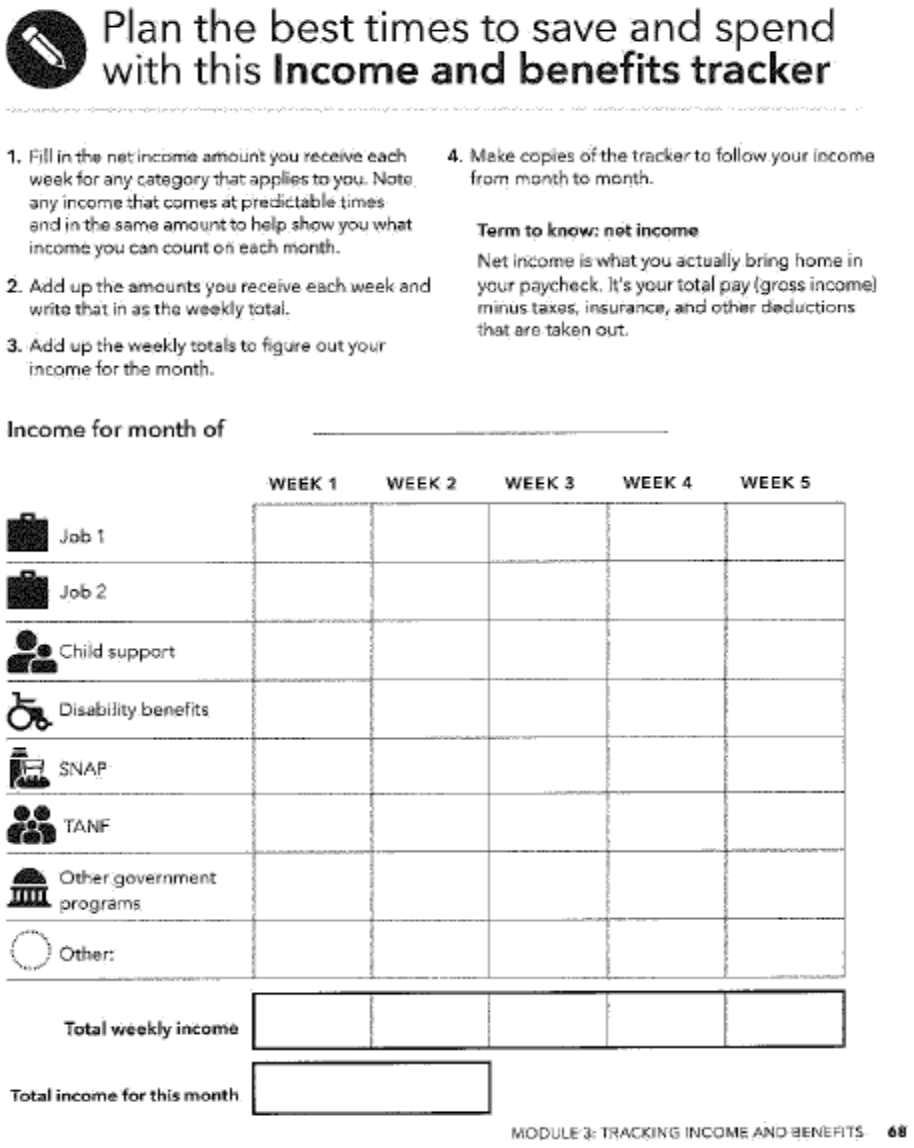
Budgeting

- 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



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

1. Fill in the net income amount you receive each week for any category that applies to you. Note any income that comes at predictable times and in the same amount to help show you what income you can count on each month.
2. Add up the amounts you receive each week and write that in as the weekly total.
3. Add up the weekly totals to figure out your income for the month.
4. Make copies of the tracker to follow your income from month to month.

Term to know: net income

Net income is what you actually bring home in your paycheck. It's your total pay (gross income) minus taxes, insurance, and other deductions that are taken out.

Income for month of _____

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
Job 1					
Job 2					
Child support					
Disability benefits					
SNAP					
TANF					
Other government programs					
Other:					
Total weekly income					

Total income for this month _____

MODULE 3: TRACKING INCOME AND BENEFITS 68

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

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

1. Fill in the net income amount you receive each week for any category that applies to you. Note any income that comes at predictable times and in the same amount to help show you what income you can count on each month.
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Term to know: net income

Net income is what you actually bring home in your paycheck. It's your total pay (gross income) minus taxes, insurance, and other deductions that are taken out.

Income for month of _____

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
Job 1	240.00	240.00	240.00	240.00	N/A
Job 2	N/A	N/A	N/A	N/A	N/A
Child support	50.00	50.00	50.00	50.00	N/A
Disability benefits	228.50	228.50	228.50	228.50	N/A
SNAP	N/A	N/A	N/A	N/A	N/A
TANF	N/A	N/A	N/A	N/A	N/A
Other government programs	N/A	N/A	N/A	N/A	N/A
Other:	50.00	0.00	50.00	0.00	N/A
Total weekly income	568.50	518.50	568.50	518.50	N/A

Total income for this month $2,174.00

Monthly Income

Week 1 - $568.50
Week 2 - $518.50
Week 3 - $568.50
Week 4 - $518.50

Total NET Income: $2,174.00

Questions?

Do you have any questions on how to talk with your customers about figuring out their monthly income?



Budgeting

- Use the ***Spending Tracker*** to keep track of your spending for a month
  - Cell Phone (Cell Phone costs, including accessories, etc.)
  - Debt Payment (Credit Cards, Student Loans, etc.)
  - Eating Out (Fast Food, etc.)
  - Education & Childcare (School Lunches, School Supplies, Childcare Costs, etc.)
  - Entertainment & Personal Care (Going to the Movies, Getting Your Hair Cut, etc.)
  - Groceries & Other Supplies (Groceries, etc.)
  - Health Expenses (Co-pays, Over the counter medications, Gym costs, etc.)
  - Helping Others (Contributions to Charity, etc.)
  - Housing & Utilities (Rent, Gas/Electric, Internet, etc.)
  - Pets (Food, Veterinarian, Shots, Medicine, Boarding, etc.)
  - Transportation (Gasoline, Tolls, Auto Repair, Car Payment, etc.)
  - Other (Includes both ***NEEDS*** and ***WANTS***)

Monthly Expenses

- Keeping track of monthly expenses can seem overwhelming
- Individuals generally don't want to account for every penny they spend
- However, it's a great way to
  - Learn where an individual is spending their money
  - See how much money an individual will need each month to make ends meet
  - See how much money an individual may have left over each month



A **Spending tracker** can help you analyze and change your spending habits

1. Get an envelope to collect your receipts.
2. Use the table to track your spending in the categories below. Don't forget about bills you share with others.
3. At the end of the month, add up each category.

Spending for the month of: _____

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	CATEGORY TOTALS
Cell phone						
Debt payment						
Eating out						
Education + childcare						
Entertainment + personal care						
Groceries + other supplies						
Health expenses						
Helping others						
Housing + utilities						
Pets						
Transport						
Other						

Total spending this month: _____

MODULE 4: PAYING BILLS 84

- In order to see how much is being spent each month – keep track of how much money you need each week.
- If a bill is $200.00 for the month, divide it by 4 (or the number of weeks in the month) and use that total for each week.



A **Spending tracker** can help you analyze and change your spending habits

1. Get an envelope to collect your receipts.
2. Use the table to track your spending in the categories below. Don't forget about bills you share with others.
3. At the end of the month, add up each category.

Spending for the month of: _____

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	CATEGORY TOTALS
Cell phone						
Debt payment						
Eating out						
Education + childcare						
Entertainment + personal care						
Groceries + other supplies						
Health expenses						
Helping others						
Housing + utilities						
Pets						
Transport						
Other						

Total spending this month: _____

MODULE 4: PAYING BILLS 84

Cell Phone – if your cell phone bill is $100.00 per month – divide by 4 (weeks in the month) = $25.00/week

Debt (Credit Cards) – if you pay $200.00/mo. on your credit cards – divide by 4 (weeks in the month) = $50.00/week

Eating Out – keep track of how much you spend when you eat out (keep your receipts to calculate how much you've spent)

Education/Childcare – keep track of how much you've spent on education costs for yourself or your children each week; and keep track of how much childcare costs you've spent for one week ($200.00/mo. Divided by 4 = $50.00/week)

Entertainment/Personal Care – keep track of how much you spend on Entertainment and/or personal care (examples: going to the movies, getting your hair cut)

Groceries and Other Supplies – keep track of how much you spend each week on groceries and other supplies you use (examples: cleaning products, vegetables)

Health Expenses – keep track of how much you spend for your health (examples, co-pays, over the counter medications)



A **Spending tracker** can help you analyze and change your spending habits

1. Get an envelope to collect your receipts.
2. Use the table to track your spending in the categories below. Don't forget about bills you share with others.
3. At the end of the month, add up each category.

Spending for the month of: _____

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	CATEGORY TOTALS
Cell phone						
Debt payment						
Eating out						
Education + childcare						
Entertainment + personal care						
Groceries + other supplies						
Health expenses						
Helping others						
Housing + utilities						
Pets						
Transport						
Other						

Total spending this month: _____

MODULE 4: PAYING BILLS 84

Helping Others – keep track of how much you spend in helping others (examples, give money to your parent, contributions to charity, allowance to your children)

Housing & Utilities (Rent, Gas, Electric) – keep track of how much you spend – per week on these expenses ($500 Rent/month divided by 4 = $125.00 per week)

Pets (Food, Veterinarian, Shots, Medicine, boarding) – keep track of how much you spend per week for the care of your pets

Transportation – keep track of how much you spend on gasoline, tolls, and auto repairs and/or Car Payments

Other – keep track of other expenses (**WANTS** & **NEEDS**) that you have that don't fit in the other categories

A **Spending tracker** can help you analyze and change your spending habits

1. Get an envelope to collect your receipts.
2. Use the table to track your spending in the categories below. Don't forget about bills you share with others.
3. At the end of the month, add up each category.

Spending for the month of: _____

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	CATEGORY TOTALS
Cell phone	25.00	25.00	25.00	25.00	N/A	Verizon Bill
Debt payment	50.00	50.00	50.00	50.00	N/A	Credit Card
Eating out	25.00	25.00	25.00	25.00	N/A	Fast Food
Education + childcare	125.00	125.00	125.00	125.00	N/A	Childcare
Entertainment + personal care	50.00	50.00	50.00	50.00	N/A	Hair Cut/Movies
Groceries + other supplies	100.00	100.00	100.00	100.00	N/A	Groceries
Health expenses	25.00	25.00	25.00	25.00	N/A	co-pays/OTC Medicine
Helping others	10.00	10.00	10.00	10.00	N/A	Money to Church
Housing + utilities	200.00	200.00	200.00	200.00	N/A	Rent
Pets	25.00	25.00	25.00	25.00	N/A	Vet
Transport	50.00	50.00	50.00	50.00	N/A	Gasoline
Other						

Total spending this month: $2,740

- Look at each of your monthly bills - including the things you spend money on that don't come in a monthly bill (shopping for school clothes, etc.) - then divide them by the number of weeks in a month
- Put that total in the row for the specific category for each week
- Then, add the grand total at the bottom of the page – this is how much money you need to make ends meet

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?

New York Employment Services System

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
- It might be time to look at ways to save money on monthly expenses

- Total Income: $2,174.00
- Total Expenses: $2,740.00
- Total – Spending $566.00 more than is available

Savings

- If you can lower your monthly expenses to $2,000 you may be able to save some of your income
- 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

- Total Income - $2,174.00
- Total Expenses - $2,000.00
- Total Savings: $174.00

Budgeting & Financial Literacy

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



Financial Literacy- Credit



Credit

- Credit (our ability to borrow money) can be very helpful to us. It helps us pay for our homes, cars, groceries, clothes, education, healthcare, prescriptions, etc. when we do not have the cash to do it. It helps us “ride the ups and downs” of our lives.

- Having credit cards can be risky. It might be more tempting to buy things and charge them to our credit cards when we don’t have to pay it back right away. However, credit card debt adds up quickly (because of the interest), and before we know it, we might be up to our necks in debt.

Credit

- Some Credit Cards can be easy to get because some companies offer incentives to get a card – cash back on purchases, discounts at your favorite stores, and initial low interest rates.

- Try to keep in mind that there is a difference between what we want and what we need. Make sure to read the fine-print, and ask the hard question that most store clerks do not (or cannot) answer: “How much will I end up paying when everything is said and done?”

Credit

Helpful Terms

- **Minimum Payment** – the smallest amount of money that we have to pay by the date our credit card or loan payment is due

- **Principle** – The actual amount of money we borrowed, not including the interest.

- **Interest Rate** – The money that a bank, company, or person charges us for what we borrowed from them. This is usually a percentage of what we owe, per year – an annual rate.

Credit

Tips to avoid the credit trap:

- Compare credit card companies to get the card with the lowest interest rate
- Keep track of your interest rates because companies cannot raise the rate without warning
- Pay your bills on time, and try to pay more than the minimum balance
- Limit the number of credit cards you have – to reduce your risks

Credit

- Try not to charge more than 30-50% of your credit limit. Your credit score can go down and this usually means that you are getting into more debt than you can handle.

- Credit card companies may try to get you to buy insurance and protection from identity theft – which may not be necessary

- Try to only charge what you have to and have a plan to pay it back

Credit

Credit Scores

- When we purchase something on credit a lender expects us to pay back what we borrowed plus a certain interest rate.
- Lenders decide what interest rate they will charge primarily based on the credit history and current credit score of an individual.
- Credit scores range from 300 to 850, and are categorized as: poor, fair, good, very good, and excellent. A good score is between 670 to 739.

Credit

Good Credit

- Good credit means that our credit history is good, that we have handled our money well, we have paid our bills and we have paid them on time

- Good credit is important to have because lenders will feel more confident that we will pay our debts and be more likely to lend us money. When we have good credit, companies feel that the risk they are taking in lending us money is lower, so they will charge lower interest rates.

Credit

- Typically, the better our credit, the lower the interest rates we will be charged.

- Having good credit is especially important when we have to make large investments, such as getting a car loan, a tuition loan, or a mortgage.

Credit

How do I Build Good Credit?

- Have a steady work record
- Pay bills on time, or as soon as possible
- Open a checking and/or savings account
- Apply for small loans or credit cards that you can pay back and on time
- Keep less than 30-40% credit used of the total line of credit

Credit

Bad Credit

- Bad credit can happen when we have had money troubles and may not have paid our bills on time, or at all. This can make lenders not want to lend us money, or charge much higher interest rates

- Bad credit can also affect other areas of our lives. It can affect the cost of car insurance, prevent us from obtaining a lease, and may even disqualify you for a job.

Credit

Why do I have Bad Credit?

- Pay loans late or not at all
- Pay utilities late
- Not paying taxes, traffic tickets, child support, alimony, or other payments that we are required to pay by law

Credit

Credit Reports

- The first step is to get a credit report – to see what is being report about you. A credit report is a record that has information about who we are, our credit history, any loans that we have had, any bankruptcies, and any late payments we have made.
- It is important to get our credit report once every year. We can request a free copy of our credit report from each of the three major credit companies in the U.S.
- We should not request our credit report too often. Once or twice a year will be enough because every time someone asks for our report, our credit score may go down.
- Watch out for the not-so-free “free credit reports” – they could cost a monthly fee.

Credit

Credit Report

- Check for errors on your credit report.

- We need to make sure that what we have already paid off is listed as being paid

- We should check to make sure that no one took our credit card information or our identity and used it to buy things for themselves.

Credit

- It is our responsibility to report our stolen identities to the three credit companies:
  - Equifax: 1-877-576-5734; www.alerts.equifax.com
  - Experian: 1-888-397-3742; www.experian.com/fraud
  - TransUnion: 1-800-680-7289; www.transunion.com

Predatory Lending



Predatory Lending

If it sounds too good to be true, it probably is

- Lending money to people in unfair ways – that essentially rips him/her off. Another term is “loan shark”
- Saving up to pay off debt or to buy a car or a house takes time and patience. When we are offered a “quick and easy” way to get out of debt, it can be tempting.
- When things like this are offered, there is almost always a catch, so be sure to read the fine print.

Predatory Lending

- Predatory lenders charge very high interest rates, so you have to repay much more money than what you originally borrowed

- Predatory lenders offer to loan you more than you can afford, and many times encourage you to keep borrowing more and more

- They offer deals that seem too good to be true

Predatory Lending

- They try to pressure you into making quick decisions and borrow as much money as possible by offering you “deals”

- They ask you to sign forms that are difficult to understand
  - Payday loans
  - Overdraft Protection
  - Car Title Loans
  - Tax Refund Application Loans (RALs)

Predatory Lending

Life happens…and sometimes we need to pay for things we can't afford. The important things to keep in mind are:

- If you have to borrow money, borrow it from people you know and trust
- Try not to borrow more money than you will be able to pay back

Questions?

Do you feel comfortable

talking about Credit with the people you serve?



Financial Literacy – Fraud



Questions?

What kind of scams or types of fraud have you heard about?



Fraud

Fraud

- Targeted vulnerable populations are bombarded with potential fraudulent messages, everyday
    - Phone Calls
    - Text Messages
    - Emails
    - Letters
- It's critical that these topics come up, during regular employment conversations so our customers can be warned

Fraud

The Four "P"s:

- Pretend – the individual may pretend to be from a government agency (like SSA) or pretend to be someone they're not
- Problem – the individual may claim that there is a problem with your SSN, or other legal matters (grandchild is in jail)
- Pressure – the individual may put pressure on you to act quickly and encourage you not to tell others
- Pay – the individual may ask for Bitcoin, Gift Cards, or even Cash

Types of Scams

Romance Scams

- Scammers create fake online profiles to establish a relationship with victims and steal their money

Prizes, Sweepstakes and Lotteries

- Scammers will call, email, text or send a letter notifying you that you've won a prize in exchange for money, financial, or other identifying information

Business or Government Imposters

- People make contact pretending to be a government agency (like the IRS, Medicare, Social Security), a charity or tech support

"Grandparent Scams'

- Scammers call and impersonate a grandchild or another close relative in a fake crisis situation asking for immediate financial assistance. In other cases, a caller may pretend to be a lawyer or emergency first-responder calling on the behalf of a family member "in trouble" asking for money or personal information

Types of Scams Continued

Investment Scams

- Investment scams claim you'll likely make a lot of money quickly or easily with little to no risk. You may encounter these scams on social media, informercials, or online ads claiming big returns if you invest in financial markets, cryptocurrency, real estate, precious metals and coins, and other areas

Online Shopping

- Scammers often prose as real companies online or they make up fake companies to try to get you money or personal information. They may post fake ads for things on social media or other websites, and even s a real company's log to try to seem legitimate. But then they take your money, and don't send what you ordered

Gift Card Scams

- You receive a call or text message asking you to buy gift cards or other prepaid cards and share the card access information with the scammer

Health Care Scams

- A scammer will try to sell you health insurance plans that aren't real, or push a product claiming to prevent, treat, or cure diseases or other health conditions. The scammer real intent is to steal insurance information, money, or both by getting you to provide personal information

Scam Tactics

- Text message from a stranger
- A text or email that one of your accounts was suspended
- A fake business email
- Social Media friend requests
- Pop-up ad, infomercial, or ad on social media
- Phone calls from a seemingly familiar numbers
- QR codes directing you to a crypto-currency ATM
- Robocalls

What to do

- Ignore phone numbers you don’t recognize. You don’t need to pick up
- Ignore unsolicited links in emails, texts, and social media. Don’t click
- Hang up if you receive a call from an unknown number asking for personal information, simply hang up. If it’s a company or government agency, contact the source directly through a trusted phone umber. If you receive a call from someone claiming to be a grandchild or close relative in an emergency situation, call the person directly using a phone number that you know is correct
- Remember scammers will often find information from social media and other sources to make the situation sound convincing, even using AI to mimic a loved one’s voice

What not to do

- Never provide personal information to an unsolicited email, caller, text, social media site, website/pop-up ad. Personal information includes your name, address, date of birth, Social Security number, driver's license, bank or credit card numbers, and Medicare number, among others
- Do not send money or gift cards to someone you don't know
- Be especially cautious about signing contracts or any documentation. Whenever possible, consult professional help first

Fraud

- Help people navigate the "real" from the "fraudulent"
    - We are usually required to take IT trainings annually about "phising"

- Questions may come up
    - "I received this text message, but I don't know what to do about it."
    - "This email says that I have to pay them $500 in order to get the job."

Fraud Resources

Federal Trade Commission (FTC)

- Avoiding and reporting scams: Scams | Consumer Advice

Attorney General's Office

- Phone Scams: Phone scams | New York Attorney General
- Filing a complaint: File a complaint: Consumer issues | New York Attorney General

Elder Abuse Helpline for Concerned Persons

- Elder Abuse Helpline for Concerned Persons | Center for Elder Abuse Solutions

Department of Financial Services

- Information for Consumers | Department of Financial Services

Division of Consumer Protection

- Consumer Protection | Department of State

Common Scams and Crimes – FBI

- Common Frauds and Scams — FBI

Success Stories



Andrea's Story

"I was on SSI, SSDI, Medicaid, other public assistance for 14 years. I was also hospitalized three times for mental health needs and was homeless. With the help of shelter social workers and program peer specialists, I was able to connect to supports to help me find employment. It was at this time that I applied for and obtained two part time jobs in the field of peer advocacy. This then led to full time employment in this field. Since I found peer support and began a career as an advocate, I have been able to maintain full-time employment (going on 11 years now). I went back to school and achieved a master's degree in public administration and have been able to purchase a house and new car."



Andrea Wagner

Regional Advocacy Specialist, OMH OAPSS WNY Field Office

DJ Moore's Story

"I graduated from college in 1998 with a bachelor's degree in social work. After graduation, I looked for a job in my field while receiving SSI. In early 1999, I accepted a full-time position as a Peer Advocate at a local Independent Living Center (ILC). I knew that accepting this position would affect my monthly SSI payments, but I was fine with it because I knew I would be earning more money than I was receiving in benefits."



DJ Moore's Story continued..

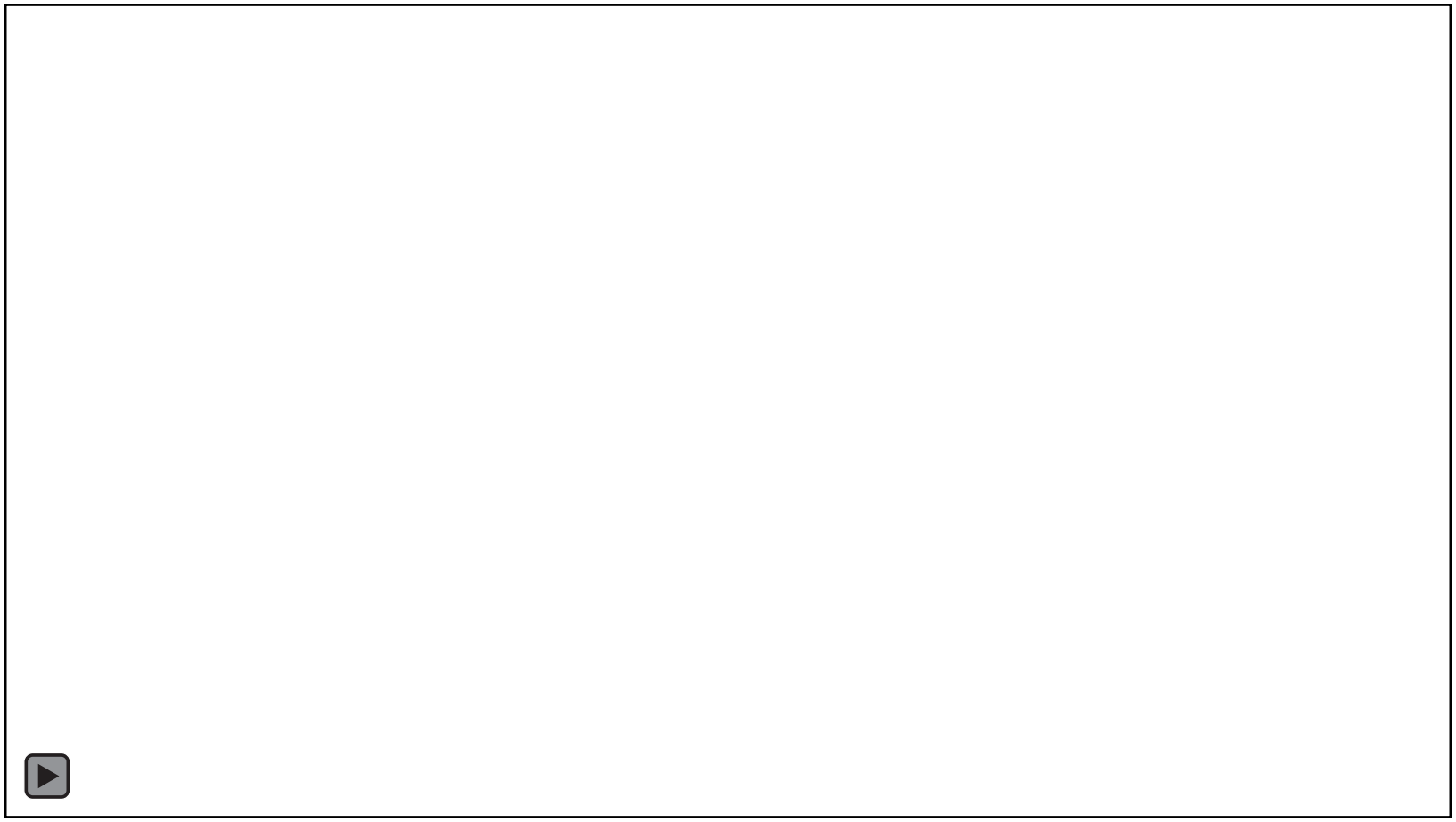
"Shortly after my employment began, I was notified that I was eligible for continued Medicaid coverage through SSA's 1619(b) program! I was enrolled in this program for many years. I got married in 2010, and upon getting married, my wife's income became countable as deemed income which eventually affected my 1619(b) coverage until I was no longer eligible. Even with our increase in income, I was still eligible for FREE continued Medicaid coverage through the Medicaid Buy in Program for Working People with Disabilities (MBI-WPD) program. I was transferred from Medicaid 1619(b) to MBI-WPD. This helped me tremendously as I was able to maintain a long-standing career while having my medical needs covered!"

DJ Moore

Olean, NY



Maurice's Story



Resources



Budgeting Forms

- SSI Calculation Work Sheet
  - YTIOnline | Disability & Employment Professional Development Training Online
- Income and benefits tracker
  - Income-and-Benefits-Tracker.pdf
- Spending Tracker
  - Spending-Tracker.pdf

New York Employment Services System

NYESS Resources

- New York Employment Services System
  - New York Employment Services System | New York Employment Services System
- Work Incentive Network Specialists (Benefits Advisors)
  - NYESS locations
- New York Employment First Toolkit: A Guide for Job Seekers
  - New York Employment Frist Toolkit A Guide for Job Seekers
- New York Employment Resource Guide
  - New York Employment Resource Guide
- NYESS YouTube Channel
  - NYESS – YouTube

NYESS YouTube

- Michael Dalto Neon National Subject Matter Expert Presents on TANF:
  - New York Temporary Assistance for Needy Families (TANF) 2025
- Michael Dalto Neon National Subject Matter Expert Presents on SNAP:
  - New York Supplemental Nutrition Assistance Program (SNAP) 2025
- Michael Dalto Neon National Subject Matter Expert Presents on Medicaid:
  - New York Medicaid 2025
- Michael Dalto Neon National Subject Matter Expert Presents on HUD Programs:
  - HUD Rental Assistance Programs 2025
- Michael Dalto Neon National Subject Matter Expert Presents on Workers Compensation:
  - New York Workers' Compensation 2025
- Michael Dalto Neon National Subject Matter Expert Presents on Unemployment Insurance:
  - New York Unemployment Insurance 2025

Resources

- SSA Red Book
  - Social Security Online - The Red Book - A Guide to Work Incentives (ssa.gov)
  - What is New in 2026
    https://www.ssa.gov/redbook/newfor2026.htm

- Job Seekers Guide for Employment
  - https://employment1st.com/nyess/job-seekers-guide-for-employment.pdf

- ABLE Accounts
  - https://www.mynyable.org

- Plan to Achieve Self-Support (PASS)
  - PASS Online

Resources Continued…

- 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/

- My Social Security Account:
  - My Social Security | SSA

Questions?

NYESS is your resource for all things related to employment!

Please contact us with any questions.

Hanna DeLucia, WIP

Mental Health Program Specialist

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