

IATP



ILLINOIS ASSISTIVE TECHNOLOGY PROGRAM

**Work Incentives Planning and
Assistance (WIPA)**

About the WIPA Program

- Work Incentive Planning and Assistance Program (WIPA)
- Designed to help people receiving SSI, SSDI, or both, understand how earnings will affect both the State and Federal benefits they receive (SNAP/Food Stamps, Subsidized housing, Veterans Benefits, etc.)
- Educates beneficiaries on the work incentives that they may be eligible to receive
- Certified as a Community Work Incentive Coordinator through Virginia Commonwealth University

Two SSA Disability Programs

SSI – Supplemental Security Income

- No work history or very little
- Federal Benefit Rate: \$914 for 2023 (Couples \$1,371)

SSDI – Social Security Disability Insurance

- An individual draws benefits according to how much they have paid into FICA, credits accrued
- Disabled Adult Child (DAC) also known as Childhood Disability Benefit (CDB)
- Follows the same work incentives as SSDI (Receives benefits through a parent's work record. Parent is disabled, retired, or deceased)

SSI

- General Income Exclusion (\$20.00)
- Earned Income Exclusion (\$65.00)
- Impairment Related Work Expense (IRWE)
- Every \$2.00 of earnings, reduces your SSI check by \$1.00.
- Refer to SSI Calculation Sheets
- **Always Report Earnings to SSA**

Please Note: It is when you receive the money!!

Keep Track of Monthly Earnings

- **Report to SSA/FCRC** (aka Public Aid)/Subsidized Housing/or other agencies as needed
- Each month, **calculate and write down your monthly earnings** (Gross Monthly Earnings)
- **Keep track of who you spoke with and when** (utilize a notebook with date; time; phone number; person contacted; agency; etc.)

Impairment Related Work Expense (IRWE)

Examples:

- Co-pays for medication and doctor visits
- Hearing Aids
- Assistive Technology
- Specialized transportation, etc.

Must meet three conditions:

- 1) Out-of-pocket expenses
- 2) Be related to your disability
- 3) You must have it to work

Blind Work Expense

- Service animal expenses
- Transportation to and from work
- Federal, state, and local income taxes
- Social Security taxes
- Attendant Care services
- Visual and sensory aids
- Translation of materials into Braille
- Professional association fees and Union dues

Student Earned Income Exclusion

- Under age 22
- SSA will exclude up to \$2,220 of earned income per month, up to an annual exclusion of \$8,950 for 2023
- You **must contact SSA** to activate this work incentive

Medicaid

- Apply separately at **Family Community Resource Center (FCRC)**
- **1619B** – Keep your Medicaid even if your SSI check is reduced to \$0.00 from Earned Income (Until \$38,079 for 2023)
- **Contact SSA to activate this work incentive.** SSA will release your eligibility to FCRC
- **Health Benefits for Workers with Disabilities (HBWD)** – Medicaid Buy-in program
- **Apply directly to HBWD** www.hbwdillinois.com

Plan to Achieve Self Support “PASS PLAN”

- **A Plan to Achieve Self-Support** (PASS) allows an SSI or SSDI/DAC Beneficiary to set aside income and/or resources for a specified period of time to reach a work goal.
- For example, you could set aside money to pay expenses for education, vocational training, or starting a business as long as the expenses are related to **achieving your work goal**.
- The money in your plan **will not count as an asset** for SSI and Medicaid eligibility.

Social Security Disability Insurance Or Childhood Disability Beneficiary

- **Trial Work Period (TWP)** (9 months within 5 years)
\$1,050 (2023)
- **Extended Period of Eligibility (EPE)**
 - 36 months of eligibility
- **Substantial Gainful Activity (SGA)** for 2023
 - non-blind SGA is \$1,470 in gross monthly earnings
 - Blind SGA is \$2,460 in gross monthly earnings
- **Grace Period** (3 consecutive months), during or after EPE
- **Expedited Reinstatement** (Within 5 years of case being closed)

Please Note: It is when you earn the money!!

Keep Track of Monthly Earnings

- **Report to SSA/FCRC** (aka Public Aid)/Subsidized Housing/or other agencies as needed
- Each month, **calculate and write down your monthly earnings** (Gross Monthly Earnings)
- **Keep track of who you spoke with and when** (utilize a notebook with date; time; phone number; person contacted; agency; etc.)

Subsidy/Special Condition

- A subsidy is a work incentive available to SSDI/DAC beneficiaries. A subsidy is the value of additional support a person receives in order to be able to perform substantial work.
- A Subsidy/Special Condition can only be applied once working above SGA and after the TWP is complete!

Examples:

1. Job Coach
2. Performing fewer job duties than others doing the same work
3. Taking extra rest periods, etc.

Medicare

- **Part A** (Hospitalization Insurance) Free
- **Part B** (Medical Insurance) – \$164.90 (2023) base amount deducted from SSDI check each month

OR

- **Medicare Savings Programs** (Qualified Medicare Beneficiary (QMB) or Specialized Low-Income Beneficiary (SLIB) / (if limited income and assets)
- **Part D** (Medication)
- **Extra Help**

Spenddown

- Income limit for a family size of one
\$1,215.00 + \$25 Unearned Income Exclusion = \$1,240.00
- Countable income less than \$1,215.00, no Spenddown (Free Medicaid)
- Any countable income above this amount (\$1,215.00) causes a spenddown

Please Note: Waiver Service Dollars will meet spenddown, must be reported to DHS

Health Benefits for Workers with Disabilities (HBWD)

- Also called **Medicaid Buy-In**
- **Pay monthly premium each month for Medicaid Card** (same Medicaid as through your local IDHS Office (also known as Public Aid))
- **Apply through** www.hbwdillinois.com
- \$25,000 asset limit **vs.** \$2,000 for local Medicaid
- **Retirement Savings are exempt** (IRA & 401K)
- **A home and one car exempt asset**
- Spouses' income **counts toward premium amount**

HBWD

(continued)

Income limits per month:

- 1 - \$3,433
- 2 - \$4,646
- 3 - \$5,860
- 4 - \$7,073

Example of Premium Amount

- \$1,000 Earnings from Work and \$900 SSDI is \$75 per month premium
- Your Spenddown would have been approximately \$410.00
- \$1,651 (Earnings from work) and \$0.00 in unearned income is \$38 per month premium (HBWD)

If SSI eligible:

- Resources below \$2,000 – 1619b is the best option because there is spenddown protection
- Ineligible for SSI due to resources above \$2,000 asset limit will cause an asset spenddown (This is when HBWD would be a benefit)

SOCIAL SECURITY

Ticket to Work



What is a Ticket to Work?

A ticket allows you to receive:

- Free Employment Services
- Often employment supports if needed
- No Medical Reviews

Why Use Your Ticket?

- **No medical review** while ticket is in use
- The program is **voluntary**
- You develop a plan to reach your **employment goals.**
- **IL DHS DRS/Employment Network works with you.**

Examples of Services

- Skills testing
- Interest testing
- Resume preparation
- Interviewing skills training
- Job search & placement services
- Work Incentives counseling
- Job Coaching or other ongoing services

When you contact an Employment Network...

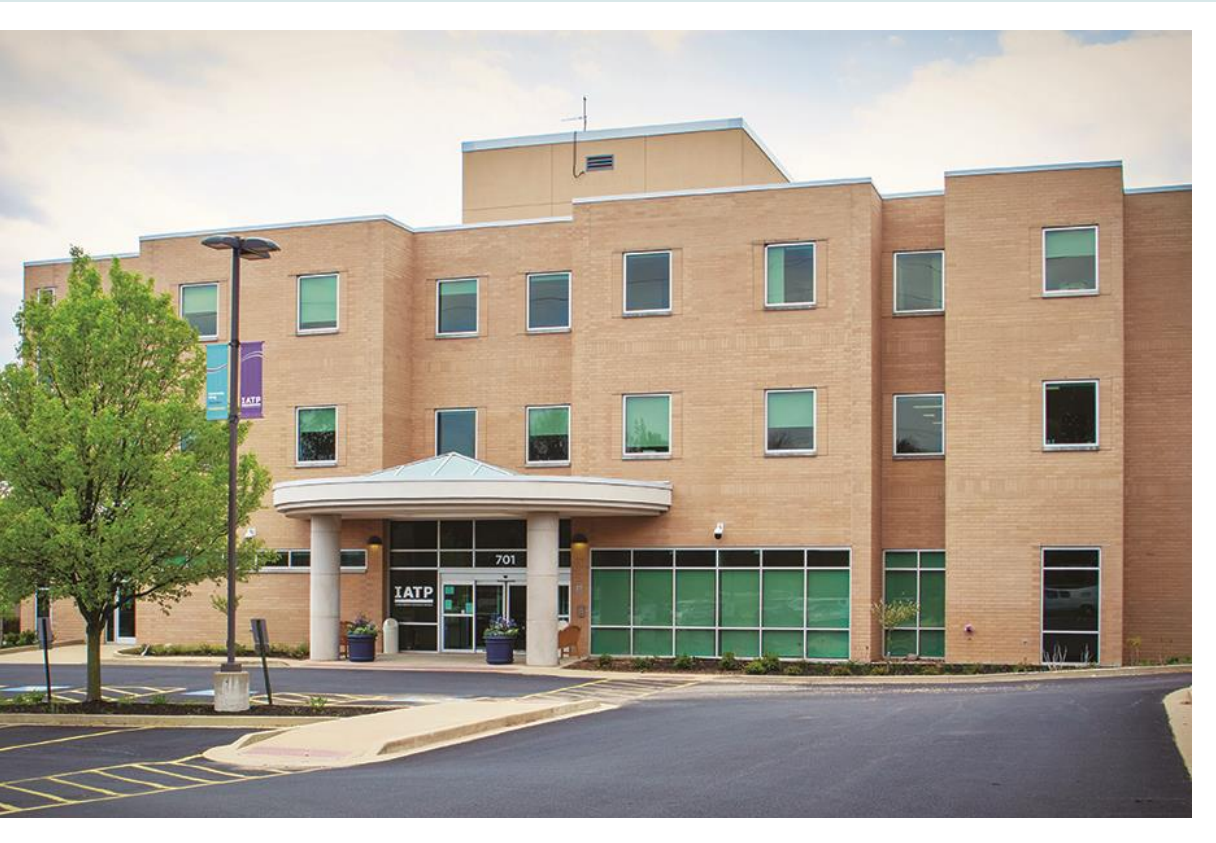
- Discuss work goals & disability as it relates to reaching your work goal
- Ask about how they help you progress through your plan to reach your work goal.
- What will they do for you and what is expected of you?

Resources Currently Available

- **Help Line:** 866-968-7842
 - (Ticket Manager) Division of Rehabilitation Services or Employment Network. (same number)
 - **Ticket to Work website:** www.choosework.ssa.gov
- **Protection and Advocacy for Beneficiaries of Social Security (PABSS):** 800-537-2632 www.equipforequality.org
- **SSA Spotlight Website:** www.ssa.gov/ssi/links-to-spotlights.htm
- **SSI Reporting:** 800-772-1213 or Phone App

Resources Currently Available (continued)

- **SSA Redbook online:** SSA Redbook www.ssa.gov/redbook
- **My Social Security** www.ssa.gov SSDI can report gross monthly earnings on this account. Contact your Social Security Office to get started
- **My Medicare** www.medicare.gov




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