

# Illinois Assistive Technology Program

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Presentation:

**Transition**

**Work Incentives Planning and Assistance**

# A little about the WIPA program

- WIPA stands for the Work Incentive Planning and Assistance program
- The WIPA program is 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.....)
- WIPA also educates beneficiaries on the work incentives that they may be eligible to receive
- Certified as a Community Work Incentive Coordinator through Virginia Commonwealth University.

# Who is eligible?

- As of July 1, 2022, WIPA Services are targeting working SSA Disability Beneficiaries. However, one of our priority populations concerning outreach is transition youth.
- Transition Youth ages 14 to 26 according to Social Security.

# Two SSA Disability Programs

- SSI – Supplemental Security Income
  - No work history or very little.
  - Federal Benefit Rate \$841 for 2022 (Couples \$1261)
- 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) – Follow 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.
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- Refer to SSI Calculation Sheets
  - Always Report Earnings to SSA
  - Refer to Student Earned Income Exclusion (SEIE)

# Impairment Related Work Expense

- Also known as an IRWE

Examples:

- Co Pays for medication
- Doctor office co pays
- Hearing Aids
- Assistive Technology
- Specialized transportation
- etc.

It has to meet three conditions: 1) out of pocket expenses; 2) be related to your disability; 3) you need it in order 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 material into Braille
- Professional association fees and Union dues

# Student Earned Income Exclusion

- Under age 22
- SSA will exclude up to \$2,040 of earned income per month, up to an annual exclusion of \$8,230 for 2022.
- You must contact SSA to activate this work incentive

(Refer to Student Earned Income Exclusion Fact Sheet)



# Medicaid

## **Medicaid** (apply separately at FCRC)

- 1619B – Keep your Medicaid even if your SSI check is reduced to \$0.00 from Earned Income (Until \$36,327 for 2022)
- 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
- Application directly to HBWD. [www.hbwdillinois.com](http://www.hbwdillinois.com)

# Plan to Achieve Self Support “PASS PLAN”

- A Plan to Achieve Self-Support (PASS) allows an SSI or SSDI 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.

# PASS Plan Continued...

- SSI Beneficiary or for an SSDI/DAC Beneficiary that can make themselves eligible for SSI.
- Must meet the SSI eligibility regulations (Assets \$2000 single \$3000 couple).
- Great opportunity to purchase a car; buy tools for vocational goal; job-coaching: ...
- PASS Plans are a pre-determined period of time agreed upon when developing and making application.
- SSI Beneficiaries agree to reduce their dependence upon SSI cash benefits
- SSDI/DAC Beneficiaries agree to eliminate their dependence upon SSDI/DAC cash benefits.

# ABLE

- Must have been disabled prior to age 26.
- Shelter up to \$15,000.00 each year.
- Maximum amount sheltered is \$100,000.00.
- Money in an ABLE Account does not count toward the \$2000.00 asset limit for Supplemental Security Income (SSI) and Medicaid.
- For all general questions: (888) 609-8683
- <https://savewithable.com/il/home.html>

# Keep Track of Monthly Earnings

- Report to SSA/FCRC (aka Public Aid)/Subsidized Housing/or other agency 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.)

# Social Security Disability Insurance Or Childhood Disability Beneficiary

- Trial Work Period (TWP) ((9 months, need not be consecutive))  
\$970 (2022) Keep all your SSDI check!
- Extended Period of Eligibility (EPE) ((36 months of eligibility))  
Substantial Gainful Activity (SGA) for 2019 non-blind SGA is \$1350  
in gross monthly earnings and Blind SGA is \$2040 in gross monthly  
earnings.
- Grace Period ((3 consecutive months)) During or after EPE!
- Expedited Reinstatement ((Within 5 years))
- Impairment Related Work Incentive (IRWE)
- Subsidy or Special condition

# Medicare

- Medicare
- Part A (Hospitalization Insurance) Free
- Part B (Medical Insurance)
  - \$170.10 (2022) 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))

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- Part D (Medication)
  - Extra Help

# 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 DHS Office (also known as Public Aid)
- Apply through Springfield

(Website: [www.hbwdillinois.com](http://www.hbwdillinois.com) )



# HBWD continued

- \$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

# Resources currently available

- Help Line: (866-968-7842)
    - (Ticket Manager) Division of Rehabilitation Services or Employment Network. (same number)
  - Protection and Advocacy for Beneficiaries of Social Security (PABSS) Phone: 800-537-2632  
[www.equipforequality.org](http://www.equipforequality.org)
  - SSA Spotlight Website :  
[www.ssa.gov/ssi/links-to-spotlights.htm](http://www.ssa.gov/ssi/links-to-spotlights.htm)
  - SSA Redbook online:  
<http://ssa.gov/redbook/eng/TheRedBook2019.pdf>
- “My Social Security” account

# Contact Information

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