

Work Incentives Planning and Assistance Program (WIPA) -An Overview-



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BILLINGS**

Work Incentive Planning and Assistance (WIPA)



- 83 Work Incentives Planning and Assistance (WIPA) programs across the U.S. and the U.S. territories work with Social Security beneficiaries with disabilities on job placement, benefits planning, and career development.
- Services are free
- Statewide coverage serving Montana and Idaho

MSU Billings WIPA Program

Toll Free: 888-866-3822

www.msubillings.edu/socialsecurity

or for general information call

Ticket to Work Help Line

1-866-968-7842(V) or

1-866-833-2967(TTY)

www.chooseworkttw.net

Community Work Incentive Coordinator (CWIC)



- Provides work incentives planning and assistance services to Social Security Administration beneficiaries
- Help beneficiaries and their families determine eligibility for Federal or State work incentives programs
- Partners with community agencies and refers clients to Employment Networks or State VR agencies
- Informs beneficiaries with disabilities of further protection and advocacy services available to them
- Provides healthcare planning and counseling

Major Disability Programs



- Social Security Disability Insurance(SSDI)
- Supplemental Security Income(SSA)
- Childhood Disability Benefits(CDB)

Supplemental Security Income(SSSI)



- Pays people who are aged (65 or older,) blind or disabled
- No benefits paid to dependents
- Benefits paid from the general tax fund not the Social Security Trust Fund
- Maximum Federal Benefit Rate(FBR)
- Income and resource limits
- Medicaid eligibility
- Must live in the United States
- Must be a US citizen or meet non-citizen requirements

Definition of Disability



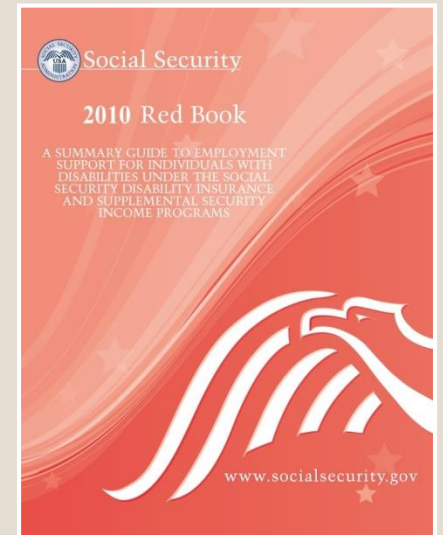
- The inability to engage in any substantial gainful activity(SGA) by reason of any medically determinable physical or mental impairment(s) which has lasted or can be expected to last for at least 12 consecutive months or can be expected to result in death
- ❖ A child receiving SSI, at age 18, will have a medical re-evaluation under the adult criteria

What Are Work Incentives?



- Special rules for employment support that help preserve benefit eligibility, including health insurance
- Serve as a safety net while making the transition from benefits to work
- Available under SSDI/CDB and SSI

www.socialsecurity.gov/redbook





General Exclusion

Earned Income Exclusion

Impairment-Related Work Expenses

Student Earned Income Exclusion

Plan to Achieving Self-Support (PASS)

Continuation of Medicaid

Blind Work Expenses

Continued Payment Under a Vocational Rehabilitation or Similar Program (Section 301)

Expedited Reinstatement



SSI Work Incentives

Federal Benefit Amount (FBR)



Supplemental Security Income - SSI

2020 Federal Benefit Rate:

Individual \$783.00

Couple \$1,175.00

Resource Limits:

Individual: \$2,000

Couple: \$3,000

General/Earned Income Exclusion



- **General Income Exclusion = \$20.00**
 - Automatically excluded from unearned income; remainder counted dollar for dollar
- **Earned Income Exclusion = \$65.00**
 - First \$65.00 from gross earnings automatically excluded; count one-half of the remainder
- If no unearned income, \$20.00 is added to the \$65.00 for a total exclusion of \$85.00

SSI and Working



Earned Income (wages from work)	\$361.00
<u>-\$20 General Income Exclusion</u>	<u>-20.00</u>
	\$341.00
<u>-\$65 Earned Income Exclusion</u>	<u>-65.00</u>
Total	\$276.00
<u>-1/2 remaining earnings</u>	<u>-138.00</u>
Countable Earned Income	\$138.00
2020 Federal Benefit Rate (FBR)	\$783.00
Countable Earned Income	<u>-138.00</u>
SSI Payment	\$645.00
<u>Total monthly income</u>	<u>\$1,006.00</u>

Impairment Related Work Expense (IRWE)



- Items or services that, because of a disability, one needs and uses in order to work
- Must be paid by the individual and not reimbursed by another source;
- Be related to the individual's disability
- Must be reasonable cost
- Can be excluded from earnings when making an SGA determination

Examples of IWRE



- Attendant care services
- Medications prescribed to treat the impairment
- Medical devices
- Modifications to a vehicle
- Residential modifications
- Service animals
- *Some* transportation costs
- Work-related assistance devices

Student Earned Income Exclusion (SEIE)



- If you are under the age of **22** and a student who regularly attends school, Social Security can exclude earnings from employment each month for that individual. In 2017, disabled students younger than age 22 may exclude **\$1,900** per month, up to a total annual limit of **\$7,670**.
- Exclusion is taken before the earned income or general exclusion

Plan to Achieving Self Support(PASS)



- Allows a person to set aside income and/or resources for a specific employment goal
- Monies can be set aside for a variety of expenditures:
 - Education or vocational training
 - Starting a business
 - Transportation costs
 - Work Related equipment
 - Supported employment
- Funds are not counted when determining benefit payment

Blind Work Expense (BWE)



- For persons who receive SSI based on blindness
- When determining SSI eligibility and payment amount, Social Security does not count any earned income used to meet any expenses needed to earn that income
- Examples:
 - Service animal, transportation, Federal, State and local income taxes, Social Security Taxes, Union dues, visual and sensory aids, attendant care services, meals at work
- Results in a higher payment

Continuation of Medicaid (1619b)



- Earnings from work are too high for monthly SSI benefit check
- To qualify, you must:
 1. Be eligible for a regular benefit check for at least one month
 2. Remain disabled by Social Security rules
 3. Meet all non-medical eligibility rules
 4. Need Medicaid in order to work
 5. Earn under the Medicaid threshold amount
(**$\$32,887/12 = \$2,739.75$** for Montana in **2020**)
- Medicaid eligibility continues

Expedited Reinstatement (EXR)



- If benefits end because of work and earnings, benefits can start again without a new application. Social Security pays provisional (temporary) benefits for up to 6 months while determining if disability continues
- Who is eligible? SSDI/CDB or SSI beneficiary who:
 - Stopped receiving benefits because of earnings from work,
 - Is unable to work or perform substantial gainful activity,
 - Is still disabled because of an impairment(s) that is the same as or related to the impairment(s) that allowed for benefits earlier, and
 - Makes the request within 5 years from the month benefits terminated

Contact Information



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