

## **Employment Resource Guide for Persons with Disabilities**

- **Work Incentive Planning Assistance:** local Coordinators specialize in SSA work incentives and provide information on how work affects benefits!
- **Medical Assistance for Workers with Disabilities:** Health Care for people who work.
- **Ticket to Work:** For SSA Beneficiaries Choosing to Work.
- **Expedited Reinstatement:** a safety net for SSA beneficiaries who leave the program due to work but later need to get back on!
- **Family Savings Accounts:** let the state give you a \$1 for every \$1 you save!
- **Earned Income Tax Credit (EITC):** You might not owe federal taxes and get a rebate as well.
- **Volunteer Income Tax Assistance Program:** Free help with preparing income tax.
- **SSA 2007 Amounts for Work Incentives**

## **Work Incentive Planning Assistance**

Many SSA beneficiaries, families and community agencies have limited understanding of the impact of work on benefits and eligibility. Individuals need accurate and complete information to support going to work and the goal of increasing earnings. The Work Incentive Planning Assistance (WIPA) Program is a powerful community resource to promote employment among individuals with disabilities who receive benefits from the Social Security Administration (SSA).

The WIPA service is available to individuals, ages 14-64, who receive SSA benefits: specifically Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI), and who are working or have some interest in becoming employed. The service can be invaluable to persons who are working or to complement current vocational rehabilitation, Ticket to Work, educational planning, or other career development activities. WIPA services include a review of the individual's benefits, current and future impact of employment, and a comprehensive written outline of options available to support informed choice. WIPA Coordinators are also available to provide education to community groups about SSA programs with a specific emphasis on work incentives.

Since start-up in 2001, the WIPA has provided individualized benefits counseling to over 7,500 beneficiaries. While the majority of persons are seeking employment, 31% were already employed and needing the service. For example: a beneficiary was receiving both SSDI with Medicare and SSI with Medicaid and was

afraid of working “too many hours.” The WIPA met with him and his representative payee to explain how income affects both programs and, as a result, he increased his work hours and monthly income.

A transition coordinator contacted the Work Incentive Coordinator because a student who receives SSI intended to quit her job: she and her mother were afraid she would lose SSI. The WIPA Work Incentive Coordinator educated the student and parent about specific work incentives for youth and SSI, and the student is planning to continue her job fulltime upon graduation.

In PA, the WIPA is provided through cooperative agreements with the Social Security Administration and the following organizations:

- Western PA & Southern Allegheny Region: AHEDD, contact John Miller (866) 902-4333, ext 118
- Central and Northeastern PA: Goodwill PASSABCO, Corey Nelson, (866) 541-7005
- Southeastern PA: PA Protection & Advocacy, Julia Barol, (800) 692- 7443, ext 309

## **Medical Assistance for Workers With Disabilities (MAWD)**

The PA Department of Public Welfare began a “Medicaid Buy-In” called MAWD in 2002. According to an external evaluation of MAWD conducted by Morrison Informatics (January 2005), a significant number of MAWD consumers became employed shortly upon applying to the program, indicating that DPW has been able to offer an effective way for

individuals to become employed. To be eligible for MAWD, you must:

- Be between 16-64 years of age;
- Be employed and receiving compensation;
- Have a disability that meets the Social Security Administration's standards -- however one does NOT need to be currently receiving SSA benefits to qualify;
- Meet income and resource limits, including \$10,000 or less in countable resources. As a comparison, individuals who receive Medicaid as a result of SSI eligibility have a resource limit of \$2,000.

Currently over 8,800 individuals with disabilities are working and participate in MAWD. For more information about MAWD, contact the local County Assistance Office or the PA Department of Public Welfare help line at (800) 692-7462. You can also apply online at [www.compass.state.pa.us](http://www.compass.state.pa.us).

## **Ticket to Work**

The Ticket to Work is one of the work incentives offered by the Social Security Administration (SSA). The program increases beneficiary choice in obtaining services to help you go to work and attain your employment goals, including reducing dependency on public cash benefits.

Since being offered in PA, over 5,100 beneficiaries have opted to use their ticket. Individuals who want to use their ticket are encouraged to contact the PA Office of Vocational Rehabilitation (OVR) or any of the state’s Employment Networks – organizations approved by SSA to assist

beneficiaries with becoming employed. To get a list of Employment Networks, contact the SSA Program Manager – Maximus – at (866) 968-7842 or see [www.yourtickettowork.com](http://www.yourtickettowork.com).

In September 2005, SSA published proposed changes to enhance the Ticket to Work, improving options for beneficiaries, state vocational rehabilitation and other employment networks. These changes are expected to be in effect in the Spring 2007.

## **Expedited Reinstatement**

If SSA benefits ended because of earnings from work, a beneficiary can request to have benefits started again without having to complete a new application. This process is called Expedited Reinstatement and became effective January 1, 2001.

You can request that your benefits start again if you: stopped receiving SSI benefits because of earnings from work; are unable to work or perform “substantial gainful activity” because of an impairment(s) that is the same as or related to the impairment(s) that allowed you to get benefits earlier; and make the request within five years from the month your benefits ended.

While SSA determines whether you can get benefits again, the beneficiary can receive provisional (temporary) benefits for up to six months.

## **Family Savings Account**

The Pennsylvania Family Savings Account (FSA) is administered by the PA Department of Community & Economic Development. Under this “individualized development account” program, qualifying

individuals can receive \$1 for every \$1 of savings, matching up to \$1,000 of a person’s own savings per year or up to \$2,000 over a 36 month period.

Savings can be approved for a number of essential goals including: purchase of first home, post secondary education, micro business, and purchase of a car for transportation to school and/or work.

The Family Savings Account program is coordinated locally by over 40 approved agencies. To find the agency in your area, contact the Department at (866) 466-3972 or [www.newpa.com](http://www.newpa.com) search “family savings account.”

## **Earned Income Tax Credit**

The Earned Income Tax Credit (EITC) reduces tax burdens and supplements wages for low-income earners, including persons with disabilities. This incentive is particularly beneficial to a worker with children as a qualifying working parent could also qualify for the Child Tax Credit. The EITC is a “refundable” tax credit, which means that if a worker’s income tax liability is less than the amount of the credit for which he or she qualifies, the worker receives the remaining amount of the credit as a refund. For example, an individual who had annual earnings of \$10,000 with one child, would likely receive a refund of federal taxes PLUS a rebate of over \$2,600.

While many persons eligible for the EITC apply for a lump sum, individuals with one qualifying child and projected earnings less than \$31,030 (CY 2005) can apply for an Advanced Earned Income Credit (EIC)– essentially a boost to their regular paycheck. For example, a worker earning between \$490 and \$1,300 per month could

receive \$50-60 in their bi-weekly paycheck. Furthermore, the Advanced EIC does not count as monthly income for public assistance programs (e.g. SSI, food stamps, Medicaid). Under federal law, an employee who files a “W-5” (IRS Earned Income Credit Advance Payment Certificate) must be given advanced payments through his or her employer.

The goal of the EITC is to “make work pay” — to reward low-wage workers by reducing the taxes on their earnings and by supplementing their wages. If you or the person you are assisting are not sure how to utilize this financial incentive, contact a local free Volunteer Income Tax Assistance Program.

### **Volunteer Income Tax Assistance Program (VITA)**

Many people should not pay for commercial tax preparation services. The VITA Program offers free tax help for low- to moderate-income (under \$36,000) people who cannot prepare their own tax returns. Volunteers, sponsored by various organizations, receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Some locations also offer free electronic filing.

There is an extensive directory of VITA Programs located throughout PA. VITA can save individuals money on tax preparation fees. To find the VITA site near you, call the IRS at 1-800-829-1040.

### **SSA Changes for 2007**

In October 2006, SSA published the following changes which impact SSA beneficiaries including youth and working aged adults with disabilities:

	CY 2006	CY 2007
Substantial Gainful Activity (SGA)	\$860	\$900
SGA –Blindness	\$1,450	\$1,500
SSI – Federal Benefit Rate*	\$603	\$623
SSDI – average mo. Amount	\$947	\$979
Trial Work Period	\$620	\$640
Student Earned Income Exclusion (mo. limit)	\$1,460	\$1,510
PA Medicaid Threshold	\$26,457	\$27,835

\*The PA Department of Public Welfare administers an additional supplement of \$27.40 to SSI recipients in a separate monthly payment.

*This newsletter has been funded by the Medicaid Infrastructure Grant. For further information, contact John Miller, AHEDD (717) 763-0968 ext 118 or [john.miller@ahedd.org](mailto:john.miller@ahedd.org)*



*A Specialized Human Resource Organization*

*Meeting the employment needs of people with disabilities and the business community*