

**WORKS! - Work Incentives Offer
Real Knowledge and Self-
Sufficiency**

Refresher Training

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Agenda

01

OVERVIEW OF TITLE II
BENEFIT PROGRAM &
MEDICARE

TITLE II WORK INCENTIVES
& IMPACT OF
EMPLOYMENT

02

OVERVIEW OF SSI
BENEFIT PROGRAM &
MEDICAID

SSI WORK INCENTIVES &
IMPACT OF
EMPLOYMENT

03

CONCURRENT
BENEFICIARIES
REPORTING WAGES

EID

ACCESSING BENEFITS
COUNSELING

PARTICIPATION & ATTENDANCE

- Zoom tracks attendance via an individualized link that is provided to those who registered. If you received the link to log-on from someone else, your attendance will not be recorded, and you will not be eligible to receive the certificate of proficiency (COP).
- Active participation in this training is required to obtaining the COP.
- You will be expected to answer at least two questions in the chat box.
- If you experience technical difficulties during the presentation (ie connection, audio, visual, etc) please reach out to Autumn immediately so that your efforts can be noted.
- Final review questions will be asked and will need to be answered as polls to get credit for attendance.

EVALUATION & ASSESSMENT

- Following the conclusion of this training, you will be able to access the certificate portion of the LMS hub. You will need to complete the evaluation and pass the assessment to access your certificate.
 - YOU WILL BE GIVEN 1 ATTEMPT TO SCORE AT LEAST 80% IN ORDER TO PASS.
 - **COPS WILL BE AVAILABLE IMMEDIATELY AFTER YOU COMPLETE THE EVALUATION AND ASSESSMENT AS LONG AS YOU HAVE MET PARTICIPATION REQUIREMENTS.**
- Be sure to dedicate at least one hour to your 50-question assessment. If you leave the assessment page once started, you will be able to log back in where you left off.

Alphabet Soup

CDB

SSI

BPQY

EID

WIPA

PASS

FBR

ABLE

TWP

Remember, This Stuff Is Important!

- Dispel myths & misconceptions that contribute to fear of losing benefits and barriers to employment.
- Beneficiaries are better off financially by working- spread the word!
- Educate beneficiaries on accessibility of work incentives.
- Incorporating benefits education early on within supported employment services is linked to higher employment success rates, higher earnings rates, less employment turnover, and a better quality of life- the earlier the better!

The Only Constant is CHANGE...



- Income & earnings thresholds, benefit amounts, and other figures relevant to work incentives change every year because of Cost-of-Living Adjustments (COLA).
- Find the most recent figure [here](#).
- It's critical that you remain aware of these changes to provide accurate information to beneficiaries.

Title II Benefit Program

- A federal insurance-based program.
- Provides benefits to individuals who've reached 'insured status.'
 - Insured status is obtained when an individual has earned enough work credits (worked long enough and paid enough in Social Security payroll taxes).
- Benefits are payable to the individual and certain members of his/her family.
- Benefit amount determined by work history and contributions to the Social Security trust.

Title II Benefit Program

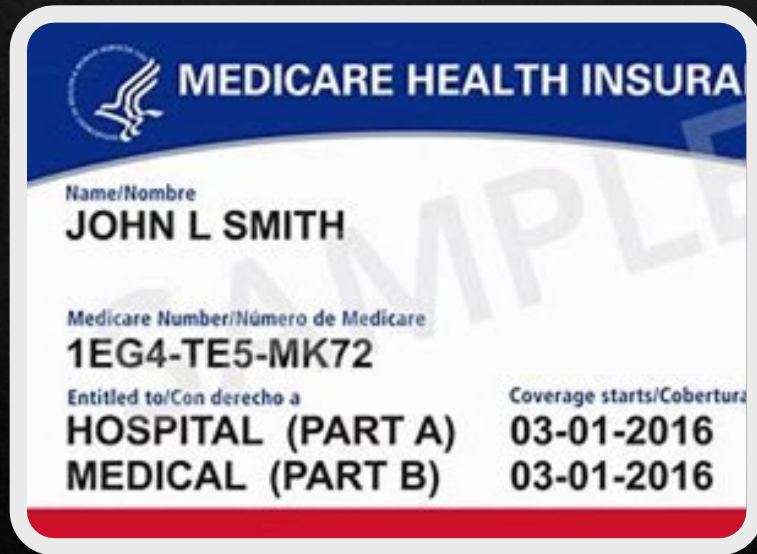
- Disability benefits are payable if an individual who is insured becomes disabled and/or can be paid later in life as a retirement benefit.
- There is NO resource limit for the Title II benefit program.
- Title II benefits come along with Medicare health insurance.



Title II Benefit Program

- There are three different types of Title II benefits that can be paid based on disability.
 - **Social Security Disability Insurance (SSDI)**
 - Paid to an *insured* former worker
 - **Childhood Disability Benefit (CDB)**
 - Paid to the disabled adult child (age 18+) of an insured person who is retired, disabled or deceased. Adult child must have become disabled before age 22 and be unmarried.
 - **Disabled Widow(er) Benefit (DWB)**
 - Paid to the disabled widow(er) (age 50+) of an insured former worker

Medicare



- 2 year waiting period from the time cash benefits begin for Medicare coverage to start.
 - Exceptions include those with Amyotrophic Lateral Sclerosis (ALS) & End Stage Renal Disease (ESRD) who receive Medicare right away.
- Medicare breakdown -
 - **Part A (Hospital)** – usually premium free
 - **Part B (Medical)** - \$174.70 per month (in 2024) premium, annual deductibles, co-insurances
 - **Part C (Supplemental Plan)** – monthly premium varies by plan
 - **Part D (Prescription Drug)** – monthly premium varies by plan, annual deductibles, co-pays, and donut hole coverage gap

Programs that Help with Medicare Costs

Medicare Savings Programs (MSP)

- **Provides tiered assistance with Medicare costs to those meeting income & resource limits:**
- **QMB** – countable income below 100% FPL (\$1,275/month) – covers all out-of-pocket costs
- **SLMB** – countable income below 120% FPL (\$1,526/month) – limited out-of-pocket cost coverage
- **QI** – countable income below 135% FPL (\$1,715/month) – limited out-of-pocket cost coverage
- Applications processed through local Department of Social Services offices.

Employed Individuals with Disabilities (EID)

- Provides Medical Assistance to individuals with disabilities who work and have income/resources below certain limits.
- Small premium charged based on income.
- Allows continued coverage for up to 6 months after certain employment loss & during medical absences from work (Grace Period).
- Covers services in the Public Behavior Health System (MSPs do not).
- Applications processed through the Eligibility Determination Division (EDD).
<https://mmcp.health.maryland.gov/eid/pages/home.aspx>

Programs that Help with Medicare Costs

- Remember, many individuals may lose assistance through a Medicare Savings Program (MSP) after starting employment due to increases in income.
- The Employed Individuals with Disabilities (EID) program can replace the MSP assistance when this happens but ONLY if the individuals applies.
 - Educate and assist with applying as needed!

So How Does Employment Impact Title II Benefits?



Trial Work Period (TWP)

- Gross earnings below the monthly **benchmark** amount (**\$1,110 in 2024**) will NOT have any impact on a Title II benefit.
- Gross earnings above the monthly benchmark will cause TWP months to be used.
- Every Title II beneficiary has 9 TWP months.
- Guaranteed benefit payments during these 9 months with NO limit on earnings.
- Months may or may not occur consecutively.
- If all 9 months are not used within a rolling 5-year period, additional TWP months may be granted (but not typical).

TWP Case Example...



- You are working with Bill who receives SSDI of \$1,140 per month. He has not worked since his SSDI started.
- Bill is interested in working to supplement his income but is hesitant to work because he is afraid of losing his benefits.
- Starting in February 2024, Bill would like to work 16 hours/week earning \$15/hour. This would give him gross earnings of \$1,039.20 per month.
- How would this scenario of employment impact Bill? (Answer in the chat).

TWP Case Example...

2024	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Earnings	\$0	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20
TWP Count		TWP 1	TWP 2	TWP 3	TWP 4	TWP 5	TWP 6	TWP 7	TWP 8	TWP 9		

- ✓ Bill has his TWP available which means he keeps his SSDI.
- ✓ He is better off financially while working and doesn't need to be afraid of losing benefits!
- ✓ Working in this scenario gives Bill \$2,179.20/month in gross income. Before working, Bill only had \$1,140/month.

Substantial Gainful Activity (SGA)

- Immediately following the 9th TWP month, an earnings limit known as *Substantial Gainful Activity (SGA)* applies.
- SGA for 2024 is \$1,550/month (non-blind) or \$2,590/month (blind).
- Title II benefits are paid for months earnings are below SGA.
- Benefits continue to be paid the very first month earnings exceed SGA and the following 2 consecutive months – this is the *Grace Period*.
- Following use of the Grace Period, benefits are not paid for months earnings exceed SGA.

Extended Period of Eligibility (EPE)

- Immediately after the TWP ends a work incentive safety net known as the *Extended Period of Eligibility (EPE)* begins.
- The EPE is a safety net lasting 36 consecutive months. It continues even if the individual is not working.
- The EPE allows a Title II benefit to remain in a suspended status when earnings are above SGA (light switch off).
- Benefits can be paid again once earnings reduce or employment ends (light switch on). All that is required is for the person to report wages.

EPE Case Example...



- Think back to Bill who was earning \$1,039.20/month...
- What would happen to his SSDI if he continued to work beyond the end of his TWP? (Answer in the chat).
- What if Bill then increased his earnings to \$1,600/month?
- What if Bill later lost employment?
- You can use the TWP-EPE Chart to track and illustrate the impact.

EPE Case Example...

2024	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Earnings	\$0	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20	\$1,039.20
		TWP 1	TWP 2	TWP 3	TWP 4	TWP 5	TWP 6	TWP 7	TWP 8	TWP 9	EPE Month 1	EPE Month 2
2025	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Earnings	\$1,039.20	\$1,039.20	\$1,600	\$1,600	\$1,600	\$1,600	\$1,600	\$1,600	\$1,600	\$1,600	\$0	\$0
	EPE Month 3	EPE Month 4	EPE Month 5 Grace Month 1	EPE Month 6 Grace Month 2	EPE Month 7 Grace Month 3	EPE Month 8 SSDI Not Paid	EPE Month 9 SSDI Not Paid	EPE Month 10 SSDI Not Paid	EPE Month 11 SSDI Not Paid	EPE Month 12 SSDI Not Paid	EPE Month 13 SSDI Paid	EPE Month 14 SSDI Paid

✓ Bill is financially better off *even after* his SSDI is suspended. He had \$1,600 in income while working with SSDI suspended versus only \$1,140 while not working.

Expedited Reinstatement (EXR)

- Once the EPE ends, benefit payments continue while earnings are below SGA. The Title II benefit will be *terminated* the first month that earnings exceed SGA.
- Following benefit termination, individuals can request *Expedited Reinstatement (EXR)* of benefits if their disability prevents them from continuing to earn above SGA at any point within 5 years of the last benefit payment.
- EXR provides up to 6 months of provisional benefit payments while a medical review and determination is made.
 - If an EXR request is denied, provisional payments do NOT need to be paid back.
- Those not eligible for EXR have the option to file a new application for benefits.

Work Incentive Deductions

- Remember, when evaluating if earnings are above or below SGA, Social Security may not count all of someone's earnings if either of the following are present.
 - Subsidies & Special Conditions
 - Impairment Related Work Expenses (IRWEs)
- If these work incentives apply, Social Security will determine a value for the IRWE and/or subsidy and deduct that amount from the gross earnings within the applicable month. What is left is the 'countable earnings.'
- It is possible for someone to have gross earnings above SGA and still be entitled to benefit payments, if the countable earnings are below SGA.

Subsidies & Special Conditions

1. Does the employee complete all the usual duties required for his/her position?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Is the employee able to complete all of the job duties without special assistance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Does the employee regularly report for work as scheduled?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. On average, does the employee complete his/her work in the same amount of time as employees in similar positions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Please indicate the type(s) of special assistance, if any, the employee receives on the job that is not regularly given to other employees. (Check all that apply)		
<input type="checkbox"/> Fewer or easier duties	<input type="checkbox"/> Frequent absences	
<input type="checkbox"/> Irregular hours	<input type="checkbox"/> Lower production standards	
<input type="checkbox"/> Special transportation	<input type="checkbox"/> Extra help/supervision	
<input type="checkbox"/> Less hours	<input type="checkbox"/> Lower quality standards	
<input type="checkbox"/> More breaks/rest periods	<input type="checkbox"/> Special equipment	

- Accommodations that indicate a worker is not actually earning the full wages he or she is being paid. A dollar value for the accommodation(s) is determined and then subtracted from the individual's monthly gross wages to calculate *Countable Earnings*.
- Examples of Subsidies are:
 - Reduced productivity.
 - Performing fewer work duties than co-workers.
 - Receiving extra supervision from employer or a job coach.
- May use [form SSA-3033](#) – Work Activity Questionnaire - to document this work incentive.

Impairment Related Work Expenses (IRWEs)

- IRWEs are expenses that are (1) work related, (2) necessitated by the worker's disability, and (3) paid for by the worker.
- Examples of IRWEs are:
 - Vehicle modification.
 - Assistive devices (including repair, maintenance, and training to use them).
 - Attendant services.
 - Therapies.
 - Transportation necessitated by disability (e.g., Wheelchair van service).
 - Medications, medical services and supplies.
- Must provide SSA with copies of receipts for IRWEs to be counted.

Extended Period of Medicare Coverage (EPMC)

- If an individual loses Title II cash benefits due to earnings above SGA, he/she can retain Medicare coverage for at least 93 months (7 years and 9 months) from the end of the Trial Work Period; sometimes longer.
- That means individuals will not be without health insurance, even when working off benefits.
- Remember, Medicare recipients have access to EID to help with Medicare costs!

Questions?





Five-minute
break

Supplemental Security Income (SSI)

- Needs-based program which provides supplemental income to individuals who meet income and resource guidelines AND are either:
 - Disabled
 - Over age 65, or
 - Blind.
- **Resource guideline:** Countable resources must be under \$2,000 (individual) or \$3,000 (SSI eligible couple living together).
- **Income guidelines:** Countable income must be under the current Federal Benefit Rate (FBR) which is \$943 (in 2024).
- SSI recipients automatically receive Medical Assistance (Medicaid).



- The maximum amount of SSI an individual can be eligible to receive within a month is known as the Federal Benefit Rate (FBR).
- The FBR for 2024 is \$943.
- The amount of SSI a beneficiary receives is determined by the FBR and any *unearned* and/or *earned* income the person receives within the month.
- Not all income is counted. The FBR is reduced by *countable income* for the individual to determine the SSI benefit amount for that month.

Calculating Countable Income

Unearned Income

- Veteran's benefits, Social Security Title II benefits, unemployment, alimony, child support, worker's compensation.
- Do NOT count SNAP (food stamps) or HUD rental subsidies.
- To determine *countable unearned income*, subtract \$20 (General Income Exclusion) from total gross unearned income.

Earned Income

- Wages or salary from work or self-employment.
- To determine *countable earned income*, subtract \$20 (General Income Exclusion) (if not already used from unearned income), then subtract \$65 (Earned Income Exclusion), then divide in half.

SSI Case Example

You are working with Katie who receives the maximum amount of SSI (\$943).

Katie expresses an interest in working but is worried that she will lose her SSI and Medicaid.

Katie explains she is considering working 20 hours/week or 40 hours/week and would expect to earn about \$15/hour. This would give her gross earnings of \$1,126/month or \$2,252/month.

Use an SSI benefit calculation tool to estimate her new SSI benefit amount and determine what her total monthly income would be in each scenario.



SSI Case Example - Katie

Not Working

- Only income is SSI of \$943/month

Working 20 hours

- Earnings of \$1,156/month
- SSI benefit reduced to \$336/month.
- Total monthly income = \$1,492
- Katie is financially better off!

Working 40 hours

- Earnings of \$2,252/month
- SSI benefit reduced to \$0/month.
- Total monthly income = \$2,252/month
- Katie is financially better off even after working her way off SSI!

Impairment Related Work Expenses (IRWEs)

- IRWEs are defined the same for SSI as for the Title II program.
- IRWE amounts are deducted from gross earnings within the SSI benefit calculation and enable a person to keep more of their SSI while working.
- IRWEs must be reported and approved by SSA to be counted. Individual must provide SSA with copies of IRWE receipts every month.

Blind Work Expenses (BWE)

- A BWE is an expense (1) incurred due to work, and (2) paid for by the individual. It does NOT necessarily need to be related to blindness. BWEs are not time limited.
- Examples of BWEs are:
 - Guide dog expenses.
 - Transportation.
 - Work-related training.
 - Assistive technology.
 - Medical services and medications.
 - Federal, state, and local income taxes withheld.
 - Social Security and Medicare taxes withheld.
 - Mandatory pension contributions.
 - Work-related equipment.
 - Childcare.
 - Meals consumed at work.

Student Earned Income Exclusion (SEIE)

- The SEIE allows SSI recipients who are (1) under age 22, and (2) regularly attending school to exclude earned income up to \$2,290 per month with a maximum of \$9,230 per calendar year (for 2024) when calculating SSI benefit amounts.
- Regularly attending school means taking at least one course of study and attending classes:
 - In grades 7-12 for twelve hours per week.
 - In college/university for eight hours per week.
 - In training courses to prepare for employment 12 hours per week (15 hours per week if course involves shop practice).
 - For less time than indicated above for reasons beyond control, such as illness.

Plan for Achieving Self Support (PASS)

- A work incentive that enables qualified individuals to set aside income or resources to pay for expenses related to services and/or equipment needed to reach a work goal.
- **The work goal must reduce or eliminate dependence on Social Security benefits.**
- Any money saved or used for approved PASS expenses is excluded as income when SSA does an SSI calculation. This helps someone to keep more of their SSI benefit when it would otherwise be reduced because of other income but a PASS does NOT allow someone to receive more than the SSI FBR (\$943 for 2024).
- PASS applicants are highly encouraged to receive Benefits Counseling services for assistance with the process!

1619(b) Continued Medicaid Coverage

- If an individual loses an SSI cash benefit due to earned income, he/she can retain Medicaid through 1619(b) at no cost!!
- To qualify for 1619(b), a person must:
 - Still meet the disability and non-disability requirements, including maintaining countable resources below \$2,000
 - Have gross earned income which is below \$52,892 per year (2024 MD State Threshold) or below an individualized threshold for those with substantial disability-related expenses.

Concurrent Beneficiaries

- *Concurrent* describes individuals who are eligible for disability benefits under **both** the SSI and Title II programs at the same time.
- Concurrent beneficiaries can use all work incentives available to under each benefit program.
- When you advise a concurrent beneficiary on the impact of work, you must consider **both** the impact to the Title II and SSI benefits individually.

Concurrent Case Example



- You are working with Heather who receives \$964/month from Social Security.
 - \$581/month in SSDI
 - \$383/month in SSI
- Heather has a job offer to start working 30 hours/week at \$15/hour. This would give her \$1,950/month in earnings.
- Heather isn't sure if she should accept the offer based on how it could impact her benefits and health insurance.
- What does Heather need to understand about how this job would impact each of her benefits and her overall financial situation? (Answer in the chat!)

Concurrent Case Example - Heather

What does Heather need to consider regarding the impact of employment on her Title II benefit?

1. Has Heather worked and used any of her Trial Work Period previously?
2. Would Heather continue to receive her SSDI for 9 months under the TWP?
3. Would her SSDI continue after the TWP?
4. Would there be changes to her Medicare coverage?

TWP/EPE Chart

2024	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Earnings	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950
	TWP 1	TWP 2	TWP 3	TWP 4	TWP 5	TWP 6	TWP 7	TWP 8	TWP 9	EPE Month 1 Grace Month 1	EPE Month 2 Grace Month 2	EPE Month 3 Grace Month 3
2025	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Earnings	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950	\$1,950
	EPE Month 4 SSDI Not Paid	EPE Month 5 SSDI Not Paid	EPE Month 6 SSDI Not Paid	EPE Month 7 SSDI Not Paid	EPE Month 8 SSDI Not Paid	EPE Month 9 SSDI Not Paid	EPE Month 10 SSDI Not Paid	EPE Month 11 SSDI Not Paid	EPE Month 12 SSDI Not Paid	EPE Month 13 SSDI Not Paid	EPE Month 14 SSDI Not Paid	EPE Month 15 SSDI Not Paid

Concurrent Case Example- Heather

- Consider the impact of employment on Heather's SSI benefit...
 1. [SSI Calculator](#)
 2. Heather's SSI would be reduced to \$0 but her Medicaid would continue.
- Consider Heather's overall financial situation. Is she better off by working?
 - Not working her income was \$964/month
 - Working, she has \$1,950 in income.
 - Heather is financially better off working, and she has continued access to both her Medicare and Medicaid!

Questions?



Reporting Earnings

- Every Title II, SSI, and Concurrent beneficiary needs to report earnings to Social Security while working to avoid overpayments!
- As soon as work starts...
 - Beneficiaries should contact SSA to provide their employer's name, the employer's Employer Identification Number (EIN), their start date, average number of hours worked weekly, and pay rate.
- Earnings should be reported monthly thereafter.
- Different reporting options exist under each benefit program.

Reporting Earnings for Title II

- Should report using their [mySSA](#) account online.
- Report monthly, any time in the month.
- Title II recipients with IRWEs and/or subsidies and those who have worked for some time without reporting can submit an [SSA-821](#) (Work Activity Report) to report earnings and subsidies. This form can now be completed online.

Reporting Earnings for SSI

- SSI recipients MUST report no later than the 6th of each month.
- For SSI beneficiaries that need help to remember to report, SSA now offers reminder [texts or emails](#).
- SSI recipients can report using:
 1. Their *mySSA* account online, or
 2. The SSI Wage Reporting Mobile App, or
 3. The SSI Wage Reporting Phone System, or by
 4. Submitting paystubs to the local SSA office.

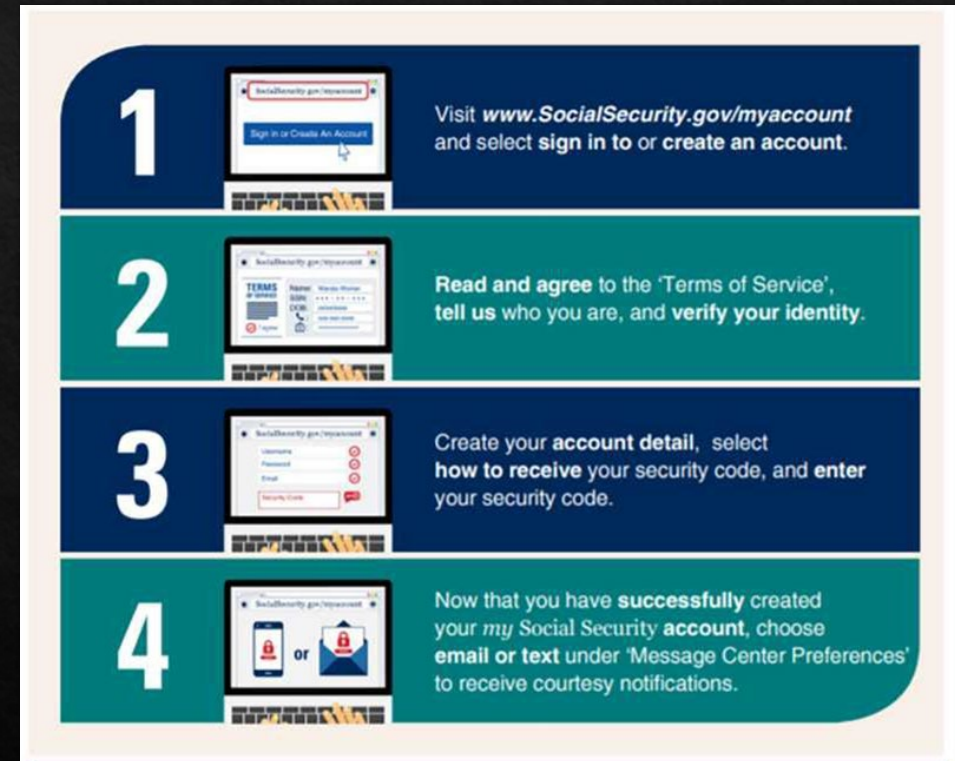
Reporting Earnings for Concurrent Beneficiaries

- Concurrent beneficiaries MUST report no later than the 6th of each month.
- Should report using their *mySSA* account online (this is the only method that reports to both the Title II and the SSI program).
- If someone is unable to utilize their *mySSA* account, they will need to report to both programs independently.

mySSA Account

Advantages of using their mySSA account:

- Report earnings online 24/7
- Request a new SSA card
- Request a benefits award letter
- Track the number of working credits accrued
- View estimated Title II or retirement benefit amount
- Change contact information



Ticket to Work

- SSA started the Ticket to Work program to help people who get Social Security Disability benefits get the services they need to find a job and to stay employed.
- SSA has set up agreements with hundreds of community programs around the country so that people can find these services in their communities. Most often, the services are career guidance, job placement, job coaching and benefits counseling
- Social Security calls these agencies “Employment Networks” or ENs.
- The beneficiary “assigns” a ticket to an EN. In turn, the EN provides needed services at no charge.

Ticket to Work

- The goals of the Ticket to Work program are to:
 1. Increase the number of beneficiaries entering the workforce, and
 2. Reduce beneficiaries' dependency on cash benefits.
- What to expect when assigning your ticket?
 1. Completion of an Individualized Work Plan (IWP) with the chosen EN.
 2. Protection from medical reviews with SSA if Timely Progress is met.

Key Takeaways - Title II

- What happens to someone's Title II benefits will depend upon which phase of the process they are in.
- You should not assume that every client has all the discussed safety nets available to them because it is possible that they may have already worked through some or all of them.
- It is possible for Title II beneficiaries to work over SGA and maintain their entire benefit if they meet certain criteria.
- It is possible for beneficiaries to keep their Medicare even if they stop receiving their check.

Key Takeaways - SSI

- SSI benefit amounts are determined based on the amount of unearned and earned income, as well as resources, that someone has.
- Unlike Title II benefits, it is not “all or nothing” - SSI benefits are offset based on income and resources.
- The offset is not dollar for dollar! Because of the way the calculation is structured, SSI beneficiaries will always have more money by working, even when their SSI is reduced.
- Work incentives such as IRWE, BWE, and SEIE can help eligible individuals to keep more of their SSI when working.
- It is possible for beneficiaries to keep their Medicaid even if they stop receiving their check.

Key Takeaways

- The impact that work has on both Title II and SSI benefits depends on the gross wages earned, not the number of hours worked.
- Reporting earnings to SSA is imperative for all beneficiaries.
- Not reporting earnings can lead to overpayments, which can be detrimental to an individual's well-being.
- Different rules apply for individuals who are self-employed!
- Do not hesitate to contact a certified benefits planner when situations change, or questions arise.

How to Access Benefits Counseling

DORS

- All DORS consumers should have access to Benefits Counseling as a part of their plan.
- Beneficiaries and support persons should advocate for Benefits Counseling to begin as early as possible pre-employment.
- Services are provided as a continuum; pre-employment, at employment and again as the consumer prepares for DORS case closure.

Ticket To Work

- Benefits Counseling can be accessed from an Employment Network when a beneficiary assigned their ticket.
- Search for available ENs at choosework.ssa.gov/findhelp/

WIPA

- SSA funded project which offers free benefits counseling services to individuals interested in work or already working.
- In most areas, services are provided only remotely.
- Drawback is that services are prioritized for already employed.
- To find a WIPA project, visit choosework.ssa.gov/findhelp/ or call the Ticket to Work Helpline at 866-968-7842.

Bringing It All Together



- **You are not expected to provide intensive benefits counseling!**
- You should use this information to:
- Educate individuals about work incentives;
- Break down barriers to employment regarding the fear of losing benefits;
- Dispel myths about how working impacts benefits;
- Assist with the completion of EID applications.
- Assist with timely reporting of earnings to SSA.
- Advocate for benefits counseling, as needed.

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