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Employment & Benefits

Knowing the Options

Understanding Benefits & Work Incentives

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Where is your loved one now?

- Is your loved one afraid to work for fear of losing benefits or Medicaid?
- Does your loved one have a desire to try to work but you are afraid for fear of losing benefits or Medicaid?
- Does your loved one already have a job but would like to earn more?

If you answered YES to these questions, then we are here to help you help your loved ones understand what will happen to benefits if s/he goes to work

How Can We Help?

- **We are “myth busters”**
- **We can support a person as they move from unemployed to employed; from part time to full time work**
- **We offer concise information on an individual basis.**

What is Your Loved One's Income Now?

- **Cash benefits and other benefits**
 - **Many people who rely on just cash benefits are living below the Federal Poverty Level - \$10,890 per year for an individual in 2011.**
 - **That's \$907.50 per month for an individual.**

Overview of SSDI Benefits

- **Disability Insurance Program**
- **Significant work history**
- **Medicare coverage**
- **Benefits based on average earnings while working**
- **No resource or income limit**



Medicare - SSDI

- **Individuals who are eligible for SSDI will be eligible for Medicare**
- **Two year waiting period after disability cash benefits begin**
- **Medicare Part A – Inpatient Services**
 - Automatic Benefit
 - No monthly charge to beneficiary
- **Medicare Part B – Outpatient Services and durable equipment**
 - Optional – Will be enrolled unless specifically refused.
 - Requires a premium
- **Medicare Part D – Prescription Drug Program**
 - Optional – Must enroll
 - Service Link 1-866-634-9412 www.servicelink.org
- **Medicare 1-800-633-4227 www.medicare.gov**

Overview of SSI

- **Needs-based program (Maximum SSI benefit in 2011 is \$674 for an individual or \$1,011 for a couple)**
- **Limited or no work history**
- **Limited resources (\$2,000 for individual, \$3,000 for a couple)**
- **Medicaid coverage**

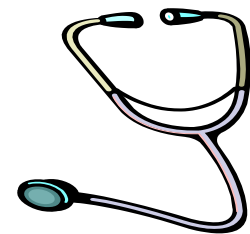
State Benefits

APTD Cash Assistance/Medicaid

- **Aid to the Permanently & Totally Disabled (APTD) or Aid to the Needy Blind (ANB)**
 - Be between the ages of 18 – 64
 - Must have disabling condition that is likely to last for at least 4 years
 - Be physically or mentally disabled to the extent the individual cannot engage in a substantial gainful employment activity (\$1,000.00 per month in 2011)
 - Countable monthly income cannot exceed \$701 per month for individual or \$1,012 per month for couple
 - Resource cannot exceed \$1,500
 - Must file for SSI benefits

Medicaid In/Out *APTD*

- Same requirements as for Cash Assistance but
- Resource limit is \$2,500 for individual or \$4,000 for a couple
- No income limit per se but the “spend-down” is determined based on the following countable income limits
 - \$591 for an individual
 - \$675 for a couple



Example of a “spend-down”

- Louie has Social Security disability benefits of \$1,004.00 per month.
- He is eligible for Medicaid In/Out & has a spend-down.
- His spend-down is \$400 per month.
- He must incur \$400 per month in medical bills before Medicaid starts for the month.

HCBC MEDICAID WAIVERS

- APTD eligible
- Categories
 - Development Disabilities and
 - Brain Injury
- An assessment of services needed must be done

Home & Community Based Care (HCBC) Services

- A Medicaid Home and Community-Based Services Waiver (sometimes called a “Community Care Waiver”) is a program where certain rules have been “waived” so that services can be provided in community settings that normally would only be paid for when in institutions or intermediate care facilities. New Hampshire has three separate waiver programs for specific groups of adults: elderly and chronically ill, developmentally disabled, and people with acquired brain disorders. Under certain circumstances, a person with a brain injury may qualify for any one of these waivers. To be eligible individuals must meet certain eligibility requirements, such as requiring the same level of care as is provided in a skilled nursing or rehabilitative care setting, intermediate care or nursing care setting.

Home and Community Based Care and Cost of Care

- **If Eligible for cash – no cost of care**
- **Not eligible for cash**
 - HCBC ECI – DEAS determines cost of care
 - HCBC DD, ABD and IHS– FSS worker determines Cost of Care
- **Resource Limits is same as for APTD or Medical Assistance Only**
 - **Cash and Medicaid = \$1500**
 - **Medicaid Only = \$2500**

Example of “Cost-of-Care”

- Michael has a developmental disability and lives with his aging mother.
- He receives services from his local Area Agency.
- He receives Survivor benefits on his father’s Social Security record of \$850.00 per month.
- He currently has a cost-of-care of \$194/month.



Qualified Medicare Beneficiary(QMB) and Specified Low-Income Medicare Beneficiaries (SLMB) Programs

- Help in paying Medicare Part B premiums, deductibles and co-payments.
- Resource limit in 2011 - \$6,680 for individuals and \$10,020 for couples.
- Income limits vary – See next page.
- SSI benefits do not count as income.

Qualified Medicare Beneficiary(QMB) and Specified Low-Income Medicare Beneficiaries (SLMB) Programs **EFFECTIVE March 1, 2011**

Household of 1	QMB	SLMB120	SLMB135
% of poverty level	≤ 100%	≤ 120%	≤ 135%
Income level	≤ \$908	≤ \$1089	≤ \$1225
Pay Part B Premium?	YES	YES	YES
Pay Part A deductibles?	YES	NO	NO
Pay Part B deductibles?	YES	NO	NO
Pay Part B 20% co-payments?	YES	NO	NO
May be eligible for other Medicaid Programs?	YES	YES	NO

Supplemental Nutrition Assistance Program (SNAP) [Food Stamps]

- The SNAP program provides assistance to eligible individuals and families to purchase food items essential for good health.
- Most persons with limited income may qualify for assistance.
- However, if you are under age 22 and living with parents, you are not eligible for food stamps as an individual.

Will Working Provide More Income to My Loved One?

- **Most people who work have more income whether they have a combination of benefits and earnings or they have earnings alone.**

Work Can Help Your Loved One Access the Things S/He Needs

- Work can help your loved one have more income
- Work can help your loved one access health insurance through employers and/or Medicaid
- Work can provide more income for better housing, transportation and the things your loved one likes to do

Work Not Only Helps Your Loved One Financially

- Work can also:
 - Provide a professional network
 - Provide opportunities for friendships
 - Help him/her become a part of his/her community
 - Help him/her feel good about himself/herself
 - Provide an opportunity to contribute his/her strengths
 - Add structure to his/her life

Myth # 1

If my loved one goes to work s/he will lose cash benefits.



Myth # 2

If my loved one goes to work s/he will lose medical coverage.

Work Incentives

- Work incentives are available for Social Security disability benefits, SSI disability benefits, and state benefits.
- We will be discussing a few SSI disability work incentives and a few NH State work incentives.

Overview of SSI Work Incentives

- **General Income Exclusion (\$20)**
- **Student Earned Income Exclusion (\$1,660 per month; Maximum \$6,600 per year)**
- **Earned Income Exclusion (\$65)**
- **Gradually reduced cash benefits (\$2 for \$1)**

Overview of SSI Work Incentives Continued

- **Continuing Medicaid eligibility even when off cash benefits (1619b)**
- **Impairment Related Work Expenses (IRWE)**
- **Plan for Achievement of Self=Support (PASS)**

Medicaid for Employed Adults with Disabilities (*MEAD*)

- **Beneficiaries can get or keep Medicaid (without a spend-down) even if they earn too much money for cash benefit**
- **Possible monthly premium**



MEAD:

Eligibility Criteria

- 18 – 64 years old
- Must be employed or self-employed for pay and paying FICA taxes
- Must have some disabling condition that is likely to last for at least 4 years
- Countable Income less than \$4,084 per month in 2011 for an individual or \$5,516 per month for a couple.
- Resources below \$25,391 for individual or \$38,087 for couple



Supplemental Nutrition Assistance Program (SNAP) [Food Stamps]

- The general rule is - if nothing else changes in the household an individual will lose \$30.00 in food stamps for every \$100 earned.

What is Work Incentives Counseling?

- A way to help you understand how work may affect the benefits you receive
- A way to help you understand what services and supports are available





And now for something new --

--- **W** **I** **R** **C**

Work Incentives Resource
Center

WIR C

Work Incentives Resource Center

- *New Hampshire's Online Destination for Information about Benefits Planning and Work Incentives for Individuals with Disabilities*

www.nhwirc.org

Phone: 877-809-7028

- *Brought to you by Granite State Independent Living, Institute on Disability and Granite State Employment Project*

Other Informational Websites

www.ssa.gov/work

www.medicare.gov

www.servicelink.org

www.yourtickettowork.com

www.gsil.org

<http://www.dhhs.nh.gov/dfa/publications.htm>