

CONCURRENT BENEFICIARIES and MORE ON MEDICAID and MEDICARE

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October 15, 2015**

GOALS

1. To understand how SSI and Title II/SSDI work together when someone is a concurrent beneficiary.
2. To get the proper documents with information for concurrent beneficiaries you need as a CRP to do quality job development.
3. To know where a consumer can get additional assistance with concurrent beneficiary issues.
4. To understand more about the two types of health insurance that come with SSI and SSDI.

Concurrent Beneficiary

- ▶ A Concurrent Beneficiary is someone who receives both Supplemental Security Income (SSI) and a Title II benefit such as Social Security Disability Insurance (SSDI) or Childhood Disability Beneficiary (CDB).
- ▶ Concurrents may or may not be receiving actual cash benefits from both Title XVI and Title II.
- ▶ Concurrents will always be receiving both Medicaid and Medicare (Assuming that on the Medicare side they have passed the 24 month waiting period. Remember that Title II comes with Medicare and Medicare comes 24 months after someone on Title II is due to receive their first cash benefit).

How Someone Becomes a Concurrent Beneficiary

- ▶ The individual is receiving SSI and working.
- ▶ The individual has earned enough credits in to draw some SSDI, but not the full Federal Benefit Rate + \$20.
- ▶ This means the individual continues to receive some SSI and Medicaid.
- ▶ The notice that the individual is eligible for SSDI may come as a result of a work review or random sampling.

How Someone Becomes a Concurrent Beneficiary

- ▶ Example: Jason starts working right out of high school. He earns enough to buy four SSDI credits for his first year of work and four his second year of work.

Because he is under age 24 he only needs six credits to start to draw SSDI.

SSA awards him \$280 in SSDI. Everyone receiving SSDI must get at least the Federal Benefit Rate for that calendar year + \$20 (in calendar year 2015 that amount is \$753). Therefore, Jason will continue to get SSI in the amount of \$473 ($473 + 280 = \753).

Jason is now eligible for Medicare 24 months after the date of his first SSDI cash benefit and he continues to be eligible for Medicaid since he is an active SSI recipient.

How Someone Becomes a Concurrent Beneficiary

- ▶ The individual receives SSDI or Title II and Medicare only.

The amount is below the FBR +\$20 (\$753 in calendar year 2015) so they will automatically get some SSI cash benefit, and thereby also get Medicaid.

How Someone Becomes a Concurrent Beneficiary

- ▶ The individual receives SSI. Their mom or dad retires, passes away or becomes disabled.

Individuals over the age of 18 whose disability occurred prior to age 22 will collect a Title II Childhood Disability Beneficiary (CDB) cash benefit off mom or dad's Retirement, Survivor or Disability Insurance (RSDI).

If the cash benefit is below the FBR +\$20 they will continue to receive some SSI cash benefit and Medicaid continues.

They will also receive Medicare.

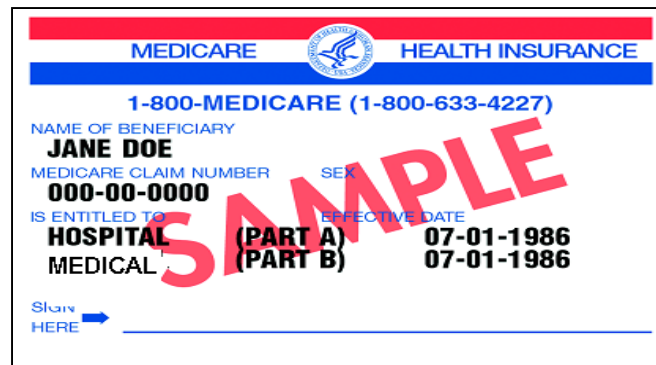
If the amount is *above* the FBR+\$20 and the individual received an SSI cash benefit in the month prior to becoming a CDB they can continue to receive Medicaid (regardless of the amount of CDB cash benefit) if they apply for it.

How Someone Becomes a Concurrent Beneficiary

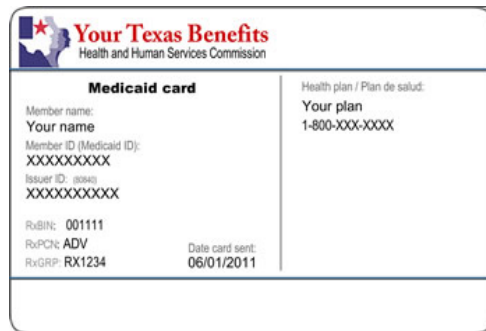
- ▶ The individual receives SSDI or Title II and Medicare only.
- ▶ They apply for a Plan to Achieve Self Support (PASS) and the amount of SSDI or Title II cash benefit they put into the PASS brings their monthly Title II cash benefit to below the FBR + \$20.
- ▶ This will bring them some SSI cash benefit and Medicaid. Sometimes individuals will do this in order to get health insurance during the Medicare waiting period.
- ▶ PASS do not run forever, and must be tied to employment, so whenever the individual has completed the purchases in the PASS their Title II cash benefit will return to its normal amount and their SSI cash benefit and Medicaid will cease.
- ▶ The higher the SSDI cash benefit the more difficult it is to find enough PASS expenses to lower the SSDI cash benefit to below the FBR+\$20.

Concurrents and Health Insurance

- ▶ SSDI comes with Medicare. SSI comes with Medicaid.
- ▶ Concurrent beneficiaries receive both Medicaid and Medicare and will have three health insurance cards:



and



Concurrents should never pay any Medicare costs!

Steps for Concurrents

- ▶ **Step 1:** Start with SSDI. For the moment, ignore SSI. Figure out Trial Work Period, Extended Period of Eligibility and if the SSDI check will stay or go.
- ▶ **Step 2:** If SSDI continues, Medicare continues. If SSDI ends because of earnings, Medicare continues for 93 months after the Trial Work Period.
- ▶ **Step 3:** Now we go to the SSI side. If SSDI cash benefit stays, that goes in the unearned income column. If there is no SSDI cash benefit figure the new SSI amount with \$0 SSDI unearned income.
- ▶ **Step 3A:** If SSDI continues without stopping, skip this step. If SSDI continues through the Trial Work Period and a Grace Period and then stops, you need to do two SSI Calculations. The first one is for the time period when the consumer gets an SSDI check. The second one is for the time period when the SSDI check stops.
- ▶ **Step 4:** If SSI cash benefit continues, consumer gets Medicaid. If SSI cash benefit is stopped due to earnings, consumer gets Medicaid up to \$34,289 (2015) or higher if individualized threshold applies.

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STEP I: SSDI

- ▶ **Determine monthly gross income**
- ▶ **Determine Trial Work Period**
- ▶ **Determine Extended Period of Eligibility and Cessation/Grace Period if applicable.**
- ▶ **Will SSDI check continue? If no, when will it stop?**

Example Step 1

- ▶ Jerome receives \$400 in SSDI and \$353 in SSI. He gets a job at the local store earning \$7.25 per hour, 25 hours per week. This is his first job since receiving benefits.

He begins on April 1 of this year. What happens to his **SSDI**?

- ▶ **Determine monthly gross income:** $25 \times 7.25 \times 4.33 = \784.81
- ▶ **Determine the Trial Work Period:** April, May, June, July, August, September, October, November, December 2015. Jerome will use his Trial Work Period because he is earning above the calendar year 2015 TWP trigger amount of \$780 .
- ▶ **Determine the Extended Period of Eligibility:** January 2016-December 2018.
- ▶ **Determine Grace Period:** Jerome does not use his Grace Period because he makes below SGA.
- ▶ **Will SSDI continue?** Yes because Jerome is making under SGA during EPE.

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Step 2: Medicare

- ▶ **Determine if SSDI continues or stops due to earnings.**
- ▶ **If SSDI continues, Medicare continues.**
- ▶ **If SSDI stops due to earnings, Medicare continues for at least 93 months after the Trial Work Period.**

Example Step 2

- ▶ Jerome receives \$400 in SSDI and \$353 in SSI.
He gets a job at the local store earning \$7.25 per hour, 25 hours per week. This is his first job since receiving benefits.
He begins on April 1 of this year. What happens to his Medicare?
- ▶ **Determine if SSDI continues or stops due to earnings:** As show in Step 1, Jerome's SSDI continues.
- ▶ **If SSDI continues, Medicare continues.** Yes
- ▶ **If SSDI stops due to earnings, Medicare continues for at least 93 months after the Trial Work Period.** N/A

Step 3: SSI

- ▶ **Is there any SSDI when the consumer starts working?
If yes, put it in the unearned income calculation.
Also add in any other unearned income.**
- ▶ **Calculate the countable earned income and deductions.**
- ▶ **Determine total countable income.**
- ▶ **Determine new SSI amount.**

Example: Step 3

Jerome receives \$400 in SSDI and \$353 in SSI. He gets a job at the local store earning \$7.25 per hour, 25 hours per week. This is his first job since receiving benefits.

He begins on April 1 of this year. What happens to his **SSI**?

Example: Step 3

STEPS	CALCULATIONS
Unearned Income	400
General Income Exclusion (GIE)	20
Total Countable Unearned Income	= 380
Gross Earned Income	784.81
Student Earned Income Exclusion	-
Remainder	784.81
GIE (if not used above)	0
Remainder	784.81
Earned Income Exclusion (EIE)	-
Remainder	719.81
Impairment Related Work Expense (IRWE)	-
Remainder	719.81
Divide by 2	359.91
Blind Work Expenses (BWE)	-
Total Countable Earned Income	= 359.91
Total Countable Unearned Income	380
Total Countable Earned Income	+ 359.91
PASS Deduction	-
Total Countable Income	= 739.91
Base SSI Rate	733
Total Countable Income	- 739.91
Adjusted SSI Payment	= 0

Step 3A: SSDI stops

- ▶ **Determine if SSDI will stop after the Trial Work Period and Grace Period.**

If yes, complete Step 3A.

If no, skip Step 3A.

- ▶ **If SSDI stops after the Trial Work Period and Grace Period, first calculate SSI while the consumer still gets SSDI.**
- ▶ **If SSDI stops after the Trial Work Period, and Grace Period, then calculate SSI after SSDI stops.**

Example Step 3A

Instead of Jerome working 25 hours, let's say he works 40. Now, Jerome is earning \$1,255.70m which is above Substantial Gainful Activity.

Earning this amount, means he will use his Trial Work period from April – December 2015.

His EPE will be January 2016 to December 2018.

His Grace Period will be January, February and March 2016. His check will stop in April 2016.

Because of this, we must do two different SSI Calculations.

SSI During TWP and GP

STEPS	CALCULATIONS
Unearned Income	400
General Income Exclusion (GIE)	20
Total Countable Unearned Income	= 380
Gross Earned Income	1255.70
Student Earned Income Exclusion	-
Remainder	1255.70
GIE (if not used above)	- 0
Remainder	1255.70
Earned Income Exclusion (EIE)	- 65
Remainder	1190.70
Impairment Related Work Expense (IRWE)	-
Remainder	1190.70
Divide by 2	595.35
Blind Work Expenses (BWE)	-
Total Countable Earned Income	= 595.35
Total Countable Unearned Income	380
Total Countable Earned Income	+ 595.35
PASS Deduction	-
Total Countable Income	= 975.35
Base SSI Rate	733
Total Countable Income	-975.35
Adjusted SSI Payment	= 0

SSI AFTER TWP and GP

STEPS	CALCULATIONS
Unearned Income	0
General Income Exclusion (GIE)	- 0
Total Countable Unearned Income	= 0
Gross Earned Income	1255.70
Student Earned Income Exclusion	-
Remainder	1255.70
GIE (if not used above)	- 20
Remainder	1235.70
Earned Income Exclusion (EIE)	- 65
Remainder	1170.70
Impairment Related Work Expense (IRWE)	-
Remainder	1170.70
Divide by 2	585.35
Blind Work Expenses (BWE)	-
Total Countable Earned Income	= 585.35
Total Countable Unearned Income	0
Total Countable Earned Income	+ 585.35
PASS Deduction	-
Total Countable Income	= 585.35
Base SSI Rate	733
Total Countable Income	- 585.35
ADJUSTED SSI PAYMENT	= 147.65

Step 4: Medicaid

- ▶ Determine if the consumer is earning less \$34,289 (2015).
If yes, Medicaid can continue.
- ▶ If the consumer is earning more than \$34,289 (2015), check for individualized threshold to continue Medicaid.
- ▶ If no individualized threshold, have consumer apply for Texas' Medicaid Buy-In.

Key Things to Remember

- ▶ You always use a base rate of \$733 or \$488.57 for community living. Don't use an old SSI amount!
- ▶ SSI goes to \$0 faster with the SSDI there.
- ▶ SSDI often continues but if it doesn't, the SSI might come back.
- ▶ 1619b applies on the SSI side and Extended Medicare on the SSDI side !

Case Scenario #1

Jim currently receives \$500 in SSDI. He has no assets.

How much SSI can Jim get?

STEPS	CALCULATIONS
Unearned Income	500
General Income Exclusion (GIE)	20
Total Countable Unearned Income	= 480
Gross Earned Income	
Student Earned Income Exclusion	-
Remainder	
GIE (if not used above)	- 0
Remainder	
Earned Income Exclusion (EIE)	- 65
Remainder	
Impairment Related Work Expense (IRWE)	-
Remainder	
Divide by 2	
Blind Work Expenses (BWE)	-
Total Countable Earned Income	=
Total Countable Unearned Income	480
Total Countable Earned Income	+
PASS Deduction	-
Total Countable Income	= 480
Base SSI Rate	733
Total Countable Income	-480
Adjusted SSI Payment	= \$253

Case Scenario #2

Jim is a Concurrent Beneficiary wants to work but he is afraid of what will happen to his benefits.

You estimate that you can help Jim find a job earning about \$1,000 per month.

What is going to happen to his benefits if he starts working October 1, 2015?

Step I

TWP: October, November, December, January, 2016, February, March, April, May, and June 2016. Earnings are above TWP trigger amount of \$780 (Calendar year 2015)

EPE: July 2016-June 2019, but because earnings are below SGA Jim's \$500 SSDI check will continue.

Jim does not use his Cessation/Grace Period because he never earns over SGA.

Step 2

What happens to Medicare?

SSDI continues so Medicare continues. (Also costs don't go up because Medicaid continues)

Step 3

Calculate new SSI amount with \$500 in unearned SSDI income and \$1000 of earned income.

Step 3

STEPS	CALCULATIONS
Unearned Income	500
General Income Exclusion (GIE)	20
Total Countable Unearned Income	= 480
Gross Earned Income	1000
Student Earned Income Exclusion	-
Remainder	1000
GIE (if not used above)	- 0
Remainder	1000
Earned Income Exclusion (EIE)	65
Remainder	935
Impairment Related Work Expense (IRWE)	-
Remainder	
Divide by 2	467.50
Blind Work Expenses (BWE)	-
Total Countable Earned Income	= 467.50
Total Countable Unearned Income	480
Total Countable Earned Income	+ 467.50
PASS Deduction	-
Total Countable Income	= 947.50
Base SSI Rate	733
Total Countable Income	- 947.50
ADJUSTED SSI PAYMENT	= 0

Step 3A

Not needed.

SSDI is continuing so there is no change after the Trial Work Period and Grace Period.

Step 4

Earnings caused the SSI to stop.

1619b applies.

His earnings are only \$12,000 a year, well below the 1619 (b) state threshold.

Bottom Line

Work Income of \$1000 gross a month. Nets out to approximately \$800.

SSDI Income of \$500.

Total take home approximately \$1,300 month. With straight SSI of \$253 and SSDI of \$500 income was \$753.

Jim is much better off financially!

Medicare continues.

Medicaid continues.

Bonus Round....

What if Jim earned \$1,200 gross a month? Remember, he gets \$500 in SSDI and \$253 in SSI.

You would do the formula starting with SSDI first during the Trial Work Period and Grace Period. He continues to get his \$500 monthly SSDI cash benefit during those periods.

But, once the SSDI of \$500 went away SSI would need to be recalculated

Step 3A

STEPS	CALCULATIONS
Unearned Income	0
General Income Exclusion (GIE)	- 0
TOTAL COUNTABLE UNEARNED INCOME	= 0
Gross Earned Income	1200
Student Earned Income Exclusion	-
Remainder	1200
GIE (if not used above)	- 20
Remainder	1180
Earned Income Exclusion (EIE)	- 65
Remainder	1115
Impairment Related Work Expense (IRWE)	-
Remainder	1115
Divide by 2	557.50
Blind Work Expenses (BWE)	-
TOTAL COUNTABLE EARNED INCOME	= 557.50
Total Countable Unearned Income	0
Total Countable Earned Income	+ 557.50
PASS Deduction	-
TOTAL COUNTABLE INCOME	= 557.50
Base SSI Rate	733
Total Countable Income	- 557.50
ADJUSTED SSI PAYMENT	= 175.50

Two Calculations

Jim During TWP and GP	Jim after GP
\$500 SSDI	\$0 SSDI
\$0 SSI	\$175.50 SSI
\$1200 Earnings	\$1200 Earnings
Medicare	Medicare
Medicaid	Medicaid

Bottom Line for Jim:

During TWP and GP he brings home net of approximately \$960 (\$1,200 gross) plus \$500 SSDI and \$0 SSI for total take home of \$1,460.

During and after EPE he brings home \$960 approximate net earnings plus \$175.50 in SSI for total take home of \$1,135.50.

He is better off in both cases since his previous take home was \$500 SSDI and \$253 SSI. And his Medicaid and Medicare continues for a long time!

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TITLE II MEDICARE SAVINGS PROGRAMS (MSPs)

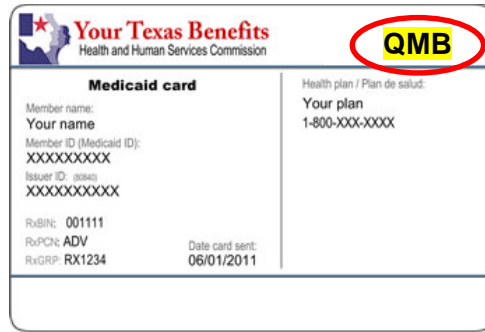
- ▶ Medicare Savings Program (MSPs) were created for people who are eligible for Medicare, but cannot afford to pay the associated costs.
- ▶ The four (4) MSPs are:
 1. Qualified Medicare Beneficiary (QMB)
 2. Specified Low Income Medicare Beneficiary (SLMB)
 3. Qualifying Individual (QI-I)
 4. Qualifying Disabled Working Individual (QDWI)
- ▶ There is also a national program called “Extra Help” that pays for Medicare Part D premiums, deductibles and co-pays.

QUALIFIED MEDICARE BENEFICIARY (QMB)

- ▶ If a consumer qualifies as a QMB, all Medicare costs and Extra Help are paid for by HHSC Medicaid.
- ▶ A consumer who gets QMB will get a copy of a completed HHSC Form HI027-C, Medicaid Eligibility Verification – QMB letter.
- ▶ The consumer will also get a Texas Medicaid Card that shows QMB status.
- ▶ The consumer is NOT on Medicaid just because they get QMB.
- ▶ The consumer can be on Medicaid and Medicare and get QMB.

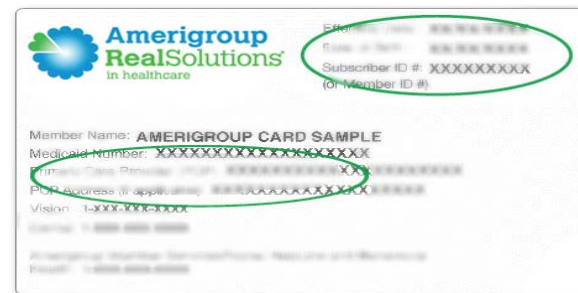
QUALIFIED MEDICARE BENEFICIARY (QMB)

If the consumer is just getting QMB the Texas Medicaid Card will look something like this.



If the consumer is on Medicaid and getting QMB there will be a second card. The first card might also have “STAR” or STAR PLUS” above the “QMB”.

If the consumer does not have second card he/she is *not* on Medicaid.



QUALIFIED MEDICARE BENEFICIARY (QMB)

- ▶ Total Countable Income Limits for QMB:
 - Individual no higher than \$981 gross month
 - Couple no higher than \$1,328 a month
- ▶ Resource Limits:
 - Individual: \$7,280
 - Couple: \$10,930
- ▶ Just like in SSI, certain things the consumer owns, like one home and one car will not count towards the resource limit.
- ▶ Use the SSI calculation to figure out if someone might be eligible for QMB.

STEPS	CALCULATIONS
Unearned Income	\$920
General Income Exclusion (GIE)	- 20
TOTAL COUNTABLE UNEARNED INCOME FOR QMB	= \$900
Gross Earned Income	0
GIE (if not used above)	- 0
Remainder	0
Earned Income Exclusion (EIE)	- 0
Remainder	0
Divide by 2= TOTAL COUNTABLE EARNED INCOME FOR QMB	= 0
Total Countable Unearned Income	\$900
Total Countable Earned Income	+ 0
TOTAL COUNTABLE INCOME FOR QMB	= \$900

Specified Low Income Medicare Beneficiary (SLMB)

- ▶ If a consumer qualifies as a SLMB, the Medicare Part B monthly premium is paid by HHSC Medicaid. The consumer will also get Part D Extra Help.
- ▶ SLMBs are responsible for all Part A and B deductibles and co-pays.
- ▶ SLMBs do NOT get a Texas Medicaid Benefits Card. They will get a written notice from HHSC Medicaid verifying SLMB eligibility.
- ▶ SLMBs can be on Medicaid and Medicare and get SLMB.

Specified Low Income Medicare Beneficiary (SLMB)

- ▶ **Total Countable Income Limits for SLMB:**

- Individual: between \$981.01 to maximum of \$1,177 gross month
- Couple: between \$1,328.01 to maximum of \$1,613 gross month

- ▶ **Resource Limits:**

- Individual: \$7,280
- Couple: \$10,930

- ▶ Just like in SSI, certain things the consumer owns, like one home and one car will not count towards the resource limit.
- ▶ Use the SSI calculation to figure out if someone might be eligible for SLMB.

QUALIFYING INDIVIDUAL (QI-I)

- ▶ If the consumer qualifies as a QI-I, the Medicare Part B monthly premium is paid by HHSC Medicaid. The consumer will also get Part D Extra Help.
- ▶ The consumer is responsible for all Part A and B deductible and co-pays.
- ▶ QY-Is do NOT get a Texas Medicaid Benefits Card. They get a written notice from HHSC Medicaid verifying QI-I eligibility.
- ▶ Someone cannot be on Medicaid and Medicare and get QI-I. They must choose which they want to be on.

QUALIFYING INDIVIDUAL (QI-I)

- ▶ **Total Countable Income Limits for QI-I:**
 - Individual: between \$1,177.01 to under \$1,345 gross month
 - Couple: between \$1,163.01 to under \$1,813

- ▶ **Resource Limits:**
 - Individual: \$7,280
 - Couple: \$10,930

- ▶ Just like in SSI, certain things the consumer owns like one home and one car will not count towards the resource limit.

- ▶ Use the SSI calculation to figure out if someone might be eligible for QI-I.

Qualified Disabled Working Individual (QDWI)

- ▶ QDWIs are those whose free Part A entitlement has ended (Extended Medicare is exhausted).
QDWI pays only the Medicare Part a premium.
QDWIs will not get a Your Texas Benefits Medicaid Card and cannot have Medicaid.
- ▶

Income limits:	Resource Limits:
Individual: \$1,945	\$4,000 individual
Couple: \$2,622	\$6,000 couple
- ▶ Very few people get QDWI. By the time Extended Medicare ends most people have been working for many years and no longer rely on Medicare as their primary health insurance.

SSA's Low Income Subsidy/Extra Help Program ("Extra Help")

- ▶ Consumers on QMB, SLMB, QI-I or Medicaid automatically get the "Extra Help" program.
- ▶ Extra Help pays for the Part D premium and most of the costs of drugs.

Income:

Less than \$1,324 for an individual

Less than \$1,792 for a couple

Resources:

Maximum of \$8,780 individual

Maximum of \$13,930 couple

Applying for MSPs

- ▶ Eligibility for the MSPs is determined by HHSC. Consumer can fill out an HHSC Form I 200-EZ to apply for an MSP.
- ▶ Eligibility for Extra Help is determined by SSA or by an HHSC MEPD worker using the HI 200-EZ. It is easy to apply on-line, with a turnaround time of about 3 weeks, at www.ssa.gov. SSA has the primary responsibility for processing Extra Help applications.
- ▶ The best way for you to assist consumers in applying for an MSP or Extra Help is to send them to a Health Information Counseling and Advocacy Program (HICAP) Regional Benefits Counselor located in your local Area Agency on Aging. This service is free and available to anyone on Medicare.

Why You Need to Know

- ▶ Medicare Savings Programs help pay for Medicare because the consumer cannot afford to pay for it.
- ▶ If the consumer starts working, then he or she might lose the help because income is too high.
- ▶ Consumers need to understand that this may happen and plan for it.
- ▶ Consumers may request assistance in paying for medications and medical or physical restoration services because they cannot afford the Medicare premiums, deductibles or co-pays.
- ▶ Sometimes, these consumers don't know there is help to pay for Medicare.

MEDICAID

- ▶ Provided through Managed Care Organizations in Texas, Medicaid is an accessible comprehensive health care program that costs little to nothing.
- ▶ Many things, including personal attendant services, durable medical equipment, hearing aids, prescription eyeglasses, medications, routine doctor's care, transportation to and from medical appointments and surgeries are covered through Medicaid.
- ▶ If a consumer needs a medical or medically related service or item to maintain employment check to see if Medicaid might cover it first:
http://www.tmhp.com/Pages/Medicaid/Medicaid_home.aspx.

REPORTING INCOME

▶ **THE SINGLE MOST IMPORTANT AND POSITIVE THING YOU CAN DO FOR YOUR CONSUMERS IS EDUCATE THEM ON REPORTING THEIR INCOME...NO MATTER WHAT SSA HAS TOLD THEM (OR TELLS THEM IN THE FUTURE).**

EARNED INCOME SHOULD BE REPORTED EVERY MONTH

REPORTING INCOME

- ▶ SSA rule states that, for people receiving SSI “Recipients or their representative payees must report changes on time that can affect SSI benefits. SSA employees explain these responsibilities to recipients and payees during each interview. SSA also provides written explanations of reporting responsibilities....A report is due within 10 calendar days after the month in which the change occurred.”
- ▶ SSA rule states that people receiving SSDI must “...report any changes in work activity.Work activity and earnings may affect benefits, and they must tell us right away if work starts or stops; duties, hours, or pay changes; or they stop paying for items or services needed for work due to the disability.”
- ▶ Concurrents must report each month separately to the Title XVI side and the Title II side. And keep copies of both reports!
- ▶ Information is not passed from one “side” to the other at the local SSA office, so it is important to report to each side every month.

BENEFITS PLANNING QUERY

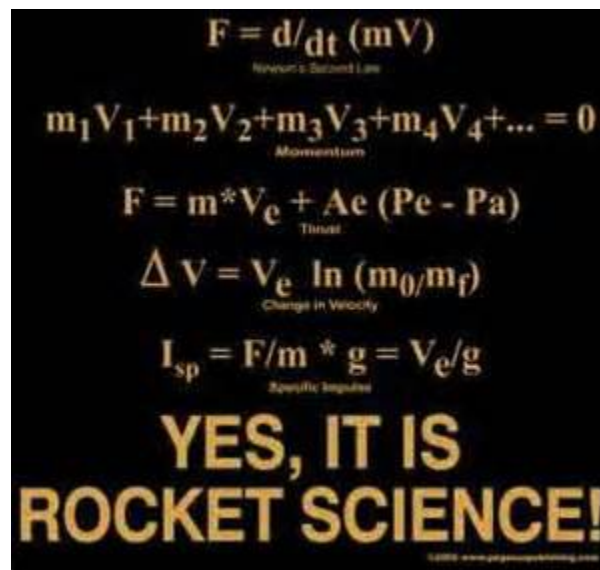
- ▶ The best way to verify where the consumer is in the SSDI Return to Work process is to get a Benefits Planning Query (BPQY). The BPQY is available for consumers on SSI as well.
- ▶ The easiest way for your consumers to get a BPQY is to go into the local SSA office and request a “completed SSA Form 2459”. The consumer can try to call their local SSA office or the SSA 800 number and request a completed SSA Form 2459. They may or may not be successful getting the BPQY this way.
- ▶ If the consumer does call and request a completed SSA Form 2459 and does not get one in the mail within three weeks (21 days) they will need to go into their local SSA office to get the BPQY.

WHERE TO GET ASSISTANCE

- ▶ The DRS Counselor you work with can access a Benefits Subject Matter Utilization Resource Facilitator (Smurf) to assist the consumer and you. There is at least one Smurf in every DRS Unit.
- ▶ Consumers can contact their SSA funded Work Incentive Planning and Assistance Community Work Incentive Coordinator (WIPA/CWIC) if they are actively looking for work, or have started working. DARS can pay for this service! Ask the Smurf in the referring VRC's office about this. Find Texas' WIPA CWICs at <http://choosework.net>.
- ▶ Consumers can call the Ticket to Work Help Line at 1-866-968-7842 (voice) or 1-866-833-2967 (TDD).
- ▶ Consumers can request information and assistance (especially with overpayments related to work) from the Protection and Advocacy for Beneficiaries of Social Security (PABSS) run by Disability Rights Texas at 1-800-252-9108.

WHERE TO GET ASSISTANCE

- ▶ The Area Agency on Aging's Health Information Counseling and Advocacy Program (HICAP) Regional Benefits Counselors are very important to those on Medicare and/or the Medicare Savings Programs.
- ▶ Be sure to refer consumers on MSPs to them when they are offered a job or get an increase in pay.
- ▶ Be sure to refer consumers who are paying out of pocket for Medicare monthly costs and whose monthly cash benefit (and earned income) seems low to you.



THIS IS ROCKET SCIENCE.

THIS IS NOT.



**“It does not matter
how slowly you go
as long as you do
not stop.”**

-Confucius