Good morning, everyone. Welcome to Social Security benefits and work. This is a 1 1/2 hour webinar. Once it is completed, it will be made available in the on-demand system. For those who wish to view it or share with your friends, it is available. We are part of the college of health and caught -- college service pick behind the scenes today we have Mr. Nick helping with all the technical needs. For you joining us for the life session today using the Internet, please notice that webinar control panel in the right side of your screen about halfway down. You will see a question box. You can open that question box using the small arrow on the left side. Once you do that, say hello, good morning to me, I have a couple signing in, thank you so much, I want to make sure you hear us and everything is working well.

There we go. Hello. Welcome and thank you for joining us today. We appreciate you being here. In the question box during the presentation, if you have questions for the present or myself, go ahead and type those in there and I'll make sure we take care of you. We have a couple of more people signing in. Thank you so much. I appreciate that. Got it. Also in the control panel, if you go further down, you'll see something called handouts. Open that up using the small arrow. That is the handout the presenter has provided for you today. Click on that picket should download as a PDF. You can follow along with us if you choose to. If you call in by phone only today, I believe there are a few doing that, please make sure you email us so that you can receive credit for your participation today. At the end of the session, I will tell you how that will happen. Right now I want to get started with our speaker who has so much information and I don't want to take any of her time away. Sandy Smith has over 30 years of experience in employment services for people with disabilities including a 16 year history with the Social Security administrative benefits planning and work incentive programs. Sandy directs imagine enterprises benefit planning and employment services which currently includes the work incentive planning and assistance in 148 Texas counties. She provides training and technical assistance in the local, state, and national level with Beagle to improve the ability of SSA beneficiaries to go to work, earn a living, and maintain or obtain needed health insurance. I'm so happy for her to be with us. Last webinar of the year, 2018 welcome and the floor is yours.

Thank you so much. I asked her to do a short one and that was not the short one. Needless to say, my husband thinks I speak a second language when he hears me talk to people about Social Security. I will go ahead and get started because we have a lot on our agenda. I always like starting out with what some of our training goals are. Social Security is very confusing. I have done it for over 30 years and I still do not know all the answers. So we are going to talk about the different programs within Social Security that the folks that you work with might be on. And you will see the word student here. I've been working a lot with students lately but this goes for adults also. You will know what I am talking about. Then we will look a little deeper into SSI, Medicaid eligibility, and a general overview. As you look at my slides, you will see they are very wordy. We assured, I'm not the college professor that reads PowerPoint. The reason I give you so much content is because I want you to use them as a referral source later to say what was she saying about that hopefully that will be useful. I will now stop and ask if there are questions throughout and that will probably be the best way to get all of these questions answered. I'm so glad you guys are brave enough to dive into Social Security. It's my personal mission to make sure everybody in Texas understands Social Security benefits. Let's get started. Social Security has two different title programs in which they offer a cash payment and an insurance is attached to it. The first one is title II. If you think of title II like a big umbrella, there's a bunch of programs under the umbrella. We will only touch a few of them. Under title II, there are disability related benefits and there are non-disability related benefits. We all pay our taxes and someday we will retire. As you heard with
my job experience, I'm close to getting retired. So there are two programs under this umbrella depending on if you have a disability or not. The only reason we are talking about and on disability related program is, if you look at that bullet of auxiliary benefits, if you work with younger kids, you just might have some folks who fall into that vacation. Then we are going to look at title 16 which is always funny to say that because the only program under title 16 is a supplemental security income, famously known as SSI.

>> I talked about the one program that has nothing to do with disabilities. Please understand that before I say anything else that this is a nonutility program. This is called child's benefits. I'm sure some of you have heard of it. When you are under the age of 18 and you have a parent who is disabled, retired, or deceased, it is possible for you to get a check based on their records. We work with a lot of folks who maybe lost a parent and so they are just getting a check and they have nothing, they are not disabled at all, they are just getting a check because the breadwinner has passed away so they get a check based on that person's work record. That is child's benefits. Nothing I say for the next hour and a half has anything to do with them because it is not related to disabilities. But just know that the benefit might be out there. Say this child does have a disability [ audio cutting in and out ] that do not have a disability. He just a transition into one of the disabled programs, the programs for disabilities under title II, when they turn 18 and would age out of this benefit. So take a breath. It's okay. I kind of wanted to pointed out that there's one nice -- one not disability program that may enter your world. What are the disability related programs? We are still under the big umbrella of title II. Even if someone comes to you and says I get a title II benefit from Social Security, that still is not good enough if they have a disability. We need to dig deeper. One is to ensure they do not have the child's benefits I just talked about. It could be if they fall into one of these three classifications. We will look at them individually. Social Security disability insurance, childhood disability beneficiary, or disabled widow or widower's benefits are included. When you are eligible for a title II benefit, it is kind of like insurance. Let's say I am eligible in January. There's a five-month waiting period before I am going to get my cash check. In addition to that five months, there is an additional 24 months before I get my Medicare.

>> The other thing that you need to know is when a person is on title II and decides to go to work, when they jump through all of the hoops I am about to have you guys jump through, trust me, your job is a little less than these guys, but when I explain all of these steps of how Social Security looks at work under title II and they hit certain specials, they do not get any of their check. It is not a gradual reduction like SSI. It's all or nothing. So we have to make sure that we are really watching these guys carefully and we are educating them and their family or support system as quickly as possible. Let's take a deeper look at those three this ability related programs. The first one I will fondly refer to as SSDI. I don't need to. I try not to speak in acronyms, but after 30 years, it is kind of my language. Social Security disability insurance simply says there's an injured worker because title II is all about insurance. Remember we are going to retire on it because we paid into it. The child's benefits, because the parent who passed away paid in, the disability program is no different. You get it because someone paid into the system. Under SSDI, Social Security disability insurance, the person who paid into the system is actually the person with a disability. They are getting it based on their own work record. And you are going to see several slides down how Social Security calculates that and how easy it is for our young adults with disabilities to become entitled to this program. You do not have to be 18 to be on it. If I wasn't on child's benefits and I was back in Iowa where I grew up, I started detest link one when I was 15 and I was earning some pretty good money because it takes fewer credits when you are younger to get on this program. Under Social
Security disability insurance, there is still the five-month waiting period and still have that 24 month qualifying period to get on Medicare.

>> I know I'm going quickly. I want to get through some of this title II stuff and I will stop for questions. Please don't think I will stay at warp speed this whole time. The next one is who paid into the system, the childhood disability beneficiaries, on this, you have a parent who paid in. The parent is either disabled or retired or deceased. That sounds really familiar to what I said about child's benefits. But on this one, they have to be over the age of 18. Remember I said if the child has a disability and they are under the age of 18, they get that check because the parent passed away not because they have a disability just because they are eight remaining child of this person. But when that child turns 18, they can transition to this. And now they are receiving a check based on their parent still. But now they qualify for all of the stuff I am going to talk about, the work incentives that are coming up. They do not have a waiting period. They can get their cash check right away. But they do still have that 24 month period where they are waiting for the Medicare. There are funny, funny rules with this. Everybody is into this online dating. I think thank God I am married so I don't have to think about that. Let's say the person on CDB once defined there forever love and they go on the website. Their advertisement is to say tall, dark, handsome, entitled -- title II only need apply. If they marry another person on CDB, they lose their check. It is all connected to that parent who would have taken care of them. For some reason, Social Security says that if you marry outside of the title II classification, anything but CDB, somebody is taking care of you so they will take your check regardless. So we need to make sure we help them date well.

>> You will notice I skipped over disabled widow or widower benefits. In my 30 years, I've had one case and found out she was not eligible anyhow. Before we hop into the work incentives, are there any questions?

>> There's always one. The question is what you just spoke about, the CDB, common-law marriages, stepchildren, and adopted children, how does that factor in?

>> Okay. What was the first one? Common-law marriage? They do not look at common-law marriage simply because common-law is not in every state and this is a federal program. However, they do recognize as of maybe 10 years ago same sex marriages. Racing stepchildren and what was the other one, adoption? As long as you have the court papers, you can go to Social Security a petition that they receive a check based on your record. It is all about you providing that support to that child.

>> That is the only one I have.

>> I was going to say I know that's because we are raising, my husband's son's children, my husband is about to retire in 2 years and we have already looked into it. So I know that from my personal life.

>> Okay.

>> That was the only question.

>> Thank you so much. Remember I said this is all or nothing. If they go to work, they will get all of their check or none of their check. There's no in between. Okay? Social Security has what I call safety net said they call the work incentives. Each safety net goes lower and lower the first safety net is really high. If you fall, nothing is going to happen. It is called a trial work period. Be careful. As I go around the country and train on this, people think that I just met Sandy today so she has a trial work period. No. I had a life
before I met you. There's a very real possibility that some of these work incentives might have already been used in daily get them once per period of disability. And what I mean by that is they would have to be terminated and come back on to get anyone. So be careful. Do not tell people about this until you confirm that you actually, that they actually have it available. A trial work period is exactly what it says. Social Security gives them nine months to go to work and earn as much money as they possibly can. I can earn $1 billion a month and I am still getting my title to check. That's because I am testing my ability to return to work. They do not care how much money iron. They are sending me a check. So every month that I have earnings over a certain threshold which is the second bullet, the $880, you will see gross underlined, it is not after taxes. Anytime iron in 2019, I should clarify that this is all 2019 figures, in 2019, anytime I gross over $880, Social Security is just going to be behind-the-scenes counting that's. That's 1, that's 2, that's 3. And then when I hit 9, Social Security is going to see all of those nine months because they do not have to be consecutive, do all of those nine months fall in a 60 month window which is 5 years to us who are living in the real world. Social Security lives by months. So it all nine of those times I went over $880 fall into a 60 month window and if they did, my trial work period is over. I am going to show you an example here in a minute. So hold your questions on trial work period because I think I am going to show you wanted example that will kind of bring it home. Because it is gross wages, none of the other work incentives I talked to you about can be used during the trial work period.

>> Let's say that I did use my nine months in that 60 month window. The month after my trial work period ends will automatically start a 36 consecutive months new incentive called the extended period of eligibility. That they goes 36 months and nothing stops it. It goes 36 consecutive months and then it is over even if I never go to work. So the trial work period is over. The month following the end of the trial work period, I start this 36 consecutive months and nothing stops it even if I am home, nothing stops it. Now they are not looking at gross wages. Now they are looking at countable wages. They are not going to consider everything. So we are going to talk about some work incentives that impact this threshold amount and it is called substantial gainful activity. That is just a fancy name for a happy with the threshold yet. So do not worry about it. It -- in 2019, they now want to know is your countable and not gross, is your countable earnings over $1220. If you have the disability of statutory blind, you have a higher SGA level which is $2040. All of these work incentives and now no into effect. One of the work incentives is called cessation and grace period. Stick with me. Okay? We have our trial work period. That is gross. It has to happen in a 60 month period. It could happen in nine months if you are earning enough. Immediately following that, we start now looking at countable income in this 36 month window. Okay? What also starts when that extended period of eligibility start is looking for cessation and grace. It may happen in the trial or in the extended period of eligibility, it may happen 20 years, 50 years, 100 years later. It doesn't have to happen but what is says is okay, Sandy, you finished your trial work period, you finished your EPE but you are the hospital the whole 36 months or you’re just working a job where you kind of never went over the threshold . But later on after your EPE or maybe in your EPE, you go to work and start earning over that $1220 after we deduct all of these work incentives, Social Security says okay, the first month would be cessation and the following two months would be the grace period because we are watching to see are you able to have countable earnings above that $1220 and if you are able to show us that, we will then say your cessation and grace period is over. The cool thing about it is you still get a check during these three months because they are still watching. So let's take everything I just threw at you and then I am going to take questions and you can breathe. Let's see how we would calculate this. So this grid kind of shows what gross wages are. And then we get down into countable wages depending on where we are at. We started back in 2008. You will see back
then that the trial work period amount was $670. Once we graph the wages, we will see that in September 20 -- September 2008, they hackers wages of $700. That is over $670. So we counted that as a trial work month. And we went ahead down here again and we looked at the year, we looked at the amount, and we identified when we had nine of these and these nine are in red. So we were saying that the trial work period started September 2008. And in October 2013, they had nine of them. Okay? Now we have to count backwards to see if we did it in a 60 month window. To save time, we did not. We did it in a 62 month window. So what does that mean? Do I get a new trial work period? No. It just means the first month falls off and what was the ninth month is now the eighth month and we just continue on with the trial work period. In the very next month, they are over again because the trial work period is seven or $50 and they have entered -- Trower period is $750 but here they have $810 and we would come back -- count back. We did that in 54 months which is less than 60 so that would be the end of our trial work period. We started in June 2009 and it would end in November 2013. Our trial work period is over.

>> We immediately start the extended period of eligibility. That is the second number here on 2013 and the numbers thereafter. In 2013, substantial gainful activity level was $1040. If you look at this, I do not really hit any of those SGA countable income amounts until 2016. In July 2016, I earned $1500. The limit is $1130. I'm over the countable SGA and I do it for three months. So July, August, and September would be cessation and grace period. It happened in my EPE because my EPE starts December 2013 and ends November 2016 which is the green that you see. So I get a check those months. This whole extended period of eligibility, I got a check because I never went over after my cessation and grace. So far, since I started going to work in January 2008, I have gotten my paycheck and I have gotten my title to check, my full title to check because it is all or nothing. My Trower period is over now. My extended period of eligibility ends November 2016. And I have used my cessation and grace. Okay. There are no other work incentives. So the first time I go over the amount, I will the terminated. In 2017, the amount was $1170 and you will see in December of 2017, I earned $2000 so that would be my termination month. If any of you guys are breathing and/or talking to me, are there any questions?

>> I think we are all breathing. You are doing a great job explaining this. The one question is from November 2016 to the termination, does the person receive a check during that time?

>> Yes. They continue to get a check because the whole thing is it's all or nothing. So unless they are over the told, they are getting a check.'s full-time, this person got a check the distal calendar except for December 2017. That is when they were terminated.

>> And they went over the $1170?

>> Yes, ma'am.

>> That answers the question. Thank you.

>> All right. You can keep it next time I get sick. So when we started with the EPE after the trial work period stopped, we started talking about countable, they are not going to count gross, they are going to count countable. Gross minus paid time off minus these work incentives, so let's see what these work incentives are that they take into consideration because it is all or nothing and they want to make sure that they are monitoring apples to apples and not apples to oranges when they are deciding if the person should get a check or not. So impairment related work expense is expenses related to my
disability that I pay for that nobody reimburses me for. What if, what is the list? There is no list. If you could look at Social Security with a straight face to say I need these depends, I need these catheters, I need this dog food for my seeing eye dog, whatever, what they do is they take into consideration those out-of-pocket expenses because nobody pays you back.

>> Let's say I have $1500 in out-of-pocket expenses. Okay? And so I am over SGA, right? But let's say I have expenses that come up to $400, each month I can pay I give them a receipt for it and they will deduct that right off of my $1500. Now instead of having $1500 in wages they consider, they consider $1100. $1100 is below that substantial gainful activity threshold of $1220. So I would get my check even though I am paying $1500, they are not considering those things I need to purchase for my disability. Likewise, I think I heard you say a lot of these folks are on folks, right, is that correct?

>> Yes, ma'am. That is correct.

>> Okay. These should relate to you. If the person us on title II, not SSI, none of this is SSI, what it says is Sandy goes to work at McDonald's and I have the same job title and I earn about the same wage as everybody else and it is not a carved job, they did not create it for me, but of those 10 things on my job description, there are five things that my employer either doesn't want me to do, gives me more time to do, gives me more support to do or maybe I just need more time off, medication adjustments, doctors appointed, whatever, those things are all considered a subsidy when they are looking at my wages.

>> Let's say again I am wondering -- I am earning the $1500 of earnings and of those 10 things on my job description, five of them are accommodated. If my employer will turn in a job description with a little cover letter explaining how these five areas are accommodated for some reason, Social Security, if it is 5 of 10, I always do easy math and there's an inside joke here somewhere, but 5 of 10 would be a 50% subsidy. So if I am earning $1500, Social Security is only going to count $750 because they are taking into consideration subsidy. I am below that substantial gainful activity again even though I am earning $1500. I am still getting a check. I am going to do one more and then I will take questions. Some of you guys might know about job coaches. Special conditions is another type of subsidy which says I work for family and my family has a family run business and they pay me a salary and maybe that salary is a little bit higher than they would have normally given so that would be subsidized. One of the more familiar ones for we in the employment field for a while, we understand the job coach. A job coaches usually paid by Texas workforce solutions VR or by someone else. They are not paying for it. If they did not have the job coach, they would not be able to have their job. So I am working at McDonald's and I have a job coach. The special subsidy says that for every hour that the job coach is on the job training, they are not carrying a page or anything, they are on the job with me, that our does not count when calculating mages -- might wages. Let's say I earn that $1500 in an 80 hour every two weeks but say the 80 hours, the job coaches with me 40 hours. Again it is 50% that they are not going to count. There are other percentages. I'm just doing simple math so I look intelligent and you guys respect and listen to be. But I kind of want to give you how that works. Every hour that the job coach is with the person on the job, it does not count. So there are ways for them to earn a lot of money and still get a check us Social Security knows that it's all or nothing in a domestic the check unless they absolutely have to. The other thing is you can have an IRWE and you can have subsidies. You can have them both. We don't have to pick one that's best. A person can earn a lot of money, welle over into the thousands if they have a high enough impairment related work expense. I used to be a job coach. The first one was at Abilene Betty Hardwick Center. I will tell you what your butt back in the day because you guys will think I am older than Moses.
But I would go in and out of jobs all the time. I might be in 100% and they would not count 100% of those hours. But just know that you can use them all so it does benefit.

>> I will get through Medicare and then stopped questions. Medicare, as I alluded to, is the insurance associated with title II for people 65 and older. My husband is counting down until he can get it. Or it's for folks with disabilities that we are talking about. Also you might have 70 says they have Medicare and you cannot figure out for the world why. People who have end-stage renal and Lou Gehrig's disease, they automatically get Medicare with no waiting period but they do not get to keep it forever unless they have other circumstances for end-stage renal because, for end-stage renal, it is to get them through the transplant and they usually keep it 12 months post transplant before they would use that -- lose their Medicare. If you do have disabling conditions, you can keep it. But if you know someone who has end-stage renal, they can get Medicare readily to help with those expenses. Medicare comes in four parts. You learned all of the parts in kindergarten, ABCD. Part A is hospitalization when you are in the hospital and that is free. Medicare part B is for your out of patient care and is not free. This year, the premium is about $135.50, and those premium amounts are deducted right out of the title to check that the person receives. There's also some advantage plans under Medicare part C. And under George W. Bush, he gave us the Medicare part D prescription drug plan.

>> The premium for 2019 will be $135.50. It went up $1.50. Part D you have to actually go onto the Medicare.gov site an end they have to select it. It's an optional program. Let's say that the person went through the trial work period, through the extended period of eligibility, the cessation and grace just like the chart and they hit that December when they were terminated. They always want to know what they -- what will happen to their Medicare. That is the first bullet. Medicare part A will continue until cost for at least 93 months following the end of the trial work period and probably longer. They can also keep part D -- B as long as they pay the premium. That's all you need to know right now about title II. Are there any questions?

>> It's about the IRWE and who determines what those are, who decides what?

>> The bad part it really is a human decision. And if you get a cranky Social Security claims Representative, what you do if you say Sandy Smith went to work at McDonald's and these are her out-of-pocket expenses related to her disability and you kind of itemize the list and then, on the next column, you put how much it costs and then you put how much or where or how often you purchase it. You submit it to Social Security. Social Security look at the list and they will bless all of it or they might call you to ask about a few of them. They rarely just deny an IRWE. I had one case where I requested a basic cell phone for somebody and they were like no. And I was like well, she has panic attacks, she waits for her right, she is outside a lot building, she panics. So she doesn't have this phone to the person driving can call to say I am stuck in traffic, I have a flat tire, I am around the corner. She is going to have a panic attack and then she will not be able to work for weeks so they approved it. That's why I always say with an IRWE, it's not an inclusive list but you submit a letter to Social Security with an itemized list and they will go over the list. The key is that it has to be related to their disability and they have to pay for it out-of-pocket. And I hope that helps.

>> Anything else?

>> That was the only one. A follow-up to that came up. Do they need medical documentation if it is related to something medical?
Not if it is obvious. The one thing that comes to mind catheters. If I want a more expensive catheter, I have to probably have a reason, maybe I’m allergic to it, maybe the size of the less expensive catheter is not comfortable, and so you might want to get a doctor’s note for that. But if you just want pink or blue, yes, no doctor will sign off on that. And they will approve the catheter but it would be the lesser one. I hope that helps.

If it is obvious, you do not need a doctor statement. Are we ready to jump into SSI? Okay. With SSI, I’m sure this is the one that you are all familiar with, this is a cash payment and there are resource limits and all of this other, these other hoops that you must jump through even if you do not go to work. This is a needs-based program. You have to have limited income and limited resources to even be on it. This is not paid because you have an injured worker paying into the system with our tax dollars like you did under title II. This is the general revenue tax dollars. I don't know if you are as old as I am but it's kind of like the old welfare program. And so your check amount is not based on how much you paid into the system. There is a. In 2019, the most and SSI check is going to be for an individual is $717. If you are married and an eligible couple like a husband or wife or same-sex marriage both on SSI, the most that they are going to get is $1157. I do not do fast math. If you take $771 times two, it's not the same. That's the most they can get. Everything is based on those numbers. In the state of Texas, Medicaid is the insurance for SSI all over the nation, but in Texas, Medicaid is automatic. In some states, they have to fill out an application. In some states, they might have to spend it down but it is not automatic. In the state of Texas, when you get your SSI check, you get your Medicaid and there is no waiting period. Before we can even talk about going to work, you guys have to understand that there are rules because I’m sure if you are dealing with adults on SSI or young children on SSI, you are dealing with the families and they get a lot of letters from Social Security and I need to help you understand them so you can help them. It's like lions and tigers and bears, oh, my. We are going to look at each one of these areas and briefly give you an overview of what it is and what they need to do.

The first one is deeming. There are three different types, spouse to spouse needing I am on SSI, my husband is not because if he was, we would be at just make an eligible couple. Any of his income and resources are deemed available to me so they take that into consideration when they are deciding if I am eligible and if I am eligible, do I get the full amount of the SSI because of the spouse to spouse deeming. It is the same with parent to child. I am a child on SSI. My parents or my parent is not. They go to work. They have earnings. They have resources. That money is deemed eligible to me. There's also a sponsor to alien when someone is coming in from another country and have a sponsor, if that alien should get on SSI, that sponsor has income and resources that would be looked at. I'm not going to give you the calculus and for this because you should be able to recognize a deeming situation. That person is on SSI and they either have a spouse or a parent who is not. If they are under the age of 18, parent to child, that usually is the number one reason why parents are denied SSI for the children when they apply. It's not that the child does not have a disability. It's just that the parents have too much of income and resources and are not eligible. The secret is to apply when the child turns 18. When they turn 18, under Social Security laws, they are automatically no longer a child and parent to child deeming stops on the 18th birthday even if nothing else has changed, they are still living at home and in the same beds but when they wake up, now they just look at the child's income and resources. So the parent suddenly vanished and now they want to know are you paying your fair share. So this is a good time for people who have been denied in the past to go apply again.
>> Parent to child deeming stops when the child turns 18. When someone is 18, now Social Security once to know what you are doing with your SS money we are giving you because you are poor. It is for food and shelter. Our judgment are you paying fitted shelter? If someone is not -- it is for food and shelter. Are you paying for food and shelter? If someone is not, Social Security says if you are not going to charge her anything, we are going to reduce her check by one third. So now in 2019, instead of getting the full $721, the most the individual get his $514. They are not using the check for food and shelter. So we really want to make sure that parents understand and they turn 18 to charge them food and shelter. What is food and shelter? Shelter is your mortgage or rent plus your electricity, water, gas. It is not your cable bill. It is not your cell phone bill. It is your basic utilities plus your mortgage or rent. What is food? If you can put it in your mouth and swallow it and you should, that is what counts. Dish soap, laundry soap, nonedible would not count. What you do to calculate fair share is you take what your housing is, what your food is, and divide it by the number of people in the household and that is their fair share. I do not care if the sisters boyfriend is living there, the neighborhood kid is living there because the mother and father are abroad or whatever. Who lives in a house? You include them in a calculation. So in the state of Texas, someone sued. We think as long as they have rental liability and is paying their fair share has some degree of ownership in the home where they are living, in Texas, there is what is called a renter flat fee payment. In 2019, if I pay my mom and dad $277 because I have some ownership in the house or I have got rental liability with them, that is considered my fair share, regardless. Let's put this into perspective. If my parents were very wealthy, I would never be able to meet my fair share of a large house with the electricity. So we would look at a rental agreement or flat rate payment. What is the going market to rent a room or bathroom or rent that room with access to the kitchen, bathroom, and laundry room? My boss lives in Seabrook by Houston. Her fair share would be much higher than mine. I live in a Stephenville. Rent around here is not that much. So you could possibly meet under a rental agreement in Stephenville to meet the fair share. It is important that you understand that when a child turns 18 or you are working with someone who is 18 and on SSI, they need to be paying their fair share of food and shelter or Social Security will come and take one third of their check.

>> I will do a couple of more and then I will take some questions. The 12 month suspension period has nothing to do with work. This means you are over resources. Maybe you are in a non-Medicaid facility where your food and shelter is being taken care of. Maybe you are incarcerated. If you go to jail and you are on SSI, you do not get to keep a check. Baby grandma lefty $100,000 and now you have too much money and you are over resources. Maybe mom and dad left you a second house even though they bought you a small one when they were alive because under resources, you can have a house but you just can't have two houses. If you go over resources or if you are incarcerated or you win the lotto so you are over resources again, Social Security does not terminate you. They give you 12 consecutive months to spend it down. Anytime within a 12 months when you are below resources of $2000, again, they take into consideration, you can have a car and a house, but when you spend it down and you show them, they will start to check back up. During this time period, you do not get your check. You do not get your Medicaid. This is important that you know grandma is not leaving the children begin heritage by her that is going to take away their Medicaid and their SSI. So it is very important that we have these talks. Don't give someone on SSI cash. I am going to stop here and see if there are any questions.

>> There are no questions. You explained that so well. You are so amazing.
They are all in a coma. Even though people that you are working with our already on disability, it is important that you understand how they got there. There are two different definitions of disability. There is the adult definition for title II and title 16 and it is all about work. They do not care what your disability is. You just have to have one. But given that you have a disability, what can you do with it as far as work? If you can go to work, can you earn above that substantial gainful activity? They want to know, and if you cannot, okay, well, you might be eligible. Do you have a disability? Yes, you might be eligible. Will that disability be expected to result in death or last a continuous 12 months? The lady who has done my hair for the last 25 years, her husband was in a bad motorcycle accident. He was going to be in rehab for a long time. I got him on SSI because he did not have a disability before the accident but his recovery is going to last more than 12 months and he has since recovered and is no longer on SSI but I was able to get him on SSI because he had a disability that was going to last 12 consecutive months. So that is the adult definition. There can be children on SSI. You can get SSI at birth. They will not ask an infant can you go to work and how much can you earn. They want to know what is the disability and how does it impact their activities of daily living. It still has to result in death and last at least 12 consecutive months but they do not care about work. When the child turns 18, it is all about work. It will always be all about work. They don't go back regardless if you are on title II or SSI, they do not go back. Because SSI is a needs-based program and you had it as a child, under age 18, you had it, but when you turn 18, you are an adult and you have got to go to the adult definition and transition for the child definition to the adult definition and do you meet the requirements, so you have to go through a whole redetermination. You have to reify. And it will happen somewhere in 18th year. Remember this is only for people on SSI. They are going to say where are you working, how much can you earn, and they go through this redetermination process. So if you are working for the VR or employment network, they might ask you for some documentation because the proof lies with the individual that they do have a disability that stops them from earning about that substantial gainful activity, $1220 of countable income. All right thanks now, here is what is going to happen. When the child turns 18, the parents will start getting letters saying you need to come in, we need to do this redetermination process and parents are thinking she has been on it since she was five and why would she be terminated now but it's because they are no longer a child. They have to be found eligible under the adult definition pick you have to help families understand that this is coming. Even when they go to this, there is no guarantee they are going to be determined to have a disability. A lot of schools have learning disabilities, dyslexia, those types of things. They are not going to fly in Social Security. They have a whole different standard of how they look at disability. So if you are denied from a -- from whenever that decision was made, they will still get a check in that month and the following two months. It is not an overpayment. But here's something good. If you are working with somebody, well, let me back up a little bit. We talked about the different levels of disability. Remember my friend's husband who is in a motorcycle accident and he recovered, when you are found to have a disability as an adult, they put you in a classification. Medical recovery not expected, medical recovery expected, medical recovery not expected, so they do, by law, by Congress, Congress mandated, they do these things called medical continuing disability reviews, medical CDR. Let's say that during that annual redetermination, they are found no longer disabled, they do not transition to SSI as an adult, what section 301 says is okay, if you are medically recovered, you may continue to receive your check and your Medicaid as long as you have a written program by somebody who helps people go to work like voc rehab, employment networks, providers, student with an IEP, if you had one of those plans in place before you were medically terminated, Social Security will continue your check and your Medicaid or Medicare cousin goes for both programs can as
long as you are working that program. Youth under 22 automatically are in. Once he started that program, section 301 goes away. You want to be successful in that program. It kind of delays the inevitable or it gives you an opportunity, I have one person going to school to be a nurse before she was medically ceased and she had five children getting a check off of her and that impact on her was critical that we take care of it because she was going to lose her check and her children's checks right in the middle of nursing school. But because then it was called TRC, they were paying for her to go to school. As long as she had a plan, she and her children were getting the check and getting the Medicaid for herself. So section 301 is crazy. When you go to work, you pay in FICA tax. FICA tax is how Social Security determines that insured status that we talked about under title II, remember, you are an insured worker, when you are paying FICA tax, like I said, you do not have to pay in that much when you are young. So somebody under the age of 24 only needs to pay in six credits. So that is not very many credits. What do I mean credits? It used to be called quarters. Please don’t call it that anymore. They don’t do it by quarters anymore period. In 2019, anytime you have's earnings over $1060, that is considered one credit. If they are working and earning above this amount, in a little over a year, they could become eligible for that SSDI because they are the ones who paid in. It’s important when somebody on SSI is going to work, we went to check with Social Security to see where they are at in this credits and coverage. 1619 B is the stupidest name ever. It is the name of our law. What the law says is that with SSI, there is a gradual reduction when you go to work. If that gradual reduction takes you 20, you get to keep your Medicaid for free as long as the reason you no longer get an SSI cash check is because he went to work. It all has to do with work. And you get to keep your check until you have countable earnings above, in 2018, it is $35,181 and 2019 will not be released until April but that is countable income and they take those work incentives into consideration. Also if you are a high Medicaid user, in other words, you have attendant care, equipment, devices, and $35,181 is not enough to cover your Medicaid costs, Social Security can calculate that you are always higher than your state threshold. I will stop talking and see if there are any questions.

>> You do not have any because you are doing and explaining this so well and people are like that makes sense.

>> People are going to the bathroom [ laughter ] Okay. So now we are going to kind of venture into work. SSI is a needs-based program and have to know all of this stuff that is happening. As an employment specialist, the hardest people to convince to go to work is the parents. Parents need to understand this. If you do not tell them this and your job is to help people good work, they will never trust you again. If you blow everything else off that I have said in this hour and a half, listen to this. It is critical. Social Security cannot process checks in a timely manner. They just cannot. They have to wait until earnings are reported. We want to report timely. What does that mean? If I work in December, I have to report my December earnings to Social Security by generally six. You always need to report by the sixth of the following month so nothing gets screwed up. That is how much time they need. That is reporting. Once they get a check, retrospective monthly accounting in simple terms, just say what you earn in the current month will not be reflected in your check, in your SSI check for two months. So what I earned in December will not reflect in my SSI check being reduced until February. The reason is I work in December, report January 6, January they fix their records, February my check is adjusted. Retrospective monthly accounting. You need to prepare the parents for this cause, in the same respect, if the child stops working in December and they report it, it is going to take them to months to adjust their tech backup. This is why parents do not trust their children with disabilities going to work because
check always gets screwed up. They are not screwing it up. They are doing a job. We are just not educating the parents on it.

>> When they go to work, those two months it takes before they adjusted their SSI check is not an overpayment. They are working in a have a paycheck and the SSI check is still high. That is okay. It is retrospective monthly accounting pick that is all their money. To prepare them that two months from when they start working, the check will go down, also prepare them for when they stop working, they are not only not going to have to work check, they may not have an SSI check or they might have a very low SSI check. You have to prepare the parents for retrospective monthly accounting. That is why I gave you this very long example that we are not going to go over. Just read it. It just explains what I just said. It is vitally important. So I will stop now and save you guys understand retrospective monthly accounting and I know we just did one topic but it's that important. I don't have anyone telling me know. Here is just a list of the work incentives that fall under SSI. We already talked about section 301. We already talked about 6019 B. This really goes fast. If you look at the clock and ask if I will ever be quiet, I'm on the downhill slope because SSI is very easy to explain. The math is easy. Remember I said if there's a gradual reduction because of work and they zero out there check, that is called the breakeven point and the law is 6019 A so you do not need to know that and just know that there is a gradual reduction and it's when that SSI check goes to zero. Let's look at an actual, let's look at a calculation sheet and let's say for the sake of understanding what we have talked about so far, let's say that this person receives a check under Social Security disability income, that is his own that he paid on his own work record any get the title to check for 20 -- $225, that is considered unearned income. So that will go under step one. What also may go under step one would be child support. That's if the child is on SSI. If mom is on SSI and gets transport for the children, it doesn't count because it is for the children. The child has to be on it. Then they only count two thirds of it. Put two thirds of that amount right here. Veterans check, unemployment, Worker's Comp., and a check outside of a paycheck is entered into unearned income except SSI because here we are trying to determine with SS -- SSI check would be. Any other income coming into that person would go there. For the sake of this calculation, this person has an SSDI check of $225 but the first thing Social Security doesn't subtract $20. It is the general income exclusion. The reason it's called general is because if you look down here, you will see GIE again. If this person does not have unearned income, they can take it down here. But because this person does, we will not be using it. Of the $225, Social Security will only count and take into consideration $205. The person on SSI goes to work. Social Security always looks at gross earned income. They have $463. We have already used the $20 above and so we can't use it below. [ audio cutting in and out ] what they do is they subtract 20 and what they do is they subtract 20 and we get the earned income[ audio cutting in and out ] what they do is they subtract 20 and we get the earned income. We can't use the 20 because we use is about but we can use the earned income exclusion. That stays there because it is earned income of $65. Of the earnings, they subtract $65 and divide by 2. Of the four to $63 that they are earning, Social Security is only counting $199. We bring these two amounts from steps one and two into step three and at them together to come up with $404. Then we say what can this individual get because he is paying his fair share and the answer is $771 in 2019. That's the highest and SSI check can be. We subtract the amount from step three and the revised SSI check is $367. If you have been doing up limit services, oh, my God, my check is going down, I'm losing Medicaid, I've got to quit my job, no. We invented step five. Step five takes into consideration all of the checks now coming into this person. So they have their $225 SSDI check, they had a paycheck of $460, and they have the revised SSI check. Now instead of having just $771, they have $1055. That is the
number to show to the person or their family member who is freaking out. It benefits somebody on SSI to go to work. Always.

Let's look at some of the work incentives that are part of the calculation sheet. The student earned income exclusion is one of my favorites for people with SSI. Social Security has been, as long as I have been doing it for 30 years, they have always been concerned about generational SSI families. Grandma had it, mom had us, I had it, I children had it, they kind of want to get past that. And so they can touch kids who are still students under the age of 22 who are regularly attending school to get them to try work while they are a student. That way, when they are no longer a student, they are used to working so maybe they were just go to work. So Social Security says that if you are under the age of 18 and regularly attend school and go to work, they will exclude up to $1870 of gross earned income a month. That is not a typo. $1870 is a lot of money. But Social Security is wise. They know that at $1870, these kids are going to want to work more than they are going to want to be a student. So there's a criteria that they have to attend school. And they put a calendar year, January through December, On it. Even though they will take or exclude $1870, really you can only have in a calendar year and deduct $7550. If you do fast math, that is about four months at that level. So what we do under our program is we help students look at that calendar year, $7550, and say maybe you want to work summers and holidays, maybe you want to just work part-time on the weekends so that you maximize that. And it stays with you the full 12 calendar months because here's the same calculation sheet and this is just trouble. This is a bad calculation sheet. Let's look at it just like we did before. There's no unearned income. We take the gross earned income exclusion. Let's say there's $1870. That happens to be the amount the SEIE student earned income exclusion that goes on the sheet and is euros it out. They don't count anything. We don't even need to do any of it because there's nothing to count. So there's nothing to do in step three. In step four, there's nothing to do. This student, they not only have their $1870 of pay, they also are still getting their full SSI because they don't have any countable income. That is dangerous because the resource limit is $2000. If they go over resource, not only will they lose the cash check, they will also lose their Medicaid. This is not a good scenario at all. Plus we have to remember there is a step six because there's the calendar year Of $7550. Every month we need to subtract what we have used. At this rate, it is going to go three full months with $70 left in the fourth month. For the rest of the calendar year, they don't have this because they have used their calendar year. Here is the better idea. You don't have to go with this. But I am just showing that there has to be a happy medium. If somebody is earning $629.16, if you multiply by 12 months, you get $7549.92, it's right under the cap of $7550, that is where you want them working on the weekends or maybe they want to work this summer and burn through it all in a few months. It's fine. When you earn less, you don't have to worry about the danger of step five being over $2000. Then they lose their Medicaid. We want them to stay students and we want them to try tops so that when they graduate, they will graduate into a job. Are there any questions with that's because that was kind of a bunch?

Impairment related work expense, there's no reason to talk about this again because it's the exact same thing. Where it comes in the calculation sheet is not generous to the person although it is still an option. If you notice under the earned income, it comes right here but it is before the divide by 2. Even though this person might have $100 in impairment related work expense, because it becomes, it is before divide by 2, they are only getting credit for $50 but it is something. In this scenario, they have $750 of gross wages. We minus the $20, we minus the $65, we subtract the $100, we divide by 2. Of the
$750, they will only count $282.50. That is subtracted from the $771. We add those two together pick this person has $1238.50 in usable income so it encourages them to stay working. But we have to remember that we have committed to Social Security that we are spending $100 of that on those relatable expenses that we will submit receipts to them for.

>> You guys are going to think Social Security thinks blind people have the most disability but it's not true. What happens is when Congress was writing these laws when Moses delivered the 10 Commandments, the only advocacy group that was organized and ready for them were people who advocated for people who are blind. So you will see throughout this that they have higher this or more of that but it has nothing to do with the fact that they are blind and Social Security thinks they need extra. No. They have advocates. Blind work expense is similar to an impairment related work expense and that the person has to pay for it out of their pocket and nobody pays the back. But it does not have to be related to their plainness. -- Blindness. It does not have to be related to their disability of blindness so what can they deduct wax -- deduct? If they are working and it's lunchtime, they can deduct their lunch money pick they can deduct Social Security tax, union dues, federal, state, local taxes. This is not an all-inclusive list, either. This is the same calculation sheet we have been looking at. Where the blind work expense falls is good because it falls after the fight by 2. They get credit for every dollar that they are spending. Look at this pick the person grosses $600, subtract $20, subtract $65, divide by 2, subtract the BWE. Of the $600, they are counting $17.50 -- $17.50. They will have their $600 in earnings, the SSI check of $753.50 so the usable income is $1353.50. Before I get into my last work incentive which I like to spend time with, I will see if there are any questions. If a person has a seeing eye dog or a service dog but not a seeing eye dog, does that count? Yes. As long as the doctor says it is required. We have one work incentive left to go over before we wrap up. It is the PASS plan. Plan for achieving self-support is what that stands for. People tend to know what it is but it's very confusing. I did not talk about it under title II. Somebody who has title II, they cannot have it maybe. PASS is an SSI work incentive. The reason I say maybe is because if you are eligible for SSI, not on SSI, but if you are eligible for SSI, you may have a PASS. Why am I announcing all of these weird words that make no sense to you? Remember the calculation sheet under unearned income? If you put your SSDI check up there and you do that calculation, and when you get to step three, you will see that is where PASS is, so if you put your unearned income check under step one, then when you add those two together over here, whatever this amount is, you can put it in a PASS and you might become eligible for SSI and get Medicaid and then you can have PASS. I know I'm twisting your brain with only 11 minutes left. But PASS is an amazing work incentive and is different from anything else I have talked about because here is what happens when you go to work. With PASS, it's like what do you want to be when you grow up, a nurse, doctor, mechanic, racecar driver, whatever, what is your dream. As long as you can, entitled to SSI and you have income other than SSI to set aside in a PASS to meet your goal, you may have a PASS. Even though it is an SSI work incentive, you can't set aside your SSI check in it because SSI is for food and shelter. It can help you pay for education, vocational training, start a business, pay for job coaches, service providers, so this is kind of where the PASS goes in step three. There's no new dance here. The person has unearned income. You will use $20. Gross income, you will subtract $65 and divide by two -- 2. Here you come up with $416.50. I will put all of that into the PASS account which is a separate account from your personal accounts because it's only to reach your PASS goal which is an actual form about 17 pages and the first question is what is your goal and every other answer or every other question on the 70 pages are related to that vocational goal. It's very easy to fill out. It's just long. If I set that aside, I have no counsel income even though I have these two checks. I still also get my $70-$71 -- $771 and I will add
those together to get $1489. Remember every month in my PASS account, I need to set aside for to $16.50 -- 400 -- 400 1650.-- $416.50. But we still have $1072.50. If you're still interested in learning more about PASS, I still have some PASS PowerPoint. The service center has my voiceover training on 16. I'm not sure I would know how to find it because I don't listen to myself. PASS is an amazing work incentive. So keep that in mind and plan for achieving self-support is what it stands for. I like to leave you with a way to find us. If you have questions, call or go to the local office and ask to speak to the coordinators. The ticket to work has implement networks. -- Employment networks. There's the Texas vocational rehabilitation's. The independent living centers help adults find housing, pay bills, get them food, socialization, implement services. WIPA services, if you go here and type in your ZIP Code or city, it will show you the assigned area. As you heard in our announcement, imagine Enterprises who I work for has 149 counties plus we do the three territories. We have a pretty white region. You probably have a 1 in 3 chance of coming our way. But we are all certified. We went to training that was blessed by Social Security. We have to do continuing credit reviews. We stay fresh and new. With that, I will take questions and say thank you. Here is my contact information. Do we have any questions?

We do not. I think it is because you explained it so well people are nodding and taking notes. I'm doing that as you talk. I appreciate hearing this and learning this every year. It is one of those obstacles, when you talk about parents, that has been the number one barrier for me when I was out in the field is the customer wants to work, the customer is so motivated and the parents put the brakes on.

There's a lot of fear. A lot of fear. And it is an understandable fear. But it's also something you can use, a teachable moment to get past that. I appreciate this information. I think all of our providers do as well. Take you so much for being with us here today. I want to make sure that everyone who did not get an opportunity to grab the presentation can do that because Sandy has contact information here. I cannot tell you how many emails I answer in a year with those exact links attached because people are looking for the work incentive coordinator for the area, a WIPA benefits planner so I always share those emails.

I am heavy to help you guys understand this. Where you will get frustrated with me is if you want to talk about a specific case. There are so many different nuances, I am happy to work with you on that case, you cannot just call me and ask me a question and I can give you an answer because I have to verify because so often people on the disability, they do not understand really what they all get or what it is. So I cannot go based on self-report. So do not get frustrated with me if you really have a case you want to talk about. You have general questions about so they we talked about, that I can help you with. I'm not saying I will not help you with cases but just know it's a slower process because I will not offer advisement to people's lives without me specifically knowing what they have.

Absolutely.

We deal with people's lives and it's a big responsibility and we do not take it lightly.

We should not. If you work with a customer where there are those reservations, contact the VR counselor, help with links, don't make those decisions for them you gather the information and get them to the subject matter experts.

And if you want to know with this person be eligible for a PASS, I still might not be able to give you the right answer. But if you know the person has SSI only, maybe if they are willing to go to work, but
the risk of that is they have to work the whole duration of the PASS so do they have a good work history so we would have conversations like that.

>> Absolutely. I have no questions that popped up. Download the presentation and grab it if you want to look at the contact and the information, the charts that helped me so much. As always, we recorded the webinar and will post it on the on-demand site if you need that or if you have folks in your agencies or office who also need continuing education, there is a fee but if this is something you want to share with others, feel free to do that. We feel the more learning that takes place, the better off our customers will be and the better off we will be. You will receive an email with an evaluation link for a survey. A certificate of completion will be uploaded into the user portal within the next 3 to 5 business days. This credit is offered to you and send me an email and we will get that form for you. Thank you so much, Sandy, for being with us today. We can't wait for your next presentation. I think our participants enjoyed it. I wish everybody a great holiday season. See you in the new year.

>> Thank you.

>> Goodbye.

>> [ event concluded ]