Good morning and welcome to Navigating the Traditional Youth Maze. This is a one-hour webinar, after the completion of the webinar we will make this available on our on demand system for those who want to go back and look at it and share with their friends. I am with the University of Texas. [Inaudible - static] we are located within the College of health and public service in the Department of rehabilitation and health services. For all of you joining on the Internet today, some of you are saying good morning to me, thank you. On the right side of your screen, take a look at the question box. Open it up and type hello to me, give me a smiley face. Let me know you can hear my voice and everything is working well for you. Do not worry about misspelled words. Thank you so much. This is the area where you will ask questions for our presenter. Just type them in there and I will ensure your questions get answered. Our presenter will provide you with an email, and you can send an email that way. Looking at the control panel, find where it says handouts, again, open up the arrow and you will see the handout, it is a PDF for presentation today. You can download that, follow along with that and we will have the live screen showing as well. If you are calling him by phone, please make sure you send us an email so you receive credit for your participation. The email is UNTWISE@unt.edu. Right now I want to get our speaker introduce so she can get her presentation rolling. Her name is Debra Schwartz, she goes by Debi. She joined the Social Security administration of April [Inaudible - static]. In May 2000 [Indiscernible - low volume]. She published the emergency book a workbook highlighting the need for excellent medical records keeping an organization for families requiring caregiving. In 2003 she was chosen to serve as a southern Ohio area work incentive coordinator, one of only 57 SSA employees providing an array of support services to the community and Social Security. Debi served three long-term details the Social Security headquarters where she participated in several ticket to work events around the country in an effort to promote better awareness of the options available to the disability community. In the early 2016, Debi was awarded the 2015 Regional Commissioner's Citation Skip Kruse Memorial return to work award which is granted to employees who have made outstanding contributions to the Social Security administration goal of enabling disabled beneficiaries who want to return to work. [Indiscernible - low volume] focusing on employment, support issues, she is always available to lend her expertise in the areas of Social Security work incentives and ticket to work. Thank you for being with us, the floor is yours.

Good morning to everyone today. I appreciate you sitting here listening to me. Navigating the Transitional Youth Maze is probably my favorite of all the Social Security work incentive topics. As the mom of two children with a disability, I personally have had to navigate the system, the good, the bad and ugly. Helping you to help your clients navigate this is one of my primary objectives. There is a lot of information, this is usually a one and a half to two hour presentation. I am trying to get it to you in one hour. I want you to be comforted in knowing that I'm not just leaving you after this our. The handout on the last page of the presentation has my email address and my website, on there I have a lot of free handouts and free guides that will be supplemental material to what I am teaching you about today. If you say what was that amount, what was that rate? I have all the updated 2019 figures and facts on my website. You can also contact me an email me your questions at any time.

Let's get started on this. I understand that most of you that are on the call today are employment providers or employment support providers. What a great profession. You probably encounter a lot of clients that are afraid of work because they are worried of what might happen to the Social Security or SSI, or Medicaid. They may not know, [Indiscernible - low volume], are they on SSI, supplemental security, they do not know how to qualify, they don't know what will happen if they go back to work.
My objectives today is to help you to get a baseline information so you can explain this to your clients, hold their hands through this process, and direct them to the resources within their community that can help make sure they are getting the right information.

>> The disability programs, SSDI and SSI, they sound a lot alike and in some cases they do have similarities. At age 18 the disability determination is the same for whether you are on SSDI or SSI. There is where the two separate. SSDI, Social Security disability insurance is the insurance program. The individual has worked, has paid Social Security or FICA taxes through their employment or on their self-employment. They have a disability and now they are filing a disability claim based on the insurance that they worked and paid in. I know a lot of individuals think that this is only to help them with retirement. Retirement is only one of the many protections that you get. Disability insurance is one of them. As we are going to go over a little more detail in a minute, there is also provisions that if you worked and paid into Social Security, and you either pass or have legal dependence, you retire, or you are drawing a disability benefit, if you have a child who is now an adult but became disabled prior to the age of 22, we might be able to pay them SSDI benefits on your record. When we go over the work incentives, those on SSDI on their parents record will have the same SSDI work incentives as the same individual that worked and paid in.

>> SSI, this is the program based on financial need. This may be a child that is under 18, maybe disabled from birth, have parents that are of low income, no means and no resources. This provides them with some mild financial support in order to help them as they move along. It provides them with health insurance through Medicaid, and a cash benefit. Sometimes individuals who is under 18 is not eligible for SSI because mom and dad make too much money. They may have a disability that is 100% disabling, however, because of their parents income they are not eligible, because it is a program based on financial need. At age 18 only their personal income counts. A lot of times we was the individuals who do not apply until they are 18 and that happens a lot with our transition youth population.

>> Because you may encounter some individuals who are under 18 or between 18, 19, still in high school, I wanted to give you a cautionary tale. Some people will tell you their child is receiving benefits on their record. Because the child has a disability they assume they are getting it as a disabled adult child however, social security naturally will pay benefits up to age 18 regardless, if they have a legal dependence, if the parent is receiving a disability or retirement benefit or the child is receiving a survivor benefit. And, they can receive between 18 and 19 as long as they are still in high school. They have to file a separate application at age 18 in order to get converted from the legal dependent child to legal adult disabled child benefit. So you could conceivably have some young adults that are not receiving it because they have a disability, and they can earn a lot more in a month up to a year without it having a impact on their Social Security check. To me if they say they are receiving a benefit on their parents record, to me this would just be a red flag to say, have you filed a disability portion so that after they reach 19, and they cannot get it under the legal dependent lane anymore that they still have a means to continue to draw that and if it’s, draw that benefit. They can dried 18 to have benefits continue due to that disability. Additionally, if the person that they are receiving from is not, if there is another parent, and the parent is providing substantive care, instead of their check ending when the youngest child turned 16, they may possibly be able to continue that benefit past age 18 if they are having to care for that benefit. Say for example a father is receiving retirement benefits, he is married has a wife who has been staying at home taking care of the child with a disability all of her life. She is drawing benefits for the child being under each, 18, traditionally at 16 where the youngest child turned
16, we do not think the parent needs to be at home to take care of the young child anymore, so we would terminate her benefits. If the child has a disability, the reason she is still staying home and not working is because the child needs a lot of attention, they need help addressing, feeding, needs to be monitored, needs to run around to lots of different therapies that would prohibit her being out in the workforce, she could apply for that disability designation at 16 so she does not use her check. We do not see a real often but it does come up and I want you to be aware of it.

>> The last one on here, the individual can file on own record with adequate quarters of coverage. Uni 40 quarters you may have heard her 10 years of work in order to have a retirement benefit. Disability benefits are based on how old you are and how much you have paid in. At 21 years of age or younger, you only need 6/4 of coverage in order to be eligible for SSDI benefits on their own record, which is only a year and a half work of work. $6000 in wages will give you four quarters a year so it may not be impossible that if a young individual, maybe had a part-time job throughout their summer in high school, or maybe started working with an employment group to do some job shadowing or job study where they received a salary. They may depending upon the value of that might pay in and earn some quarters on their own so they can do this.

>> SSI benefits. Again as I mentioned earlier, if an individual is under age 18 then living arrangement and mom and dad's income and assets counts towards establishing financial need. At age 18 is only their income and that is where we then see a lot of these individuals in the transition category. They are still in high school, usually they are still living at home with their parents or grandparents, there is still working out what they were going to do when they transition her age out of the school system at 22 or older. What do we do with them in the meantime? The SSI disability provide the cash benefit, the federal benefit ranges $771 a month. They may receive all of that or less depending upon whether or not they pay rent, whether or not they have any other income coming in but that is the baseline that the federal government has established for cash benefits. All 11 states they automatically get Medicaid. My understanding is that also the folks on the call today are from Texas, Texas is one of those where they automatically receive Medicaid if they are drawing the SSI benefit. That is an awesome thing because not only does it provide that support, that safety net of cash support, it a provides the more critical, the health insurance through Medicaid. Also by filing at age 18, when they first do not have to count mom and dad's income, it establishes their disability occurred prior to age 22 and that is very important because, maybe when they hit 22 mom and dad have not retired yet, or mom and dad are not drying disability benefit yet. But it proves that disability happened prior to age 22 so when their parents become retirement age, we can then take that additional application and already have documentation that they they had obtained a disability prior to age 22. It also provides access to some other resources which I will go over later.

>> How do they get started? Most of the folks you are dealing with, they probably are already receiving benefits but you may be working with somebody in the school system at 17, mom and dad make too much money, and they are just waiting until the child turns 18 to file. I wanted to give you a real quick point that they need, they can make an appointment, I have given you the telephone number there, they can go to the website, Social Security.gov and apply. The application online is the Social Security disability application but that is okay, filing that protects their application for SSI after they complete that, and the disability report which is the most important part of that application, where to ask about doctors and hospital names, addresses, phone numbers, what the digital obesity is, etc. They will contact them to get the additional SSI information.
Encourage her parents to be prepared. They will need medical records. They don't have to physically have the medical records themselves but they are going to need to know the name, address and telephone number of the doctor and when approximately they visited the doctor. Just say Dr. Smith and El Paso doesn't mean anything because I bet there is more than one Dr. Smith in El Paso so they need to be specific, John Smith, M.D., addressed, telephone number, so Social Security knows how to get to those doctors to get the medical records. Same is true with the schools. They do not have to have the school records with the IEP and the valuations for services that the school provided. If you had them and you want to provide them with Social Security that is awesome. They just need to have the name, address and phone number of the school. You see in big letters, prepare a remark statement. On the second part of the application that you complete online, there is a section at the very end that allows you a 2000 character for remarks. This is where I encourage parents to put all of the information in their that they will not find in the disability records from the doctor. You will know better than the doctor who did the test if they have problems with learning, following directions, if you have to re-teach them how to use the microwave every week, or they cannot pick out their own clothes, sometimes that information is not in the medical records but it will be really important to the examiner making the medical decision because it may trigger them to look at other things before they make a decision.

From this point forward we will assume that all of the folks that are drawing disability benefits have applied, they have made their application to Social Security, and Social Security has approved that application. This is what will happen to the disability benefits. We will first go over the work incentives for the SSDI, or the Social Security disability insurance. You will notice that some of these work incentives are very generous. You have worked and paid and through this insurance, they are wanting to encourage you to get well, get training, and find something else you can do. They want to give you as many work incentives as they can in order to help you to make the transition back to work.

After you have applied for Social Security benefits and you are receiving disability benefits, I say that because there are special rules. That would be two hours all by itself. However, it is fairly safe to say that in the event if the individual has applied for disability benefits, once they start receiving the SSDI benefit, they do not have to worry about that program anymore and we can focus on the nine month trial work period. The nine month trial work period is the first nine months of work. They do not have to be consecutive but they are earnings that are above $880 a month which tell Social Security that they are testing their ability to work. If somebody is working and working part-time and they are only making four or 500 and working part-time and they are only making four or $500 a month, that is wonderful for them, they are making extra money, get some out of the house, probably makes them feel better about themselves but they are not testing their ability to return to full-time work. It doesn't count. But whether it is $881, or 8000 It doesn't count. But whether it is $881, or 8081 It doesn't count. But whether it is $881, or $8081 the work in that month only counts as one trial work period per month. Like I said, even though they do not have to be consecutive, they do have to be all earned within a five year period. We look back from the very first month they worked and we go ahead five years. When they fill out and complete all nine months, in that five-year period, the nine month trial work period is over. It is a great opportunity for somebody who is trying to go back. Maybe they think they can go back full-time, you do not have to worry about what is going to happen to your Medicare, you can still draw the benefit when they test that ability to work.

The 36 month extended period of eligibility starts month 10. Whatever that nine-month trial work ends, the 36 month period starts the following month. During the 36 month period, we are no longer
looking at whether or not the individual is testing their ability to work. Instead what we are doing is looking to see whether or not they are working at a substantial level. What is substantial gainful activity or SGA? A trigger point, we will go over this in a minute, is $1220 per month. That is countable and I will tell you what that means in a minute right now that will be gross wages. That will trigger, if they are making more than 1000 if they are making more than $1220 per month, that will trigger a alert to Social Security that they mean now to make the decision as to whether or not the value of those wages is truly substantial. The other thing that they get under SSDI's extended Medicare. Even if you get through your nine-month trial work period and you're making well over the SGA rate, and the person's benefits goes into suspense, that Medicare will continue for an additional 93 months. So even after the cash and if it's suspense, they are still eligible for the Medicare. Again some people are more worried about the health insurance than anything else. When all bets are out, when the cast beneficial after 36 month if they're still above the 1000 $220,000, $1220, if within five years of that cash benefit terminating, they are no longer able to work because of the same disability, and they are not working above the SGA rate, they can immediately get the check back due to expedited reinstatement for up to six months or until Social Security makes a new medical decision.

>> We are talking about countable, this SGA so let's look at some special considerations. Social Security when they are making a decision on whether the wages are above or below SGA, they can take some things off because it is the gross wages. There are things they can deduct from that. One thing they can deduct art impaired working. If that individual is working, making $1500 for example a month and they have service animals, dog food, grooming bills, maybe they have co-pays for medications, that are two or $300 a month, maybe they are wheelchair read user and they have to periodically repair the motor, or by the cushion, put a new RAM or innertube. I have seen all kinds of different things, diabetic testing supplies. Social Security website has an entire list, it is about two or three pages long as to what will count. [ Indiscernible - low volume ] we can subtract that off of the gross wages. If they are making $1500 a month gross wages, but they have $300 a month in out of back auto pockets copayment medical expenses, that puts on $1200 which is below SGA. While the SGA, the 1500 might trigger a decision to be made by Social Security, they can verify and prove this work expense and make a decision that the work is still not at an SGA level.

>> Sometimes there is subsidize work. An individual with a disability may be slower, may not be able to [ Inaudible - static ] with the same provider or employer for the same amount of money. Social Security can verify what the supports look like and can make a determination that if they are only doing 80% of the work, maybe Social Security should only count 80% of their salary. Again, this takes him working with Social Security because they make the final decision but that is very important. Sometimes it is a special condition. Sometimes the support is not provided by the employer making a subsidize work, sometimes if the party provides, a job coach, job developer, a personal care attendant, somebody that the client is not paying for so it is not an impairment work expense, the employer is not paying for it so it is not subsidize work. But someone else is paying for the services, they can evaluate the cost's in situations they can also deduct the value off the gross earnings be determined to not actually be SGA because it will remove the supports they would not be able to do the work performance or do the job.

>> There is also special transportation expenses. Again, that is something we can take a long time with but an individual is not able to provide transportation for themselves. With some restrictions they may be able to take off the expenses of paying a nonrelative or special transportation system to get them to and from work. Additionally, if they had a modified vehicle, normally they do not always deduct the
expense for mileages for regular vehicle [Inaudible - static], Social Security is aware that a modified vehicle cost more to operate, to ensure and repair and therefore because of that, they allow some additional deductions for that.

>> Work incentives for SSI. Unlike SSDI where we have all these fabulous work incentives, and all of these different things that will allow the individual to make a great deal of money and still draw that entire Social Security disability check, SSI is a math formula. It is not just based on disability but also financial need. It is a math formula and like I said I have a cheat sheet under general work incentives on my website that provides charts with this, you can see the math in action. Basically the first $20 of any income is discounted or excluded by SSI. Then they exclude additionally the first $65 in wages. Also one half of the remaining balance of wages. For example an individual is drawing the for SSI rate of $771 and they are working a little bit part-time and the gross wages are $485. I made this easy for purposes of the example but it is a map problem. $485 minus $485 $-20, $-65, leaves 400, divide that by 2, that is 200. Instead of drawing $771, there SSI will be reduced by $200 and they will be getting $571. I hear a lot of people that say, oh my goodness I am losing $200, my SSI went down. The reality is if you add back in the $485 of wages, they now have $1066 in income, which is a lot more then 771 that they had before. Additionally, things that they are not thinking about, if they only look at the $200 a month loss, individuals with disabilities that are working, when they file their income tax are eligible for the earned income tax credit so they may end up being eligible for refund higher than the amount they paid in federal income taxes. Again, some things they do not think about. The other thing they do not often think about is as they work, and as they make $1400, earn another [Indiscernible - low volume], depending on how many quarters they need to be fully insured, they may eventually work enough eating without, with that part-time job, orders for SSDI. There was a lot more that they can make. There is always encouragement for that.

>> The other thing that I will say is unless they are making well over, I'm sorry, Ohio was $39,000, I think Texas is even more. But the bottom line is that there are provisions that even if the math formula breaks the cash benefit to zero there are ways for them to keep their Medicaid as a protection and as a work incentive for them. They should not feel worried about going back to work. They have a fabulous job making a considerable amount of money, they do not have to worry about the SSI, loss of SSI blocking out there Medicaid eligibility. Even so there other forms of Medicaid, it can allow them to continue the Medicaid anyway whether supervision is between Social Security and job and family services under the 1619 b provision or a lot of states have, a Medicaid buy-in system for individuals who are working that have a disability.

>> Let's go over some special work incentives. Provisions for the blind. If you remember the SGA for SSDI beneficiaries who are not blind is $1220. However if there disability is based on blindness, they can earn $2040 per month and still draw that full disability benefit. For those of you who may be working with local state VR to get into the vending program at your state VR system under the [Indiscernible] act, they can make that after, there is a special condition where they subtract off all of the extra support for the free space and the free systems they receive from the visually impaired VR system. What is left is what is subject to the $2040 amount. SSI there is a separate math formula that is different than the math formula that I provided to you for standard disability under SSI. It is on the website if you want to look at it. Basically it is the -20, $-65 divide by 2. Then they subtract off all of those work incentives, the impairment work related expenses they may have, federal taxes they pay, state taxes they pay, union
I have seen individuals making $1000 per month and not lose any of their SSI because of the blind work expenses.

>>> I want to make sure I focus some attention on this student earned income exclusion. This is a critical one for our transitional youth maze. It is one, as I tried to explain to parents when I am presenting to parent groups, this will be the best excuse in the world to keep your child in the high school system or the school system until they age out at 22 or whatever it is for the particular state. Because, this is one strictly for those students that are on SSI disability benefits. This is an SSI work incentive. You have to be under age 22 and regularly attending school. Up until 2001, it was $400 per month up to 1600, it was $400 per month up to $1620 a year. It was federal for the federal program that paid students of $100 a week during the summer months to give them a little extra catch, usually for disadvantage you so usually they qualified but then in the fall, they would work without employment provider, they will get some part-time work, they would go back to school or goal go to work. They have already used up the earned income credit for the year for students, -20, -65 divided by 2. Parents weren’t given a lot of education at the time to see they were still better off in the long run, pull the children out of the program and it sends a bad message to the students that work is bad. We do not want them to get the message that work is bad, we want them to know work is great. They increased [Indiscernible - low volume] where they can earn $1870 per month up to $7550 per year and still draw the full SSI rate. After they have use of the annual percentage or if they happen to go make $2000 in one month which is over the monthly charge, after you subtract it, [Indiscernible - low volume] it is minus it is -20, -65 divided by 2. I know I’m providing my website a lot but I went through a year and a half in the life of a student in transition. You can get it on my website under free guides, it is called examples of student earned income excluding exclusion. [Indiscernible - low volume] all the way through that year and the following year and shows you how it cause nothing in the first year and the full year they were working, cause very little, and still were eligible for their full SSI check which was great to give them the help you provide within employment and employment support. A gave them pocket money and the encouragement and awareness that that employment had value. So we were able to provide that, Social Security were able to provide that safety net.

>>> Section 301. I think this is mostly with our transition youth. It used to be something that was a SSDI work incentive but with the advent of the ticket to work legislation, it is not used for SSI DI anymore as it is for SSI. I mentioned before under age 18, a student, if their parents were of low enough income and resources and they had a disability, they could find themselves eligible for the SSI as a child and not have to wait until they were 18 where mom and dad’s income no longer counted. However when they make the medical decision as a child, they use childhood rules. Once the child turns 18, Social Security is required to make a new decision to determine they meet they the adult standard for disability. Sometimes because the students has received some therapy, some additional educational support, things like that, they may have qualified as a child but they do not quite qualify as a fully disabled adult because they feel there are things despite the limitations that they may be able to do out in the working field. However, if they have an open case with the state vocational rehabilitation no office, or are engaged in actively working through an IEP in school that specifies a specific career goal, or they have a past plan through Social Security, if they are covered by one of those programs, even if through appeal they are determined to not be disabled meeting the adult standard, SSI using this section 301 could make the decision to keep those benefits going anyway until the completion of the plan.
If they get the decision at age 18 that they did not meet the medical decision, it takes two or three weeks years to appeal the decision, now they are 21 but they are still under an IEP in the school system, which they were not age out of until age 22, they're using the time to get vocational skills, and the IEP includes that, Social Security will review the IEP and if they believe it is credible, if they complete the program and it may be viable for them to be employed at the completion of the IEP program, they can make the determination to keep the SSI benefit going anyway up until they finish the program. That way Social Security is pulling out the financial and medical rug out from underneath the student while they are still receiving those supports.

Notice on the last slide we had plan for achieving self-support. Let me explain to you what that is. SSI, Social Security has a special work incentive program that allows for individuals who have income that is keeping them from receiving the full SSI rate, to set the money aside and draw the full SSI rate instead while they work on a vocational goal that will result in the full employment of the individual. Either the reduction of the SSI benefit or the elimination of their SSDI benefit at the end of the plan.

For example, I had an individual, they were from Michigan. They were working as a part-time pizza delivery boy, making about five or $600 a month. We really wanted, he really wanted to be an auto mechanic. They had a program at the time that took 18 months to go through the classes to get certified, he worked with the local GM dealership where he could get on as an apprentice in their shot doing some of the lower and mechanical work. If you did well with them for a couple of years they will send him onto GM, Mr. Goodrich school. His SSI was being reduce, because he was over 22, he was not a student anymore, he was basically losing half of his wages over the 20 and $65. Instead we took the income that was over and above, he sat that aside, and working with his state VR, the state VR paid his tuition and certification tests to achieve this goal. He used that money so he could keep, he went back up to the four SSI rate, and he used that rate that he set aside that would otherwise reduce his SSI rate, and instead he paid to get to and from class. Also to purchase the tools that he needed for class so that he would be able at the end of the program to become employed as an auto mechanic. He went through the past planet pass plan for 18 months. I have no doubt he is successful auto mechanic GM. Some people will set aside in SSDI to help pay for the parts of college. [Indiscernible - low volume] sometimes the startup costs for new business. It is a great program, it does not work for everyone but you may have individuals that you are working with that need a little bit more training and a little bit more assistance for vocational help financially in order to help them get to the goal that you cannot provide. You might want to explore whether the pass plan would be good for them.

Ticket to work. I love this legislation because it created my job that I ended up retiring from the agency with. It helps individuals with disabilities providing them with additional opportunities and support. One of them is it the first medical reviews. Once a person is on benefits, their benefits, their medical status is checked every 3, five or seven years to make sure they still meet the criteria. If they are participating in an approved employment network or state VR system, working on a plan to go back to work, sort of like section 301, we will not look to see whether or not you have a disability or not. We want you to succeed, Social Security wants you to succeed so they will continue to pay that benefit while you receive the assistance without even looking to see if you have medically recovered. It also provides additional opportunities for individuals to receive assistance in the efforts to return to work. It used to be state VR was one of the only acts in town. Unfortunately there are states in the country that have a waiting list for services. That will not be very helpful if you have a situation where you want to go to work now in your state VR has a three year waiting list to provide services. Social Security has
connected now certified employment networks or partners in the ticket to work to help you receive vocational services. Maybe some of you are employment networks and what you do is provide additional opportunities for them to receive the services they need to be successfully employed, providing them with additional opportunities and choices. I am all about providing individuals with choices.

>> Partners in transition. It takes a village some time to operate and take care of any individuals. Students in transition are no exception to the rule. Parents, teachers, vocational experts, utilize the Social Security administration, the local office, each office should have a work incentive liaison. Each area of the country has an area of work incentive coordinator. There are only 57 or area of work incentive coordinators around the country. Unfortunately there is not one in every location. However, you can go to Social Security's website and find out who the a wick is that services your part of the country or your part of the state. Make them your best friend because they can help answer questions about all of the things I have talked about today. They sometimes can help you intervene with your local office if you are having some issues or particular problems.

>> State vocational rehabilitation. Obviously, they have received state funding as well as federal funding to help individuals go back to work. Employment networks. The ticket to work website, I have provided it there is a wealth of information, lots of different services and supports they provide for free. Protection and advocacy, I am working from the middle down, then bottom up, protection and advocacy groups. They are there so if an individual is struggling or has a problem with an employer, state VR, or employment network and they are not receiving the services they need, they feel the employee discriminating against them, there is labor practices going on, the protection and advocacy group is paid by Social Security to provide services to provide services to Social Security SSI beneficiaries to make sure they have the support they need to resolve the issues and go forward.

>> I say the last one, worked in Saddam's planning and assistance. The ticket to work legislation also pays for work incentives planning. We have gone through awful lot of work incentives here, we are getting ready to wrap up, and this is a lot of information to take in. I tell people you will not learn everything there is to know about work incentives in one hour, even though I have been with Social Security for almost 20 years or over 20 years when I took on the position after ticket to work amen, they sent me to school eight hours a day [ Indiscernible - low volume ] to talk about work incentives. Thinking someone will learn all of this in one hour is not going to fly. Social Security pays grants to work incentives planning and incentive groups so they can provide for Social Security and SSI beneficiaries a blueprint or plan of what will go on if they returned to work. Sometimes waiting list for those services because the grants are not large enough for all the people they need to starve, state VR's will often pay other trained individuals in the community, you have to go through a certification process, Social Security pays Virginia Commonwealth University and Cornell to provide this training. You have to go through rigorous testing and rigorous [ Indiscernible ] in order to keep up the certification. It provides them the opportunity to then work with these clients. This is something I do, I am certified to provide these services across the country. I have contractors with our state VR and our state local developmental disability board, I sometimes can get paid through state Medicaid services [ Indiscernible - low volume ] to provide this. Basically what we do is sit down with the individual, we find out what kind of benefits they are receiving, maybe on top of their cash benefits they have SSI. Maybe they have Medicaid, Medicare, private insurance, maybe they have food stamps, maybe they have a housing voucher, maybe their child is receiving [ Indiscernible ] benefits. All sorts of veterans benefits, there are
different benefits out there and before the individual goes to work and takes that leap, it is important they know what will happen to their benefits. If someone is on SSDI and they do not want to lose that chat, maybe their cash benefit is over $2000 and they cannot work enough to replace the whole thing, after the nine month trial work period, if they do not have special considerations, they may make a special conscious choice. Maybe they don’t care maybe it is only $800 a month, they say our weather be working. It gives them the opportunity to find out what will happen to their benefits before they take on the job. That is critical for you as well as an employment support person, or the person that is employing them because it will be silly for you to waste your time and resources getting them the perfect job only for them to come back next month to say, you did not tell me I was going to lose half of my SSI check and my food stamps were going to get cut down, forget it, I don’t want this job so letting them know ahead of time is very important. [Inaudible - static] or there are private individuals out there who are certified to provide that service as well.

>> I should have added to this although it is on the last slide, my website. www.getSSAhelp.com. I have never turn down answering anyone's question, I have cheat sheets and information on there, and I want to make sure you have the resources whether I can do it or somebody else, I can refer you to somebody else that can provide that service. I want to make sure you get the information and the support you need because the role you play in the community is so critical for the needs of our individuals.

>> We have a couple of moments here so if someone has a question, I will be more than glad to field the question.

>> This is Freda again shockingly you do not have any questions.

>> That is awesome so I want to say thank you to those that listen today and for those that listen as it is repeated. If you have any questions or you need additional assistance, please feel free to get in touch with me and I will be more than glad to help. Otherwise, thank you so much and enjoy the rest of your day.

>> We will post the webinar on the website. Grab the handout that has Debbie's contact information. If you come across questions please feel free to reach out to her. We will send all the participants an email to the link to a survey. This survey is vital for us that we have webinars that are of interest to you. We will load a certificate of completion within your use of portal within three to five business days. Send us a note in email and we will get the CRC form for you. It is UNT wise@UNT.edu. Thanks Nick for taking care of us in the technical areas, Debi, thank you again. Everybody have a great day. Goodbye.

>> [Event concluded]

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