



A Specialized Human Resource Organization

Meeting the employment needs of people with disabilities and the business community

EMPLOYMENT RESOURCE GUIDE 2014

Work Incentive Counseling

Many people receiving Social Security disability benefits, families, and community agencies have limited understanding of how work impacts benefits and eligibility. Individuals need accurate and complete information to support going to work and increasing earnings.

Work Incentive Counseling is an invaluable service for beneficiaries who are interested in working, or are currently working and want to know more about how their benefits and related healthcare will be impacted by work. Work Incentive Counseling is an important service for individuals, aged 14-64, who receive SSA benefits: specifically Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI). This service is intended to complement current vocational rehabilitation, Ticket to Work, educational planning, or other career development activities, as well as support those who are already engaging in employment. Community Work Incentive Coordinators (CWICs) work with the beneficiary to review their benefits, analyze current and future impact of employment, and provide a comprehensive written outline of options available to support informed choice. CWICs have been trained and certified by national centers and maintain federal security clearances.

AHEDD provides work incentive counseling through a network of certified

staff throughout Pennsylvania. To access the service, the following are regional points of contact:

- Western PA: Joy Smith, (866) 902-4333, ext 62001
- Central PA: John Miller, (866) 902-4333, ext 90192
- Eastern PA, Michele Boardman, (866) 902-4333, ext 54018

SSI and Youth

There is growing evidence that fear of losing benefits and related healthcare undermines the career planning of youth. While most high schools students prepare for a job or post secondary education, the majority of SSI youth who exit high school do not achieve these outcomes. If a student is SSI eligible, there are SSA work incentives specifically for high school youth who are interested in pursuing employment, and it is recommended that students and parents receive work incentive counseling as early as age 14, to become knowledgeable about how work will impact their benefits, both now and in the future.

Ticket to Work

The Ticket to Work program is offered by the Social Security Administration (SSA). The Ticket program increases beneficiary choice in obtaining services to help an individual go to work and attain their employment goals, including reducing dependency on SSA cash benefits. Nearly any SSA beneficiary, age 18-64 is eligible. There is no waiting list or extensive authorization process. The individual simply contacts an "Employment Network" in their area, and together they draft a brief plan that outlines the path to



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work and increased economic self-sufficiency.

AHEDD currently serves over 500 Ticket to Work customers (EN Report Card, September 2013). The agency offers job placement, replacement, coaching, assistance with self-employment, and work incentive counseling (or benefits counseling). The following chart reflects feedback from customers served through the Ticket to Work.

EN Report Card	AHEDD	US Avg.	Compared to Avg.
Ability of staff members to support clients	3.70	3.48	Good
Ability to help clients understand types of jobs available in my community	3.60	3.31	Good
Types of services provided to help clients meet their individual goals	3.62	3.30	Good
Knowledge of staff members	3.98	3.57	Excellent
Usefulness of services in helping clients meet their employment goals	3.47	3.25	Good
Respectfulness of staff	4.41	4.00	Excellent
Information EN gave clients about other agencies in their community that could help	3.49	3.15	Excellent

them reach their employment goal			
Overall satisfaction with EN*	3.55	3.37	Good

To learn more about the Ticket to Work, contact the SSA Program Manager – Maximus – at (866) 968-7842, or visit www.chooseworkttw.net

SSA Overpayments (OPs)

One of the unfortunate realities of receiving SSA disability benefits is when a beneficiary is overpaid, essentially receiving payments that he or she is not entitled to. While many “alleged” overpayments are small, some can amount to thousands of dollars, which may have a devastating impact on a person’s career plans and financial affairs.

Some OPs are caused when a beneficiary does not report changes to their income, timely or properly. OPs can also result from changes in savings, living arrangements, spouse income, or for children (<18), parental income or savings not reported. One of AHEDD’s primary service focus, is to reduce or eliminate overpayments for its customers by providing timely information and guidance. Work Incentive Counseling is recognized as one of the best strategies to empower individuals so they can manage their benefits while working. To access AHEDD’s Work Incentive Counseling service, call (866) 902-4333 ext 90192.



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Expedited Reinstatement

If SSA benefits terminate because of earnings from work, a beneficiary can request to have benefits started again without having to complete a new application. This process is called Expedited Reinstatement.

You can request that your benefits start again if you: stopped receiving benefits because of earnings from work; are unable to work or perform “substantial gainful activity” because of an impairment(s) that is the same as or related to the impairment(s) that allowed you to qualify for benefits; and make the request within five years from the month your benefits ended.

Medical Assistance for Workers with Disabilities

The PA Department of Public Welfare offers health insurance to people with disabilities who work. To be eligible for MAWD, you must:

- Be between 16-64 years of age;
- Be employed and receiving wages, or income from self-employment;
- Have a qualifying disability;
- Meet income and resource limits, including \$10,000 or less in countable resources.

Earned Income Tax Credit

The Earned Income Tax Credit (EITC) reduces taxes and supplements wages for low-income earners, including people with disabilities. The EITC is a “refundable”

tax credit, which means that if a worker’s income tax liability is less than the amount of the credit for which he or she qualifies, the worker receives the remaining amount of the credit as a refund.

The maximum adjusted gross income for a couple with 3 or more children is \$51,567, whereas, without children, it is \$19,680 for a couple, or \$14,340 for an individual. For 2013, the maximum credit is as follows:

\$6,044 for 3 or more qualifying children;
\$5,372 for 2 qualifying children;
\$3,250 for 1 qualifying child;
\$487 with no qualifying children.

If you or the person you are assisting are not sure how to utilize this financial incentive, contact a local free Volunteer Income Tax Assistance Program.

Volunteer Income Tax Assistance Program (VITA)

The VITA Program offers free tax help for low- to moderate-income (under \$50,000) people who need assistance or cannot prepare their own tax returns. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Some locations also offer free electronic filing. There is an extensive directory of VITA Programs located throughout PA. VITA can save individuals money on tax preparation fees. To find the VITA site near you, call 1-800-906-9887.



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SSA Changes for 2014

In November 2013, SSA published the following changes for 2014, which impact SSA beneficiaries including youth and working-aged adults with disabilities. Please see below for how these changes will impact you:

	CY 2013	CY 2014
Substantial Gainful Activity (SGA)	\$1,040	\$1,070
SGA –Blindness	\$1,740	\$1,800
SSI – Federal Benefit Rate	\$710	\$721
Trial Work Period	\$750	\$770
Student Earned Income Exclusion/mo	\$1,730	\$1,750
PA Medicaid Threshold	\$34,917	\$35,897

For further information about this newsletter, contact AHEDD (866) 902-4333 ext 90192 or inforequest@ahedd.org