Employment: A Means to Your Dreams
Ability360 Benefits 2 Work

Benefits 2 work (B2W) is a statewide program managed by Ability360 that focuses on education of SSA benefits and encouragement of employment as an intervention to move people with disabilities out of poverty.

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Program Manager
Disclaimer

- Only general broad information will be provider during this presentation.
- Presenter cannot answer personal specific questions.
- How to access individual help will be provided at the end.
So why are you not working?
More than Employment

- Empowerment
- Community Inclusion
- Increase Self-Worth
- Moving out of poverty
- Creating a better life
- Opportunity to Dream
Getting employed is a job.
Whose job is it to help you get a job?
Supported Employment

Services to help people with disabilities find a job or remain employed. Services include things like job skills training, job coaching, or help requesting workplace accommodations.

- The focus of the Regional Behavioral Health Authorizes (RBHA)
  - Rehabilitation Specialist
  - Employment Specialist
  - Vocational Coordinator
  - Vocational Rehab Counselors
  - Providers
  - The whole RBHA team
Employment and Social Security
Social Security Myths

#1: I can’t work because of my disability.
#2: I will lose my SSI/SSDI benefits when I start to work.
#3: If I work, I will lose my health care benefits.
#4: If I start working, Social Security will decide I’m not disabled anymore.
#5: There are no resources that can help me find and keep a job.
#6: I can’t afford the extra costs of starting to work.
#7: I don’t need my benefits as long as I have a job, but if I have to stop working because of my disability, I won’t be able to get my benefits back.
Social Security Disability Definition

Over 18 - the definition changes

- According to Social Security, a person over 18 is considered disabled if the person has a physical or mental impairment which:
  - Prevents the person from any Substantial Gainful Activity (SGA) - earning a certain amount of money, and that
  - Has lasted or can be expected to last for at least 12 months, or
  - Can be expected to result in death
SSDI & SSI – Different Programs

Supplemental Security Income (SSI)
- Means Tested
- Based on financial need.
- Federal Benefit Rate (FBR) of $733 (individual) is maximum payment amount and $1,100 (couple).
- $2,000 resource limit ($3,000 for couples)
- Medicaid (AHCCCS)

- The SSI cash amount is determined by a formula.
- 2 for 1 reduction
  - For every $2 earned, beneficiary keeps $1 of SSA cash benefit
  - *Always have more money by going to work.*
- Allows for deductions to countable earnings.
- SSI Medicaid continues as long as SSI eligible.
SSDI & SSI – Different Programs

Social Security Disability Insurance (SSDI)
- Social Insurance
- Based on work history & amount paid into the system.
- Deceased/retired parent’s or spouse work history.
- Childhood Disability Beneficiary (age 18)
- Medicare

Medicare
- Either get a check or don’t based on earnings and what “phase” of work.
- The rules are different at each phase.
- Can get back on benefits without reapplying if check stops due to earnings.
- Allows for deductions to countable earnings.
- Medicare continues as long as a check and many years continues afterwards.
More on Healthcare

Medicaid Buy-in -
AHCCCS Freedom to Work (FTW)

- Provides health coverage to working people with disabilities who may not otherwise be eligible for AHCCCS
- Monthly premium of $35 or less
- *For both SSI and SSDI*
Benefits Planning Tips

- **Reporting Requirements**
  - Report income to Social Security by the 10th of the next month.
  - Report ALL changes to SSA!
    - Income and other life changes that can affect benefits

- **Notice of Action**
  - Read all letters from Social Security. Most actions need to take place within ten (10) days.
  - You have a right to appeal decisions.
Social Security is Confusing

AZ DB101 is the Answer!

- Arizona Disability Benefits 101 (DB101) is a user-friendly online tool that helps work through the myths and confusion of Social Security benefits, healthcare, and employment.
- Provides online tools and services
- Ease fears
- Empower people and their families
- Assist in making informed decisions that will lead to a more financially productive life

A partnership with the Arizona Rehabilitation Services Administration and Arizona’s Medicaid Infrastructure Grant (1QACMS300122) administrated by AHCCCS.

www.az.db101.org
DB101 User Experience

- Easy to navigate
- Information provided in layers in easy-to-read articles
- User friendly work and benefits calculators
- “Next Steps” access to local, state, and national resources
- Click on definitions and question boxes throughout the site
- Useful Search and Site Map leads to desired section
- Páginas en Español
- Linkage and reference throughout to Ask the Experts at: ABILITY360

› Benefits 2 Work Arizona
DB101 is more than just benefits!

Not receiving Social Security Benefits? DB101 is still useful!

- Key Programs and Eligibilities
- Articles Related to Different Significant Life Changes
- Programs That Support Work
- ACA Questions and Resources
- Housing
- Asset Building
- Links To Resources, Numerous Organizations and Programs
- And Much More

www.az.db101.org
Need More Help?

Work Incentive Planning & Assistance (WIPA)

- Work incentive services throughout Arizona

ABILITY360

Benefits 2 Work Arizona is an program of Ability360 supporting Social Security beneficiaries who have disabilities in their transition to work.

1-866-304- WORK (9675)
What other resources are there?

- Regional Behavioral Health Authorizes (RBHA)
- Employment Providers
- Vocational Rehabilitation
- Employment Networks
- Job Accommodation Network
- One Stops
- Goodwill
- AZ Job Connection