



Work and Benefits: Where Do We Go From Here?

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**The Maryland
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Objectives

- Participants will learn about the impact of work in recovery.
- Participants will learn about programs and supports available for individuals seeking employment.
- Participants will better understand how work and benefits intersect and how the system promotes work.



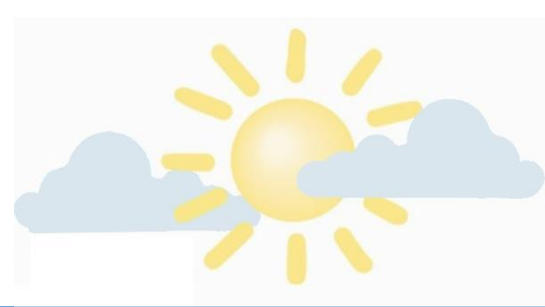
Pre-Test

- Social Security beneficiaries don't work because they fear loss of benefits.
 - a) True
 - b) False
- Which of the following is a barrier to employment that many encounter?
 - a) Psychiatric Symptoms
 - b) Social Skills
 - c) Lack of Resources
 - d) All of the above
- The four major dimensions that support a life in recovery are Health, Home, Purpose and Community.
 - a) True
 - b) False



Pre-Test

- Social Security beneficiaries can't work at all.
 - a) True
 - b) False
- Beneficiaries do not have to report earnings to Social Security when working.
 - a) False
 - b) True
- Title II Social Security beneficiaries have 9 months to test their ability to work without their benefit being impacted.
 - a) True
 - b) False



Pre-Test

- Social Security beneficiaries are impacted differently when working, dependent upon the type of benefit and the individual's earnings.
 - a) True
 - b) False
- A Ticket to Work is an actual ticket that allows Social Security beneficiaries to work without impact to their benefits.
 - a) True
 - b) False
- Which one of the following is NOT a service Supported Employment provides?
 - a) Job Development and Placement
 - b) Job Coaching
 - c) Transportation to and from work
 - d) Long term employment support



Why Don't People Work?



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Fear

- Fear loss of benefits
- Fear of failure
- Fear stepping outside the comfort zone





Barriers to Employment

- Psychiatric Symptoms
- Difficulty with ADLs
- Social Skills
- Active Substance Use
- Stigma
- Justice Involvement
- Intermittent or Inconsistent Work History
- Limitations Imposed by Treatment Professionals
- Somatic Health Concerns
- Lack of Resources
- Logistical Barriers
- Lack of Support
- Cultural Ambivalence
- Myths Surrounding Work and Public Benefits



Did You Know?

Two-thirds of people with serious mental illness want to work but only 15% are employed

Only 2% of people who could benefit have access to effective employment services



Knowing This, Why Work?

Here's What People Are Saying:

- “Financial wellness”
- “Relate to social norms”
- “Family upbringing”
- “Need to be productive”
- “Need structure”
- “Personal sense of fulfillment and accomplishment”
- “Feel needed, valued, and appreciated”



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SAMHSA Definition

According to the Substance Abuse and Mental Health Services Administration (SAMHSA), recovery is:

“A process of change through which individuals improve their health and wellness, live a self-directed life, and strive to reach their full potential.”



Four Major Dimensions That Support a Life in Recovery

1. Health- overcoming/managing ones disease(s) as well as living in a physically and emotionally healthy way
2. Home- a stable and safe place to live
3. Purpose- meaningful daily activities such as a job, school, volunteerism, family care-taking or creative endeavors and the independence, income, and resources to participate in society
4. Community- relationships and social networks that provide support, friendship, love, and hope



Work and The Dimensions of Recovery

- Health: Studies have shown that work reduces symptoms of psychiatric illness and substance use, while unemployment has been linked to an increase in substance use and psychiatric symptoms.
- Home: Most financial government assistance programs and benefits provide an income well below that of the Federal Poverty Level (FPL). Without employment, there is not a significant opportunity for individuals relying on this assistance to improve their financial situation. Income earned through employment provides people with more housing options.



Work and The Dimensions of Recovery

- Purpose: Employment gives individuals a chance to spend their time doing things that they choose and find meaningful. Additionally, one's confidence and identity are often influenced by maintaining employment. While employment is not the only factor contributing to one's self-worth, having a job and steady income contributes to an overall sense of pride and accomplishment by allowing people to realize their potential.
- Community: Employment allows individuals to interact with others, building not only professional relationships, but friendships as well. Relationships built in the workplace provide individuals the opportunity to create a support system for themselves.

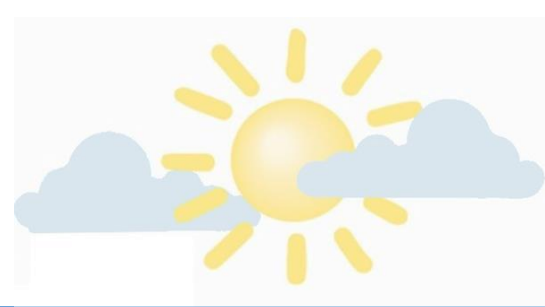


What Are Your Goals and Aspirations?
Go Ahead...
Write Them Down!



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Let's Compare

Professional/Family Member Goals

- Buy a home
- Get married
- Save for retirement
- Have children
- Buy a new car
- Take a vacation
- Promotion to supervisor

Individual's Treatment Plan Goals

- Attend day program as scheduled
- Take medication as prescribed
- Take a shower daily
- Maintain part-time employment
- Improve social skills
- Complete household chores
- Keep all scheduled therapy and doctor's appointments

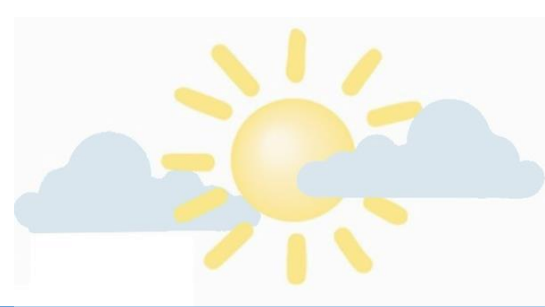


So Let's Talk About Money!



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Social Security Benefits

	SSI	Title II
Source of payments	General tax revenues	Disability trust fund
Minimum Initial Qualifications	Must meet SSA's disability criteria Must meet income & resource limits	Must meet SSAs disability criteria Must have contributed to FICA
Health Insurance Coverage	Medicaid	Medicare. Consists of Part A, B, C and D
Resource limits	\$2000	No resource limit

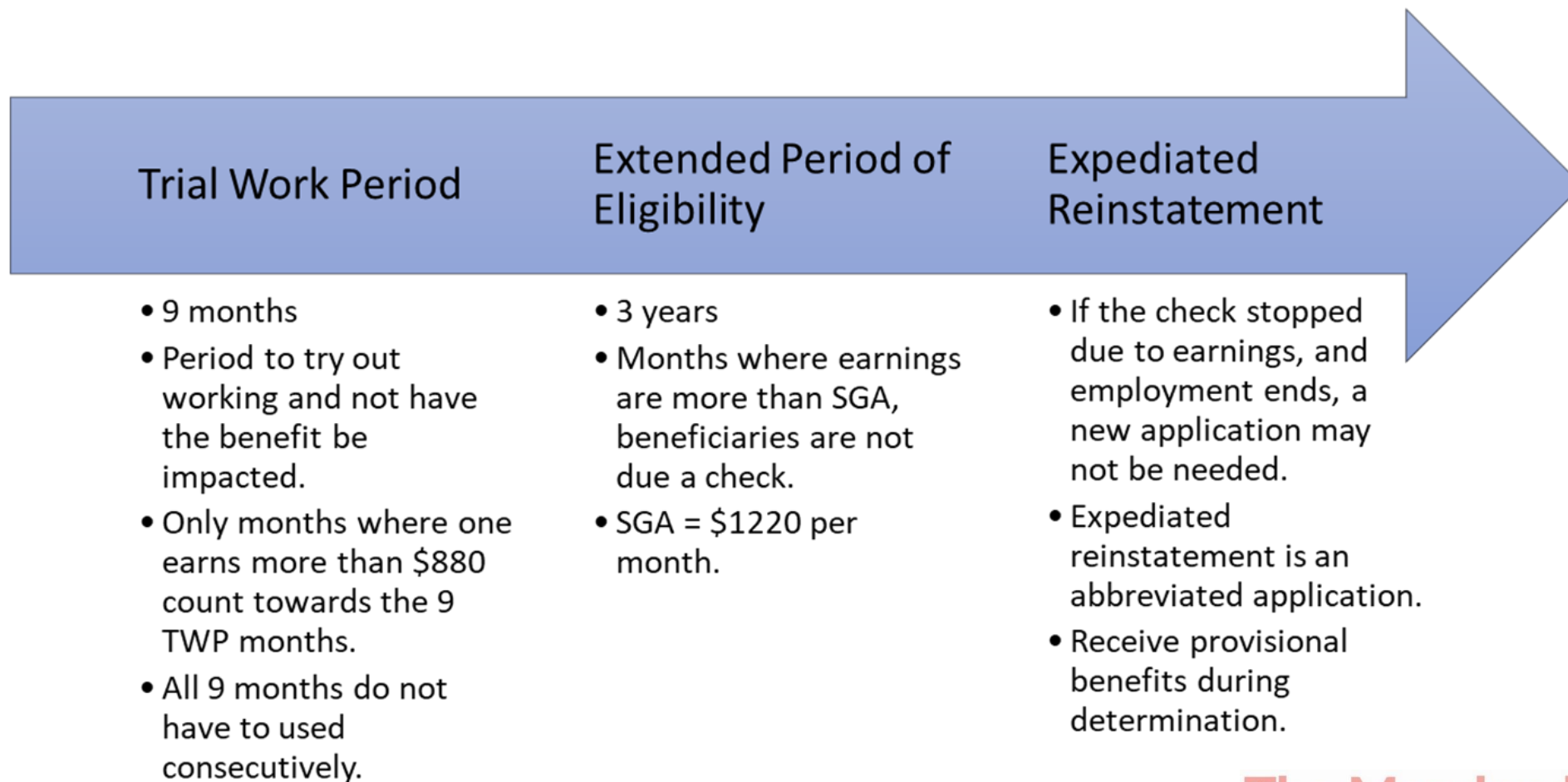


Employment and Earnings Impact- The Basics

- Supplemental Security Income (SSI): The more money earned, the smaller the SSI payment becomes.
- Social Security Disability Insurance (SSDI/other Title II Benefits): All or nothing, depending on which phase the recipient is in.



Social Security Disability Insurance (SSDI)





Continuation of Medicare Benefits

- If someone is eligible for SSDI, they are typically eligible for Medicare as well.
- If a person loses a Title II benefit (includes SSDI) due to work, he/she retains Medicare for at least 93 months (seven years and nine months) after the end of the Trial Work Period.



Supplemental Security Income (SSI)

- The most SSI any one person can be receiving in 2019 is \$771 per month.
- SSI is like a seesaw: The more money someone earns, the less their SSI check will be.
- The adjustment is not a dollar for dollar decrease.
- Individuals with SSI benefits are ALWAYS better off financially working.



Continued Medicaid Coverage

- If a beneficiary receives SSI, they are likely eligible for Medicaid as well.
- If the SSI cash benefit stops due to earned income, Medicaid can continue under the provision “1619(b).”
- There is no time limit on how long Medicaid can be kept using 1619(b), as long as someone continue to meet the eligibility criteria.
- To remain eligible, one must:
 - Have income less than \$40,869
 - Meet the medical criteria for disability
 - Need Medicaid in order to work



Reporting

- *ANY* work activity should be reported to SSA, whether someone receives SSI, SSDI, or both.
- Not reporting in an accurate and timely fashion could result in miscalculation of benefits amount, miscalculation of work incentives, inaccurate records, overpayments, etc.
- Reporting can be done various ways, including in-person, online, by phone, or via a smartphone application.
- Earnings should be reported monthly by 6th of each month.



Employed Individuals with Disabilities Program

- The Employed Individuals with Disabilities (EID) program allows eligible Marylanders with disabilities to pay a small fee and receive health care coverage.
- EID provides full fee-for-service Medicaid coverage for those with other health insurance or Medicare. Monthly premiums range from \$0-\$55.
- To qualify, an individual must have countable income below \$3,015/month or \$36,180/year and resources under \$10,000.



Achieving a Better Life Experience (ABLE)

- The ABLE program allows individuals whose disabilities began prior to age 26 to save towards qualified disability expenses without impacting eligibility for SSI and Medicaid.
- Individuals can save up to \$15,000 annually (\$100,000 maximum lifetime) without it being counted as a resource.
- Anyone can make contributions to your ABLE account and contributors are eligible for a tax deduction.



What REALLY is Ticket to Work?

- Anyone who is receiving Social Security Disability benefits (SSI or Title II Benefits) has a Ticket to Work. You do not need an actual “ticket”.
- The Social Security Administration (SSA) started the Ticket to Work program to help people who receive Social Security disability benefits get the services they need to find, maintain, and/or advance in employment.
- The services are funded by SSA based on the beneficiary’s return to work.



What REALLY is Ticket to Work?

- SSA has set up agreements with hundreds of community programs around the country so that people can find these services in their communities. Most often, the services are career guidance, job placement, job coaching, and/or benefits counseling.
- Social Security calls these agencies “Employment Networks” or “ENs”.
- The beneficiary assigns a ticket to an EN and in turn, the EN provides needed services at no charge to the beneficiary.



Goals of the Ticket to Work Program

- Increase the number of beneficiaries entering the workforce
- Reduce beneficiary dependency on cash benefits





How Does the Ticket Help a Beneficiary?

- When a Ticket is assigned to an employment network, SSA will not conduct a Continuing Disability Review as long as Timely Progress is being met (Timely Progress is simply showing a steady increase in earnings that meet SSA expectations).
- The beneficiary gets no-cost employment support services.
- Some employment networks provide ongoing personalized benefits counseling about Social Security's work incentives, safety nets, and medical coverage.



So Let's Talk About Resources!



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Supported Employment

Supported Employment programs provide assistance for individuals experiencing serious and persistent mental illness for whom competitive employment has been non-existent, interrupted, or intermittent.

These individualized services are provided to enable eligible individuals to choose, obtain, maintain, or advance within independent competitive employment, within a community-integrated work environment, consistent with their interests, preferences, and skills.



Supported Employment

- Job Development and Placement
 - Assistance identifying areas of interest and job leads, resume development, application assistance, employer advocacy, interviewing practice and support, and basic benefits education
- Job Coaching
 - Onsite and/or offsite employment supports to assist with mastery of job tasks to specifications of the employer, vocational counseling, and, employer education
- Long Term Employment Support
 - Time unlimited support to maintain and/or advance within employment, ongoing vocational counseling, and development of natural supports



Employment Network Services

- Resume Development
- Interview Support
- Job Development
- Advocacy
- Support to Maintain Employment or Pursue Promotion
- Benefits Counseling
- Peer Support



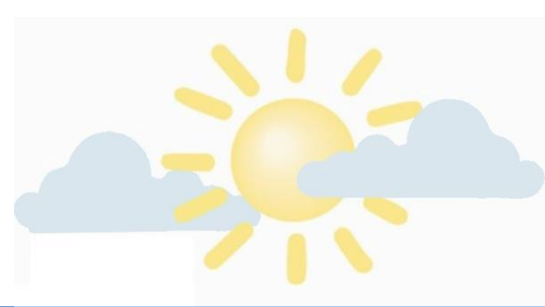
Additional Resources

Who They Are	What They Do	Where to Find Them
The Maryland Benefits Counseling Network	Provides benefits education to professionals, individuals and their families	mdbenefitscounseling.org
The Maryland Employment Network	Provides employment services to individuals who are eligible for the Ticket to Work program; provides fee-for-service benefits counseling; provides assistance to individuals navigating the Public Behavioral Health System	ticket2workmd.org
Division of Rehabilitation Services	Provides employment services, training, benefits planning, and funding for intensive support to individuals with disabilities who are seeking employment	dors.maryland.gov
Local Behavioral Health Authority / Core Service Agency	Assistance with eligibility criteria and linkage to services and providers in each community	marylandbehavioralhealth.org



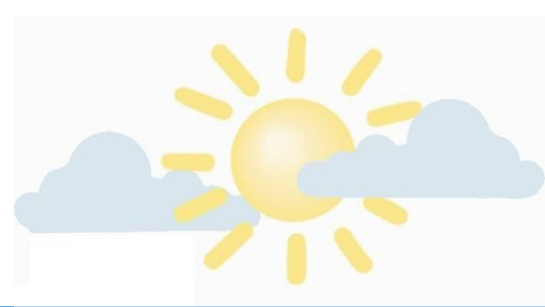
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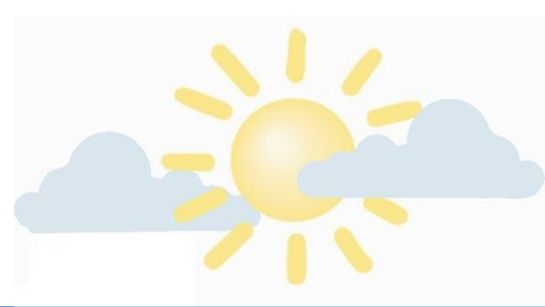
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- Social Security beneficiaries can't work at all.
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 - b) False
- Beneficiaries do not have to report earnings to Social Security when working.
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 - b) True
- Title II Social Security beneficiaries have 9 months to test their ability to work without their benefit being impacted.
 - a) True
 - b) False



Let's Review!

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 - a) True
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- A Ticket to Work is an actual ticket that allows Social Security beneficiaries to work without impact to their benefits.
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Bonus Round

- The Ticket to Work will allow Social Security beneficiaries to receive services from an Employment Network (EN).
 - a) True
 - b) False
- A Social Security beneficiary can save \$15,000 per year and \$100,000 in a lifetime using an ABLE account .
 - a) True
 - b) False
- The SAMHSA definition of recovery is “A process of change through which individuals improve their health and wellness, live a self-directed life, and strive to reach their full potential.”
 - a) True
 - b) False



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