

## **Event: Tackling the Social Security Benefits Barrier: What Every Employment Specialist Needs to Know**

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Good morning and welcome to Tackling the Social Security Benefits Barrier, with every employment specialist needs to know. This is a two-part webinar and available on demand. My name is Freda MacArthur-Lee with the University of North Texas Workplace Inclusion & Sustainable Employment, also known as UNT WISE. A part of the Department of Rehabilitation & Health Services. Take note of the webinar control panel. There is a question box. If you have questions, you can place them in this box. The presenter will respond to your questions this morning. I want to make sure everyone can hear me okay. Would you please say hello, say something to tell me you are out there. Good morning Wanda. Thank you. Anyone else? I know there are more if you. Find the question box on the right side. I am only getting one response. I need to know. Jennifer, Stephen, Kim, perfect. Thank you.

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For those not joining on the Internet, using phone only, please ensure you email you and TY and we want you to receive credit for your participation this morning. I will provide more information at the end of this webinar about how to receive credits now. Our speaker is Sandy Smith. She has over 30 years of experience with people with disabilities. A 16 year history with social security administration, benefit planning and work incentive programs. She joined imagine enterprise team in 1989, currently chief operating officer. She provides training on local state and national level, to improve ability to benefits, go to work and maintain health insurance. She oversees the work incentive planning. A cooperative agreement with the Social Security administration, national demonstration known as bond, a contract with Associates, initiative, and the [ Indiscernible ] project all products of the 1999 award and work improvement act of 99. And BRS. Sandy [ Indiscernible ] and dressing any fears -- addressing. I do not know what you find the time, but we appreciate it. The floor is yours.

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Wow, I am tired. And I feel very old. [ Laughter ] I have almost 33 years experience and I do not feel 30. I'm not sure what to do. I like to work with you and to be a part of it. I love the [ Indiscernible ] on the webinar. Most people here social security and they are like, thanks. I am already busy. And I will not do that today.

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To date next week we have a two-part series. I will go over the basics of Social Security. When I do these webinars, it's not to make you experts, I have been doing it for many years and I am not for. It is to give you an insight. Give you words and scenarios to teach you and remind you that this is out there. Most power points are wordy, and I will not leave them to you. There is an actual resource after we conclude our today visit. -- Two day visit. I will connect you with free resources. Those are

people have been training [ Laughter ]. There are people that cover every county in Texas. There is a program that covers every county and state including territories.

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I want to make your caseload easier. And the fear of social security and the loss of health insurance is a huge concern. Please note that I am aware. I hope to get your minds thinking, come with questions, and I will stop periodically throughout the training to enter questions.

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I cannot do case specific questions social security, as a go around the nation, Social Security is an onion having a lot of layers. And when you cut in to it you cry, whatever you are doing were crying cutting into it. The magic of an onion is when you put it with other ingredients of your caseload, and it blends well and you come up with then amazing dish and progress. Helping people with disabilities work within their community. Sit back and relax, hopefully I will make this fun for the next two days. I want to opened your eyes to what is available. Let's get started.

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Okay there we go. By the end of this webinar, I want you to be able to understand the base except Social Security, be aware of the work incentives and understand social security has so many amazing programs, and it is almost impossible for the person to lose their Medicaid and Medicare. Or at least right away. You will understand that.

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The goals are not to become an expert. The first thing you need to understand, many people you work with will not understand benefit. I -- what benefit are you receiving? Social Security. It's not a benefit. And I will give you a rundown of some of them. The benefits that are given through social security.

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The first one is called title two. It is a big umbrella. Of title to and all programs are under a. -- Two. Some disability related and some not. We will spend a good amount of time talking about title two disability related programs. Child -- childhood insurance benefits, disable widow benefits, and not too much time on the non-disability related programs under title two. Auxiliary and retirement. We are paying FICA tax. One day we will retire and get a Social Security benefit. That is the retirement program.

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Under auxiliary benefit, there is many program under it. We will spend a few minutes talking about child benefits. That is something you can come across in your caseload.

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Title two -- think umbrella with a lot of programs. The three are those, childhood disability, Social Security disability insurance, and disabled widow and her where were benefit. They're full of acronyms. I am not going to speak in acronyms. If you catch me, you can call me out. I want you to understand everything I'm saying to you.

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There is also title 16. It does not need an umbrella. It is SSI. That is an act women you are familiar -- acronym, supplemental security income. We will talk about that next week. And it is not to sustain but to support your life. That is with a supplemental word comes in.

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We understand there are two different programs within Social Security that offer benefits. Today we will focus on title two disability one with one nondisability. Next week we will spend the entire time going over SSI.

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A lot of times, people wonder what the retirement or under title two -- how do they get it? What is the difference between title two and SSI? Under title two, you go to work and you pay your FICA tax, that is what we hope to retire on. If something happens be more, and you attain a disability, Social Security wants to know if you have achieve insured status. Insured status means have you paid enough FICA tax. Along time, social security used to figure out my quarters of coverage, how much you have paid in. They do not do it by quarters anymore. They call it a credit now. The Social Security credit says, have I paid in enough credit that I can be an insured worker for Social Security program? Title two. The way social security calculates it, every year they come up with a -- in amount of money they consider a credit. You can earn four credits in one calendar year. In 2017, every time you have gross earnings over 1000 \$300, you are in a credit -- \$1300. The most credit you can earn in a calendar year is four. When you hit a certain number, for instance, a person with a disability under the age of -- oh my gosh, I think it is 22, do not hold me, you only need six credits to title two. It is important when you work with people on SSI, we will talk about this next week, and going to work, there is a possibility they can earn enough credits, six, that would be one year and some change, depending on the earnings. They will be eligible for title two as well. And the reason I say also, they will not have earned enough in their young life to go off of SSI. Does that make sense? No. Will it make clear sense of the end of the day or next week? Yes. Keep that in your hat, Social Security credit. We'll talk about them again.

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I want to spend a few slides about a non-disability program. Chances are you may have this person on your caseload. These people are not entitled to any of the benefits that I am going to share with you, after the slides.

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These are children under the age of 18, some can be older depending upon the school status. They are dependent of someone who has paid a FICA tax, of an insured worker. That insured worker might be attained a disability, or have passed away, or retired. These children get a check.

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For instance, the lady who has done my hair many decades, her husband passed away at an early age. She had two children under the age of 18. They did not have a disability, but they still received a check, because her husband was an insured worker. The children got a check until age 18, and she got an agent until the children were 16, on the 18th for a, that check went away.

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I hope that makes sense to people. As indicated, they do not get work incentives that we will talk about. If they go to work, as a child can be 17, when I went to work at age 15. Babysitting. [ Indiscernible ]. 16 working at a local nursing home. If I receive a child benefit, social security wants to know about your earnings. And they look at these. I will not spend a lot of time. Knowing it might be possible that you have someone receiving a title two check and they have never worked a day in their life. Probably because they have a parent disabled or deceased. That is what I will say about it. You do not need to know everything about it. It is possible you might have someone on your caseload, receiving a child benefit under the age of 18, and having a disability. They are not going to get any disability title two program, until they turn 18. That will make sense about the slides.

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Under 18, if they receive a Social Security benefit, probably because a parent has passed away that was an insured worker.

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I will stop, any questions before I jump into the disability program?

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We have one. It is related to what you said about child benefit. Do earnings before the age of 18 count toward credits you talked about?

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Yes. Any earnings from anyone in the nation, working toward either retirement, or a disability benefit, or this child's benefit. Everyone pays into the system when they have FICA taken out of their benefit. Or their paycheck

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Hassan your seatbelt -- fasten. We will talk about these three programs. And work incentives that go along with them. I am using the acronym, I have already addressed them on the screen. We are talking about SS DI. And we will not talk about GW the. - - [ Indiscernible ]. Time better spent on the first two. And you will see why. I have done this for 32 years and I have had one disabled where were beneficiary. And I want to give you every source. And I will not put that back in your mind. It is there. The first thing you need to understand when someone receives a title two stability benefit, it will pay cash benefits after a five-month waiting period.

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The person applies -- eligible and receive a check five months later, that is when the check start. Additionally a 24 month waiting period the person to receive Medicare. Medicare is the insurance that is attached to title two benefits. As you know, Medicare has part a, the Mac and see. Outpatient, and supplementary, -- supplemental to A and B. And when the Bush administration is prescription drug plan. There are a total from when the person is found eligible of a 29 month waiting your call, you will see additional 24 month period to get Medicare.

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One of the tricks you need to now, when I give you your resources. If not familiar. They can help with Medicaid buy-in in Texas, we can buy-in working until Medicare starts. Too much information, do not worry. No I will be giving you a referral stone.

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-- Let's figure it out. Social security disability insurance. I am a person going to work, I am becoming an insured, beneficiary, based on my work record. This is someone having a disability and working. They are pain in the credit. They become entitled based on their own work record. They still have the five-month waiting period and 24 month waiting Medicare. A childhood beneficiary is someone at least over 18, and have had a disability based on Social Security definition by the age of 22. And a child -- [ Indiscernible ] which we have already talked about, deceased, retired or disabled themselves. And I love this next bullet. Unmarried. Here comes some humor. When you are a person on title to the receiving child to disability benefit, and you want to go on a dating website, here is a hint. You want to ask for tall, dark, handsome, entitled two apply. If someone is on a childhood disability benefit, and they marry someone who is on no benefit or SSI, they are kicked off the month they say I do, Social Security says we do not. The format of this benefit is because the insured worker, has a child with a disability, now is an adult. And this person would be contributing to the care of the person, and dependent upon the parent now disabled, retired or deceased. And that is where they get a check. If they marry someone, less on title two, they will lose the benefit. Tall, dark dark handsome. When someone becomes eligible, there is no waiting period the benefit. But the 24 month window to get Medicare still happens.

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Let's go back to the child beneficiary, who is a child under the age of 18 of a parent has passed away. But they have a disability. They do not get disability benefits until they turn 18, transition from child benefit to a childhood beneficiary. And they would transfer to this. They will not get Medicare and have access to all of the title two work incentives that we will talk about.

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Any questions?

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No not at this time.

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Okay, I hope you are not in a coma, I am not making you experts but I am giving you the lowdown. The slide has a lot of words and sentences to use after I go away.

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We will spend the last hour of our time, 10:30 AM until -- yeah. We will talk about child work period. Grace, related work expense, subsidy, section 301 continuation. We will do all of this. Let's get started.

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Child work period. One thing you need to know about tile to disability benefits, if you receive all checks or none of your check, that is not very enticing when you are trying to get someone to go to work,. They are aware. They have come up with a series of what I call safety nets. They can try to go to work without fear of losing their cash benefits.

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This trial work period does exactly, a trial work period. You go out an attempt to work. The trial work period is a nine month period, does not need to be consecutive. All of these nine months to fall in a 60 month window. The say it again. It is a nine month trial were co-, they do not need to be consecutive, but they need to fall in a 60 month window.

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Every year, social security may increase the amount of what they count as a trial work month, or it might stay the same, it depends on the annual index. This year in 2017, Social Security's is every time the person goes to work, and they have gross before taxes earnings over \$840, we will count as one trial work month. We need to be careful, many people on your caseload, have a life before you. There is a possibility they have already used their trial work period.

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When you work with experts that do this for a living, we look at gross wages, and put it on a spreadsheet. Here's your spreadsheet, as you can see is a calendar January through December. I said the amount changes every year. On the left-hand column is with the child amount for that year. You will see in the top row, and 2008, the child work period gross wages above \$670. I have highlighted September, that is \$700, and our first month. The first of the nine trial work months. And we go over and look at the left-hand column for the amount. Until we attain nine of them.

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In this scenario, the person went to work in January 2008. The first trial work month was September of 2008. And the ninth and October of 2013. All in red are a trial work month. There are nine. The next thing when we see this, we count back. All nine need to come into a 60 month window. When you count back words, I will not make you, it comes to 63 months. These nine months do not occur in a 60 month window.

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Here is a myth you will hear. Some will say at this point and get a new trial work period. No you do not. [ Laughter ]. It needs to follow a 60 month period. Social Security will go to the October 2013, and count backwards 60 months. Which I have done for you in blue. You will see the first trial work month in September of 2008. It falls away. And the first month is gone. Everything rolls forward. Now, the first month of the trial were co-, is actually June of 2009. And now we have eight months. They do not get a new trial work period, it keeps working forward into they do. If you look at November of 2013, it is over the trial work month. You have your trial work Perko is now included, starting June 20 -- 2009. You did nine of them, ending November 2013, falling into a six D month window -- 60 month. [ Indiscernible ]. I mean -- a nine month of trial but it does not need to be consecutive. It needs to fall in a 60 month window.

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The first one drops off. We drop off four. It keeps rolling forward, and it continues on, until all month are in a 60 month window.

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Look at the work experience she is going on her six month of work. She is getting a lot of work experience. And during this time, getting a paycheck and title two check. So yes, this is a great work incentive. Any questions?

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We have a couple for clarification. The window referring my mother, doesn't matter if it is this same employer? Or is it based on earnings?

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Is based on earnings.

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The other, I think I may have answered it. The month, it doesn't matter how many days you work within a month? Is it based on what you are and?

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It is gross earnings.

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Okay thank you.

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Great questions. I write a brilliant one down and I appropriate in my next one that I do. This is the first work incentive period. The world does not and. -- End. There is another work incentive that starts immediately following the end of your trial work Perko. -- Work period. 36 consecutive months. Social security allows you to maybe keep your check, and I said maybe. Now they are looking at countable gross earnings above -- you will hate this term, I need to use it for the rest of my life, substantial gainful activity. When Social Security looks at your gross earnings, and they subtract the work incentive we are about to use, mind you can use all if the person fit criteria.

What is your accountable gross earnings? Is it above or below the substantial activity level?

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We are looking at gross earnings minus work incentives. We -- we cannot use any work incentive during the trial work period. Gross earnings. Now we get to use gross earnings. The amount changes every month, and in 2017, the amount is accountable earnings above \$1170. If you go over the countable gross earnings, during extended period of eligibility, you do not get a check that month. You are not terminated, just do not get a check that month.

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Any time during that 36 calendar month of extended period, under \$1170 of accountable earnings, you do not get a check. It is an easy off, easy on type of thing. No one is terminated. You get a check under but not over. If you are social security statutory lined, blind. They have a higher activity level. \$1950 of earnings. People will say, why do they get a higher rate? Only one answer. When they put these rules together back in the day, the advocacy organization for the blind, have the biggest mouths. And they kept the work incentives. Congratulations to them.

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Now, what happens, they go from trial work Perko to 36 consecutive months safety net. -- Period. There is something that might happen during this 36 month period or months later. Once you finish your trial work period and looking at essential gainful activity level, when able to demonstrate to Social Security that you can continue to have countable earnings above the substantial gainful activity level, and you show a pattern, if they have looked at unsuccessful work, which I will talk about, you get to keep your check for the next three months. If at if you're EPD you would be terminated. I will show a calendar. And I am giving you words.

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It says Sandy has went to work and demonstrated she can have countable earnings above this level. And she is out of EPD and we will give her a check for three more months, even over the level. And then she is terminated, but before so, social security will look at unsuccessful work attempt. I will not go into detail today. Social Security does this and we do not. It means, I went to work, I did, and I finally earned about SGA. But something happened because of my disability. Maybe I was laid off and my earnings fell below within a three month period. So yes, I did over SGA. And you terminated me, but not able to sustain it. If you do it within three months need to call Social Security and you are earning below, you left your job, and could not attain level of employment. They will start your check backup.

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If you can go up to six months, not past, they will restart your benefits and give you backpay. It will require a note for me Dr. or employer, and white lasted so long. And the reason I say averaging, will be best to show you this calendar.



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Here is your trial work period. We ended November 2013. The extended period of eligibility starts the next month, December 2013. And last 36 months. I know when it begins and ends. It will end November 2016. Now here is my countable earnings. You can see in November -- in 2016, we go about, below and above. The earnings are fluctuating. Social Security says, if you have earnings within \$200, that is general, of the substantial gainful activity level, in 2016 it is \$1130. They will count all 12 months of the months you work in divided by your total salary to see if it is above or below SGA. Social Security does that.

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Getting back to the extended period of eligibility, 36 consecutive months. They're looking at countable earnings above the substantial gainful activity. That is your number in your life. In those years. Before anyone asked me about 2013. There are two numbers. The 754 trial work Perko, they were still in the trial work period. Ended in the EPA. That is why you have two amounts. The top -- the bottom SGA amount.

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You will see that this person did have cessation and grace, able to show she could earn above that substantial gainful activity amount, for period of time. As the months. -- Three months. I have completed my trial work Perko, and cessation and grace period. The first time after EPD, because I have used these three, I go over SGA, I will be terminated. For training, this is December 2017. I have countable earnings of \$2000, well above the allowable amount of \$1170.

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This representation on your screen, shows trial work period, EPD, it shows cessation and grace period, and termination. I put cessation and grace period for training purposes. I wanted to remember, everyone tries to squeeze it into EPD are not available to the beneficiary. That is a false statement. That cessation and grace period could happen after EPD four years. Until you demonstrate to Social Security that you have sustainable earnings above that level, you are going to keep your check. Again, for training purposes, I put on one sheet. Any questions?

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Yes. You may cover it in the next slide. Curiosity about what occurs during the trial work period and the EPE to the persons Medicare/Medicaid benefit. Some of the biggest fears.

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Not a thing. If this person has gotten away two-year period waiting. Let's establish that. If they are on Medicare with the scenario, they will -- in December 2017, they will keep Medicare. They do not have Medicaid less on SSI. Medicare goes with title two. That's what we are talking about today. Asked -- next week SSI. After this calendar they have Medicare. And it is one of my last slides. Anything else?

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No.

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We will spend our last bit, talking about work incentives. Fees work incentives start the month the extended period starts. That is when we start looking at countable wages. The trial work Perko, none work incentive, peer wages. Nothing will deduct from earnings. -- Period.

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Let me say I am proud of you. I spend most time explaining. You guys are brilliant and I am going with that. We will move on and talk about work incentives used when you're extended period of eligibility starts termination. Available after EPE , available until you are terminated.

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The first one, the most easiest. Impairment related work expense. That is what exactly the work incentive is, out-of-pocket expenses related to your disability. Nobody pays you back. T WS does not pay, the school is not, parents, nobody pays you back. You need to have them in order to work. Social security does is they will say we will take your gross monthly earnings, subject the amount of your impairment related work expense. Dollar for dollar. Right off of your gross wages. And we will see our you above or below the substantial gainful activity level of \$1170? Let me give you an example.

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I am Sandy, I use my cell. I work at McDonald's. -- Myself. The first thing I do is I get my large night Coke, and I am working there. I have been there for a while. I have used my trial work period. And I have used my EPE . And I have to buy some depends as I can be incontinence because of my disability. And I need to buy some prescriptions -- because I do not have my Medicare. Let's say, I have \$300 in medical expenses. Let's say, I earn \$1300. If I have 300 dollars in medical expenses and out-of-pocket expenses with my depends, Social Security is going to deduct \$300 off of my \$1300 a month in gross wages. How much do I have in gross wages that is countable? \$1000. Is that above or below? It is below. Even though I have gross earnings above \$1300, \$1170, is to get my check. They do not cancel out-of-pocket expenses related to my disability. I need in order to work. [ Indiscernible ].

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How do I get it from Social Security? It is a simple letter to them. Hello, my name is Sandy, I work at McDonald's, I finished my trial work period, and I have the following monthly expenses. You list products and price. Submit it to Social Security. They review it, they may come back with a couple of questions. As you know, you need it, and you know you pay for it, related to your disability. And you can fight for it.

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My best example, [ Indiscernible ]. There is not an all inclusive list of what you can ask for. Every person is different, every disability is different, and every person's reaction to that disabilities different. You need to meet criteria. And -- as I told you I am a national trainer, and had a contract. And one state that I was a liaison was California. This lady used a wheelchair with her disability, and she would have panic attacks and she needed to feel safe. Her building was secure, and it last until work started and no kind of hanging around the building. We requested a cell phone so she could keep in touch with her driver, and it will alleviate panic attacks. And she would not be able to go to work with one. Social Security did not like it. I had to defend it. They approved it when I told them what is going on.

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There is not an all inclusive list that will fit in the scenario. You need to file and defend it. And of the Bible, what handout. You need to know the person and talk to them, and figure out out-of-pocket expenses.

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When you work with people, who do this for a living, we will work with Sandy during the trial work period to have these identified. We cannot use them toward trial work Perko, but we know it is coming to an end, -- period. We have the letter waiting for we do not submit until the EPE starts.

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Dollar for dollar reduction in gross wages, to see if you are above or below SGA. If I had a \$1300 Saturday and only \$50 in [ Indiscernible ] do not claim it. It is not going to put you below that SGA level of \$1170. Social Security will get mad as they have paperwork to process and nothing to do with benefits. It is used when you have enough expense to get below that calendar year and now.

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Any questions?

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You have actually covered it, the question related to personal care attendants and her service animals. If it affects the person so they can continue working, if you can justify and defend, and needed.

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I do not play Social Security and I am not. I would not take a job at they offered. I will tell you how to work with them. And that is exactly right. If in your heart, you believe it is related to your disability, and you need to go to work, by all means ask. They will not put you in a [ Indiscernible ]. They may say no, you can appeal. And if you think the quest -- cell phone is questionable, I will go to the doctor and ask for statement from the doctor. You can get back up from the doctor.

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Social Security does not want to be mean but they need to defend their own decision. If you can look at them with a straight face, this is it. I have not had to do much with social security denying, sometimes they just want to talk to you about it. And be ready. Any other questions?

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Not at this time.

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You guys are a bunch of smarty-pants [ Laughter ]. We will move on. As I said, [ Indiscernible ] you can use this work incentive. The expense in combination you do not need to pick which one is best. As I do this, hear me say, you can both. You do not need to figure out. Especially if I am earning money I needed to take care of me.

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Subsidy title I hate. Every time I say the word subsidy they think they are getting something. This is an employer subsidy. They are not getting anything. [ Laughter ]. I would rename this if I were an Social Security. Because when this person goes to work, and deciding to get there check, it is all or nothing. We want to make sure, as we look at their earnings, we are comparing apples to apples not apples to oranges. And how the employer treats me with my disability, plays a big deal in what Social Security will are not count.

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I can have [ Indiscernible ] employer if I move down the street to a different McDonald's. And I can have an employer that does not care, to the job or you are out. There is a lot of subjectiveness to this one. I subsidy is a way of allowing Social Security to come here apples to apples.

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Sandy goes to work at McDonald's, and has gross earnings, and gross earnings are \$1500. That is well above the substantial gainful activity of 100 \$170. -- [ Indiscernible ]. She does not have out-of-pocket expenses. Maybe not so much. Let's look at subsidy. It says I have a job, and I have the same job title, in the same pay range is everyone working at McDonald's. In other words, I am not sure of your experience with supportive employment, my job is not carved out for me. If so, let's say I only clean the front end and bringing trays, there is no subsidy, but job has been carved to fit my disability. Not another position like that McDonald's. I have the same job title, in the same pay range as others who work there.

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I have a disability, and because I hate doing math in public, [ Indiscernible ]. We will say for the sake of easiness, everyone working at McDonald's have 10 things on the job option that they must do to work at their McDonald's. Because of my disability, my employer does not allow me to take out the trash. Because I do not have good safe skills in the parking lot. That is one thing that employer does not do. The employer gives me extra time off, because I have medication changes requiring me to take time

off. More so than my fellow employees. The employer also will not allow me to drop anything in the hot oil, because ice. And he is afraid people can't get burned. I am not allowed to do the French fries. And he gives me more time and supervision either he or colleagues, will go behind her with me, when cleaning the restrooms and the front end, to make sure the work is done correctly. I am using chemicals correctly, and that I wipe tables appropriately, and the trays are in place. Using the bathroom and front and, I have defined five areas of my job that I either do not have to do, I get more time to do, such as time off, or doing my job I get more time. A more supervision.

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For the sake of easy math, I will say that five of the 10th on my job are accompanied somehow by my employer. The way Social Security uses it, the employer will write a letter to social security. I want to make it easy for both. I get a copy of my job description. The employer highlights those areas that he subsidizes. I hate that word. He offers those conditions. And maybe he writes the letter are some notes. And decides what he highlight. Five of 10 is 50 percent and I will country you live. Social security says when they approved the letter, the contact from the employer, they may send a form with the employer feels out. I say to the employer you will get a form from Social Security. Send in the job ascription and letter. Social Security will not question the employer, as the employer is doing it. Social Security says they are offering a 50% subsidy. Social Security will not count 50% of my wages. Instead of -- even though I gross \$1500, when Social Security does the math and the docks 50%, my countable income is \$750. That is well above -- well below 1000 \$170. \$1170. I will still get my check is longest subsidy is in place. The employer does not need to do everything every month, subsidy and place cost location and aims to provide -- same supervisor.

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Let's say that supervisor giving me 50% subsidy, goes in and says, the only thing I do not want to do is take out the trash, that is a 10% subsidy, and that will not lower me below my substantial gainful activity level. No reason to request it. Let's say that I only get that in addition to 400 dollar [ Indiscernible ] I can use both and 10% subsidy does matter.

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You need to figure this out. We do this for a living, and we look at this during the trial work period and ready for the first month of EPE to come up. One thing the person would say, Sandy, if you get a different boss, or you move to another McDonald's, we need to redo subsidy does not follow with you. It is up to the employer, the person who hired you, to determine the percentage of subsidy.

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I will go one more slide. This goes hand-in-hand. This is special conditions subsidies. Maybe T WF -- T WS providing a job coach. Social Security wants to know, on every hour the job coach is with me at the tunnels, not only pager but with me, on the job

training me, and monitoring and supervising me, Social Security will not count that our that they job coach is with me. I should have asked in the beginning with your experience with supportive employment. If I am a client of state vocational rehab and they give me a job coach, and a job with McDonald's. That is where I want to work. And she stays with me for the first week. Eight hours per day, or whatever I am working. Social Security will not count that as these training me. If you know and understand the role of a job coach, maybe she has found a natural support, and she is fading out, and Social Security will start counting those wages. [ Indiscernible ].

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They all go together. I can have a special condition of and [ Indiscernible ] at the same time. But with special conditions with a job coach, as I was one for many years. In Abilene Texas. And I would fade in and out. And the employer wants to give new task but not time to train. And now I am back in. Special conditions

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another when a family owns a business with the child stability. Social Security will go in and asked about the prevailing wage versus what you are paying, and the difference. That is another example of a special condition subsidy. And it is great. This is a hard one to track, they are here today gone tomorrow and back. And if they want the job coach submit hours on the job, on a monthly basis. As they know how much changes.

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Before I move on are there any questions?

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We have some clarification needed. So, the subsidy, is it related to the job task, the employee cannot do, our job tasks given accommodations?

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Yes, all of the above. When you look at and employer subsidy, again, the same job, title, and the same ballpark of pay. Nothing has been carved out for me. That negates the subsidy every time. Let's say those are the conditions. More time, more supervision, more time off, do not have to do it, and more time to do the job. All are factors relating to me remaining employed at McDonald's. And social security says, if the employer did not offer me those areas, I would not be able to sustain my job and I would quit. When it compares apples to apples, they want to know what type of accommodation the employer is giving, so they do not count those areas, or time off, or more supervision. The employer might even buy me something that I need to do my job. And it is not reimbursed. I do not need to pay, he makes the accommodation. Even that what they bought for that month, would count.

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That is a subsidy. I will pause long enough to ask if that person has any further questions?

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I have not received anything. It is related to something bought, accommodation by the provider of the employer. That covered what they were asking. I appreciate it.

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Yes, no problem, I'm happy to do that. I will go back. We have the impairment related work Spence, employment -- expense. You do not need to pick one. If they fit all three you can use all three. You may start out with all three and a job coach, I still have my subsidy. The question you need to ask yourself, is it enough to lower my gross wages below that substantial gainful activity level? If not, there's nothing I can do to help Sandy. Her wages are above SGA.

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That is the way it works. It is pretty amazing I have seen amazing things happening. People earning \$2000 per month, because of their disability. And what they are paying for, and what the employer accommodates. When I started back in the day, this is important to hear. I have watched around the nation, and amazing how open some employers are getting. Someone in the audience will raise their hand and ask why would an employee give a 50% subsidy? I have had 80% subsidy before. The reason they keep them is not because of pity. People -- I am a familiar and friendly face. The one taking care of their needs, if they need another refill, -- sometimes I am the one who shows up on time. I do not show up, or call in six, because I'm not partying. I am the reliable staff person from tunnels. -- McDonald's. I have had a lot of people taking aback by subsidies, and that is not my intention that the person is less than. It is Social Security's role, if they decide if Sandy gets a full check or no check, they are comparing apples to apple on a even playing field. That is the subsidy does. To me the most amazing work incentive. And the other thing you want to take into consideration, if I work into McDonald's and I get good and my employer gets to know me, he may start trusting me to take out the trash. He may trust me to drop friend tries. Subsidies can change within employer. Or an employer giving a 20% subsidy, and takes away a few things for a while. [ Indiscernible ]. I wanted to spend extra time, so no one thinks we are talking less and from the person working, or we are trying to mess up assist him. I have no power over Social Security. I can use their rules and guidelines and submit with a require, to request work incentives. Have they denied some? Yes. My job is to make sure this person will not lose their check if not comparing apples to apples. Amen. And after that soapbox lecture, are there any questions?

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No questions. We appreciate your soapbox very much. [ Laughter ].

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I am committed and I think every person should work, as well as Social Security. I will teach them until you understand them.

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Let's talk about Medicare. I will work but do not take my Medicare. And I said, all done. Even when you get terminated, with the chart. They still keep their Medicaid Medicare? Here is why.

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Let's say that I have worked through the whole system, I finished my trial work period, and what subsidy and special conditions, I can [ Indiscernible ] my cannibal wages above the activity level. I work through trial work period, extended eligibility, and cessation and grace. And no work incentives that will [ Indiscernible ] my gross wages. Cannibal earnings above level, and I am terminated. The books are close. -- Medicare continuation says hold on. We know says Social Security, if we take away your Medicare you will quit, [ Indiscernible ]. Or you will suppress wages so you never get terminated, do not let me catch you doing that. There are too many ways to keep Medicare. If terminated, you get to keep your Medicare for at least -- it is underlined, 93 months following the end of the trial work period or longer.

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I keep Medicare part a for free for at least 93 months. Following the end of my trial work period or longer. Even though I am terminated I still have Medicare part a hospital. And I can keep part B, but they will bill me.

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This is crazy and I will focus on \$109. I already was on benefits I have Medicare, and the cola has been crazy, cost-of-living adjustment. If terminated I can keep my part a for free and happy as long as I pay the premium. And they bill quarterly. Most people I work with, discerning -- does not keep the money, knowing a check for \$307 is coming quarterly. You can request Social Security send it monthly. On part two people do not know, when getting a check, and when they have Medicare, if they agree to have part the Mac, that premium payment was taken out of that check every month. They do not know they are already paying. -- One of the first things we do, is tell them that.

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Your check is this amount as they are taking \$109 appear part the Mac premium. Be. - - V. They have been taking that money out of your check and they will send you a bill if you want to keep your part B . They will need to pay for B . If they do not pay for it, and you tell them they will be terminated from the check, and they need to start paying for it Part B . We need to educate them. And Part B is a description drug plan. No change. Coverage still continues as long as you have Medicare. Medicare continuation at least 93 months. From the end of your trial work period or longer. That is the shortest it will last, depending on cannibal SGA. -- Countable. Social security having a program doing it instantly, guess where I go? I go to social security. That is more math that I want to do for anyone including myself. That is Medicare attenuation. Once the period over, you have it passed termination.

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There is no reason not to go to work. You have these amazing programs and work incentive Medicare continuation. Why not go to work?

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Any questions?

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We have a few. [ Laughter ].

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From my own personal experience, [ Indiscernible ].

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I agree. I am not Medicaid or Medicare. I will give you my information to the best of my ability.

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Is or if the employer offers health insurance, and the person is involved -- is or has completed their EPE , how does this or does it have impact on the consumers Medicare benefits?

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No, they are two separate programs. And whoever asked that get the gold star. I will add it to my PowerPoint. Let me elaborate on that one, everyone wants to know who pays first. The employer or Medicare? The employer pays first and Medicare. You can have both. Do you remember commercials on TV about Humana and getting it supplemental program? Medicare does not pay for everything. Once you have an employer and Medicare, it is a Goldring standard.

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The affordable healthcare act?

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[ Laughter ]. The Mac

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I have no clue. Curious how it impacts any of the presentation on the slide with Medicare continuation. Is there an impact?

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As 1148 Amen. The 14th. There is no impact. I say that. With the drug program and the affordable care act, most of the people who have Medicare, with this drug coverage, are not on the affordable care act. It is for anyone. People with a without disabilities. People without insurance coverage. If you are on the affordable care act, there is nothing stopping you from keeping it. In addition to your Medicare. You can. But I would not, that is awful expensive insurance. I would get a supplement before I would do the affordable care act. There are people out there, remember that 24 month waiting period, they can sign up for the affordable care act. To find a program to get into the 24 month. It is apples and oranges. I do hope the affordable care act states, not a political statement, my lifework statement. I have seen the affordable care act, with pre-existing conditions, staying on parents insurance is huge.

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That brings us to the next question. You covered a -- A, B, and the. What about per se? -- Part C? They want that to cover what Medicare does not. Medicare part C is what you hear in the commercial all the time.

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Okay, those other three questions. [ Laughter ].

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There is one slide I did not put in. I will kind of talk to you about it. Let's say I am terminated, and this has happened to my knees with a disability. Something happened with her disability where terminated because she had worked for years. And suddenly she found herself unemployed and terminated from benefits. She was able to reapply as it happened on five years with expedited reinstatement. I want to give you -- after you are terminated and something happens to your job within five years, that is related to your disability, you can request expedited reinstatement. This is a initial application, thus. And it takes a while to decide. Faster than an initial application. During that time, my niece received six months of provisional benefits until they make a decision. Should they decide to against, they do not ask for a back. I know they will not decide against her, as her disability. It is another avenue of getting back on faster than me applying, expedited reinstatement.

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For the last slide, take a deep breath, I will go left on you. Everything I have been talking about has been disability and work. Once you are found eligible for social said Tierney, we will stick with Title II . Social security does what is called a work CDR. And they medical CDR. Continuing disability review. To see if you're eligible. Going back to my hairdresser, her husband was in a car accident. And the definition of Social Security [ Indiscernible ] a section saying your disability is considered to a last 12 continuous month or result in death. At least 12 months. The car accident was pretty bad. And will have a medical review pretty fast.

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Let's say you are working with someone expected to improve, and the disability will get better. I had a lady had been a gunshot from her significant other, and expected to improve. Section 301 says forget work, nothing about work, having to do with you cannot prove you have a disability and more. Social Security is about to cut you off as they did a medical review, not a work review. Social Security says if you are working with avocational rehabilitation, and a private provider, nonprofit having a plan for you to go to work, and you are working that plan, including going to school, -- I will talk about having a path plan. If the person is in school, working a plan to go to work, and working under the guidance of a vocational person, including transitioning [ Indiscernible ] and 9P in place. Social Security says we recognize your disability has stopped, and terminated as you have medically recovered. We will allow you to keep your check. And your insurance. Until the plan is concluded. Either you reached it

successfully or you stop participating. And Social Security knows if Sandy finishes, she is more likely to earn more money and less likely to come back. And they support the plan. It has to be in place but were Social Security determines you have medically recovered.

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Wow, with that. I am done. This is what we will look at next week. SSI. I think you are listening. I have 10 minutes for any questions.

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I do not have question. I have never heard of section 301. That is interesting. The slide indicates transitional age youth, can you talk about it?

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It depends on the state you a --. Students [ Indiscernible ] when in school, and every student with a disability has an individual education plan, and IEP, as long as you have it in place, you are automatically considered section 301, until you are no longer a student.

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Okay, maybe I missed that. I appreciate that.

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[ Indiscernible ]. I tend to think you have this PowerPoint and you can refer to it later. I do not want anyone thinking their head on the desk. Anything else?

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Speaking of that, I do not think I shared in the beginning, all participants can look in the same box will we have the question box, to go further, there is a handout box. There are two handout that you can download. And you can have them available. We use the same next week the second session. You can have those. They will be available as well. If you want to go back and review today. We are getting great comments. I am glad there are people out there that understand this and this has been very useful. Thank you. It is a scary thing when you ask questions and you are not the subject matter expert. Individuals like you that can support professionals.

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I will take the complement, I do not know everything. [ Laughter ]. I do not know the answer, I know what you get it, and I will get back to you. The one that says [ Indiscernible ] that is a cost-of-living increase in 2017, compared to 2016. It is a sheet we get every Tober for the following year. -- Every October.

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And a PowerPoint. Please know, I want you to leave knowing, not everything we talked about, enough information when you work with your caseload, you know that you are not putting their life at risk by having them go to work at a living wage. And when you see someone afraid and wanting to suppress wages, you will give them to someone like me, and I will tell them [ Indiscernible ]. I do not think every -- anyone should live in poverty because they have a disability.

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I agree. We are getting great comments, and very appreciative of your being here today. As I mentioned, a two-part webinar, same time same place next Thursday, 30 July. You will get an email reminder link attached. And we will send out the evaluation. This second presentation. You will not get credit unless you come to both. The second one is the all serious SS DI -- mysterious. And Medicaid.

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[ Laughter ].

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I will miss you if you do not come again. The Mac if you have any questions please get your questions ready. As always, we appreciate your being here today. And we look forward to visiting with you 20 next week. Have a great day. Thank you Sandy and we will see next week.

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If you have any questions, write them to free the. I will send a written response.

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-- Freda.

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Thank you and goodbye.

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[ Event Concluded ]

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