

WORK INCENTIVE PLANNING ASSISTANCE (WIPA)

IS ALL ABOUT WORK!

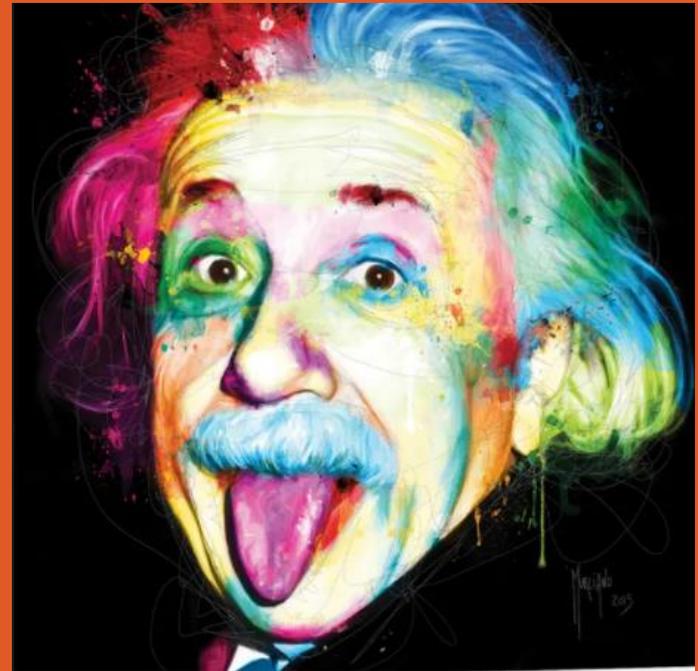
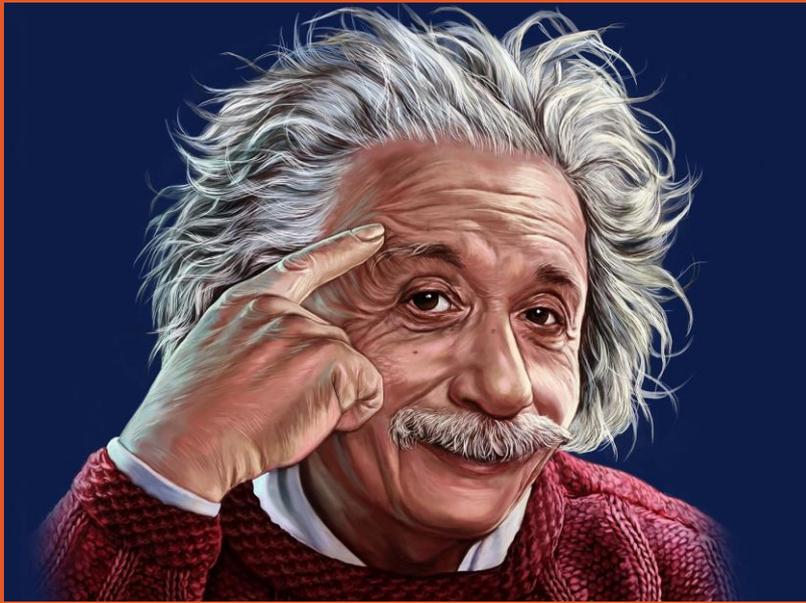
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“A person who never makes a mistake, never tried anything new”

~ Albert Einstein



UNDERSTANDING THE PROBLEM

- The Relationship between Poverty and Disability
- One in 4 adults is living with a disability.
- Fear of how work will effect our benefits.



"Photos from Healthy Community Living" and
["www.healthycommunityliving.com"](http://www.healthycommunityliving.com)

UNDERSTANDING THE PROBLEM

- Unfortunately, in the United States, poverty and disability go hand in hand.
- Almost half of working age adults who experience income poverty for at least a 12 month period have one or more disabilities.
- In addition to income poverty, individuals with disabilities are nearly twice as likely to lack even modest precautionary savings in case of unexpected expenses or financial emergencies.
- Approximately six million beneficiaries, more than 70% of Supplemental Security Income (SSI) beneficiaries, and 30% of Social Security Disability (SSDI) beneficiaries, are currently living below the federal poverty level.
- The maximum federal SSI monthly payment is currently \$794.00 which is less than 75% of the 2018 federal poverty limit.
- The average SSDI monthly benefit is currently \$1,277 which is only 118% of the 2018 federal poverty level for a family of one.



BREAKING THE CONNECTION BETWEEN POVERTY & DISABILITY

Work Incentive Planning & Assistance, (WIPA) is Part of the Solution

- The larger goal of this national initiative is to enhance the long-term financial stability and independence of those the program serves. Employment is an important means to an end – not the end in itself.

GOALS:

- Increase the number of Social Security beneficiaries who engage in paid employment or self-employment;
- Support beneficiaries in successfully maintaining employment (or self-employment) over time; and

GOALS continued:

- Provide accurate and timely work incentive planning and assistance services that enable beneficiaries to increase their earnings capacity over time and maximize the financial benefit of working;
- Reduce beneficiary dependence on Social Security benefits and other income support programs;
- Increase the financial independence and stability of beneficiaries through self-sustaining employment, asset development, and improved management of fiscal resources.





WHAT ARE WIPA SERVICES?

- In the State of Idaho WIPA Services are now being provided through our local Idaho Division of Vocational Rehabilitation Offices.
- **Information Gathering:** All Benefits Planners, (also known as Community Work Incentive Coordinators, (CWIC), providing individualized WIPA Services must gather a comprehensive set of information from the beneficiary before analysis and counseling can begin. The Benefits planners must complete a rigorous benefits verification process to ensure that all information is correct, complete and current. Benefits Planners use this information to provide customized benefits analysis and work incentive counseling to the beneficiaries.



INDIVIDUALIZED WORK INCENTIVE PLANNING & ASSISTANCE:

This is the cornerstone of WIPA services and includes the following:

- In-depth personalized benefits analysis covering all federal, state, & local benefits;
- Customized counseling about the effect of work on all of their federal, state, and local benefits and development of a comprehensive Benefits Summary & Analysis (BS&A) report.
- Assistance with identifying, developing, utilizing and managing work incentives;
- Assistance with resolving problems related to benefits; and



WIPA services continues:

- Helping beneficiaries determine what specific services, supports or accommodations they may need to achieve the desired career goal;
- Explaining Social Security's Ticket to Work program & full array of vocational services and supports available to individuals with disabilities in the local service area;
- Connecting beneficiaries to specific services and supports they need to obtain and maintain paid employment with the assistance of Idaho Division of Vocational Rehabilitation;
- Assisting beneficiaries with disabilities to resolve problems related to work efforts, higher education, occupational skills training and work attainment or continuation of work.

SSI, Social Security Income

- Maximum income \$794 mo.
- Under 65 usually on Medicaid
- \$20 General Exclusion
- \$65 Earned Income Exclusion
- Impairment Related Work Expenses (IRWE)'s
- Student Earned Income Exclusion, under age 22
- Plan to Achieve Self-Support (PASS)
- Ticket to Work
- Medicaid for Workers with Disabilities / 1619(b)
- Reinstatement without applying or Expedited Reinstatement (EXR)

SSDI, Social Security Disability Insurance

- Average income \$ 1277.00
- Medicare qualified after 2 yr. waiting period
- Ticket to Work
- Trial Work Period (\$940)
- Cessation / Grace Period
- Impairment Related Work Expenses (IRWE)'s
- Substantial Gainful Activity SGA (\$1310)
- 36 month Extended Period of Eligibility (EPE)
- Expedited Reinstatement, (EXR)



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(There are different calculation sheets for each program)

HOW IRWE'S WORK

For an IRWE deduction to be allowable, it must meet the following 5 criteria:

- The expenses must be related to an impairment,
- The expenses must help the individual work,
- The expenses must be paid by the individual and not reimbursed by another source,
- The expenses must be paid within a month in which the individual works, and
- The expenses must be reasonable.

Some examples of IRWE expenses may be:

- Supported employment services
 - Attendant care
 - Medical devices
 - Prostheses
 - Work-related equipment and assistants
 - Medications and therapies, etc.
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Why is job opportunity still lagging for people with disabilities?



<https://www.youtube.com/watch?v=--4NRuDr2g4&list=RDLVSyhgqkSvINU&index=20>



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SOME POTENTIAL SERVICE AND SUPPORT AGENCIES

- **Vocational Rehabilitation (VR)**
 - **Centers for Independent Living (CIL)'s**
 - **Employment Networks (EN)'s**
 - **Ticket to Work**
 - **American Job Centers**
 - **Idaho Department of Labor**
 - **U.S. Department of Veteran Affairs**
 - **Idaho Councils on Developmental Disabilities**
 - **Idaho Commission for the Blind**
 - **Idaho Council for the Deaf and Hard of Hearing**
 - **Public School Systems**
 - **State Education Department**
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CONCLUSION

- We want to increase the number of Social Security Disability Beneficiaries who engage in paid employment or self-employment;
- Support beneficiaries in successfully maintaining employment over time;
- Provide accurate & timely work incentive planning assistance services that enable beneficiaries to increase their earnings capacity overtime & maximize the financial benefit of working;
- Reduce beneficiaries dependence on Social Security Disability benefits through self-sustaining employment and asset development;
- And improve management of fiscal reosources.

QUESTIONS



“Never let the fear of striking
out get in your way”.

~ Babe Ruth

Thank you

