

WIPA

WORK INCENTIVES PLANNING AND ASSISTANCE Program

February 11, 2016

Disability Rights Network of Pennsylvania
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Background

Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) were designed to provide income and support to individuals with disabilities who were not able to be self-sufficient due to a disability.

Fear of losing cash benefits and healthcare often kept individuals from entering the workforce.

In 1999 the Ticket to Work and Work Incentives Improvement Act attempted to remove these barriers by enhancing work incentives and making information more readily available to beneficiaries.

In response to this law Social Security created the WIPA programs to provide beneficiaries with accurate information to make informed decisions about work.

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WHAT IS WIPA?

- The Work Incentives Planning and Assistance Program (WIPA) provides Social Security Disability beneficiaries with access to benefits planning and assistance services.
- The primary objective of the WIPA program is to assist Social Security beneficiaries to transition from dependence on public benefits to paid employment and greater economic self-sufficiency.
- All WIPA programs are staffed with Social Security-trained Community Work Incentives Coordinators (CWICs). CWICs serve as an integral part of the vocational service system in their local communities and actively promote employment outcomes.
- The goal of WIPA is to assist Social Security beneficiaries in meeting their individual employment goals.

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How Can WIPA Help?

- WIPA provides in depth individual counseling services that explain benefits and the effect of work on those benefits. Social Security offers numerous work incentives that can help transition into employment.
- WIPA provides information and referral services to appropriate community systems of employment services and supports, Employment Networks, and state departments of rehabilitation.
- WIPA provides health care planning and counseling.
- WIPA informs disability recipients of protection and advocacy services (PABSS) that are available.
- WIPA conducts outreach efforts to beneficiaries of SSI and SSDI who are pursuing employment and may be eligible to participate in Federal or State work incentives programs.

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Who Qualifies for WIPA?

- Anyone between the ages of 14 – 64 and receives SSI or SSDI benefits.
- Anyone who is working, planning to start or return to work or start their own business.
- Anyone who has questions about the Ticket to Work or Employment Networks.
- Anyone who has other questions about how work will impact disability benefits or healthcare.

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WIPA is all about work!

WIPA services are **free** and
confidential.


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Returning to Work
Making SSI Work Incentives
Work for You!

This presentation is funded by a grant from the Social Security Administration (Social Security). The contents of this presentation are the sole responsibility of the authors and do not represent the official views of Social Security.

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SSI (Supplemental Security Income)


- Must have a qualifying disability that prevents and/or severely limits you from working at a substantial gainful activity level (\$1,130 per month in 2016);
- Must have limited income and resources;
- Most an individual can receive in SSI in PA for 2016 is \$755.10; \$733 is what the federal government pays & \$22.10 is what PA kicks in;
- The amount of your monthly SSI cash benefit depends on how much other monthly income you receive.
- In PA, you automatically get Medicaid if you get SSI.

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Basic SSI Calculation

Gross Monthly Earnings received in a month
- \$85 General + Earned Income Exclusion
= Remainder
÷ 2
= Countable Earned Income


Maximum SSI Amount Eligible to Receive
- Countable Earned Income
= **Adjusted Monthly SSI Cash Benefit**

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SSI Calculation Example:

\$1,000.00 Gross Wages Per Month Received
- \$85.00 General + Earned Income Exclusions
= \$915.00 ÷ 2 = \$457.50

\$733.00 Max Federal SSI for Individual
- \$457.50 Countable Income
= \$275.50
+ \$22.10 PA State Supplement
= \$297.60 Adjusted Monthly SSI Cash Benefit

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New Total Monthly Income:



**\$1,000.00 Gross
Monthly Earnings**
**+ \$297.60 Adjusted
SSI Cash Benefit**
**\$1,297.60 Total
Monthly Income**

\$1,297.60 vs. \$755.10



Work Incentives

SSI:

- **Basic:** General and Earned Income Exclusions (\$85.00 = \$20.00 General + \$65 Earned); counting only ½ of the remainder; All SSI recipients who work are eligible for the Basic income exclusions.
- **Medicaid While Working (1619b):** In PA, you can keep your Medicaid and SSI eligibility until your gross yearly earnings reach \$36,567 (for 2016); Most recipients who work are eligible for 1619b.



SSI and SSDI Work Incentives

- **Impairment Related Work Expenses (IRWE):** Social Security may deduct your out-of-pocket expenses for items or services that allow you to work. The expense can be related to your Social Security qualifying disability or a condition for which you are receiving healthcare services.
 - **SSI:** IRWE is subtracted in the SSI calculation immediately after the earned income exclusion is applied
 - **SSDI:** IRWE is deducted from gross monthly earnings that are \$1,130 or greater (2016).



More SSI/SSDI Work Incentives

- **Expedited Reinstatement of Benefits (EXR):**
- If you terminate from the SSI or SSDI programs because of successful work, you can begin receiving benefits again within 60 months from the month you terminated from benefits if you stop working at the SGA level. You must still have a disability that is the same as or related to your original qualifying disability. You may start getting provisional benefits right away (up to 6 months) while Social Security determines if you are still disabled.



Other Resources

For general questions about work incentives please contact the Ticket to Work Helpline at 1-866-968-7842 (V) or 866-833-2967 (TTY) M-F 8:00 AM - 8:00 PM EST or go to www.chooseworkttw.net



For WIPA Services in the following counties:

Adams, Berks, Bradford, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northumberland, Perry, Pike, Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming and York

Please Contact:
Goodwill Keystone Area
1-888-960- WORK (9675)
benefitscounseling@yourgoodwill.org
icanworknow.org




SSDI Overview

Joy Smith
AHEDD
Area Manager- CWIC



Social Security Disability Insurance

- ▶ Publicly funded Long Term Disability (LTD)
- Title II
- SSDI
- Work history
- Monthly payments based on personal work history - credits



AHEDD 2

Social Security Disability Insurance

- 6 month wait for cash
- Medicare Eligible 2 year wait
- Relevant Sub group:
 - Childhood Disability Beneficiaries

AHEDD 3

Work & SSDI

- ▶ Extensive Time Horizon
 - Trial Work Period - Full Cash \$810 Gross/month
 - Extended Period of Eligibility -
 - Substantial Gainful Activity \$1130 gross/month
 - Full Cash or Suspension depending upon earnings
- ▶ Termination or Continuation of Cash benefits depending upon earnings and/or use of specific work incentives

AHEDD 4

Work and SSDI

- ▶ Continued Medicare
- ▶ Reduction “countable income” through Impairment Related Work Expenses

AHEDD 5

Medical Assistance for Workers with Disabilities

MAWD

A person works even though earnings increase above limits for other programs.

Premium= 5% of an individual’s monthly countable income

Can maintain Waiver eligibility thru MAWD

AHEDD 6

Expedited Reinstatement

- ▶ Not be performing SGA in the month s/he applies for EXR;
- ▶ Be unable to work at SGA due to his/her medical condition;
- ▶ Have the medical impairment which allowed the beneficiary to originally qualify;
- ▶ Requests EXR within the consecutive 60 month period beginning with the month of entitlement termination.

AHEDD 7