

Nuts & Bolts of SSI, SSDI, Public Health Insurance and Other Public Benefits

*for*Health[™] at UMass Chan
CONSULTING Medical School

WorkWithoutLimits[™]
— PUTTING ABILITIES TO WORK —



Day One



WELCOME!

Please introduce yourself

Housekeeping Items

Start Day: 9:00 AM

Breaks: Two 10-minute breaks

End Day: 12:30 PM

Day 1: Supplemental Security Income (SSI)

Day 2: Social Security Disability Insurance (SSDI)

Day 3: Medicare/Medicaid & other public benefits

ZOOM Housekeeping Items

Please actively participate, this is your time!

Please mute yourself & devices

- To mute/unmute, click on microphone in bottom left-hand corner
- Please silence all devices & email (yes, this dings)

This is a small group so, please ask questions

- You can use the chat box to ask a question
- You can also unmute yourself throughout
- When speaking, please state your name each time

Vote and contribute!

- We will be using polls in this training
- Please participate, your answers are valued & confidential

Did everyone do the Pre-Assessment?



THIS IS NOT A TEST

Work Without Limits Benefits Counseling

Who we are:

- Certified Work Incentives Counselors (CWIC)
- Trained and certified by Social Security
- One-year initial certification process with annual recertification
- Public Trust (Tier 2) security clearance
- Over 35 years of combined experience

Mission & Services

Work Without Limits Benefits Counseling

Our mission is to increase awareness of:

- Work impact on public cash, healthcare, and other benefits
- SSA work incentives and related advantages

Our services include:

- Counseling and analysis for beneficiaries working or actively seeking work
- Jobs Board, private LinkedIn group, Training, Events

<https://workwithoutlimits.org/providers/>

Day 1 – Learning Objectives

SSI

- Social Security Administration (SSA) disability benefits:
 - Supplemental Security Income (SSI)
- Impact of work on cash benefits
- Benefits of SSA work incentives for working beneficiaries
- Best practices of reporting and benefits counseling



Whiteboard Activity

Please get ready to write on the whiteboard:

- There is no right or wrong answer
- We want to hear from everyone, no pressure

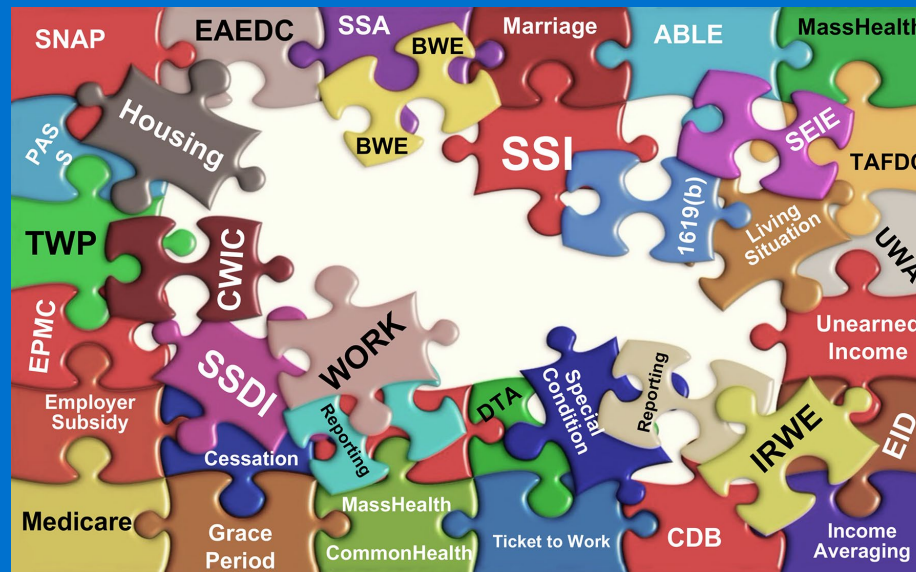
How to annotate:

- At the top of your screen select **View Options** and drop down to **Annotate**
- Select **Text** and type in whiteboard **when instructed**
- You can change font & color by using the **Format** button

Text is anonymous so please share your thoughts

What Does Disability Mean to You?

The Disability Benefit Puzzle




SSA Definition of Disability

- Physical or emotional impairment(s)
- Expected to last at least a year and/or result in death, and
- The inability to perform Substantial Gainful Activity (SGA)



Note: SGA is a monthly gross earnings threshold used to measure a beneficiary's ability to work

Don't Believe Myths!



If I get off my benefits,
I'll never get them
back again!

If I work, I will
lose my health
insurance!

If I work, I'll lose
my cash benefits!

I can't work more
than 20 hours, or
I'll lose my benefits!

If I work, I'll be worse off
financially!

Myth: Hours vs. Earnings

Someone working

**20 hours/week at minimum wage (\$15/hour)
earns \$1,200/month in a 4-week month**

Someone working

**20 hours/week at \$20.00/hour
earns \$1,600/month in a 4-week month**

Based on earnings, not hours

Get the Facts



There are ways to maintain SSI and SSDI benefits using Work Incentives that are built into the benefit programs.



Individuals can keep their MassHealth and Medicare while working.



Both Social Security programs provide ways to get the cash payment back again if it is stopped due to earnings.



Benefits counseling can help individuals achieve self-sufficiency with minimal risk.

SSI vs. SSDI

SSI

- Elderly, blind, disabled with low income and resources
- No work history required to qualify
- Monthly cash benefits received on the 1st
- Automatically eligible for MassHealth Standard

SSDI

- Blind or disabled workers or disabled adult children
- Need sufficient work credits to qualify
- Monthly cash benefits NOT received on the 1st
- Medicare eligibility after 24 months

Benefits Planning Query (BPQY)

SSA report that provides information about a beneficiary's:

- Statutory blindness
- Entitlement date
- SSI/SSDI cash benefits
- Overpayments
- Next medical reviews
- Representative Payee
- Medicare & MassHealth
- Work incentives
- SSA reported earnings

Obtaining a BPQY

Individuals requesting on their own behalf:

- Call your local SSA office or (800) 772-1213
- In-person at local SSA office
- Request Form SSA-2459 (Benefits Planning Query)

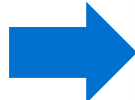
For anyone else requesting on an individual's behalf:

- Will be subject to a fee at the discretion of the local office

Best Practice:

Benefits Counseling programs in MA can obtain BPQYs for free
Requires a Consent for Release of Information form (SSA-3288)

Consent for Release of Information Form (3288)



Social Security Administration Form Approved
OMB No. 0960-0566

Consent for Release of Information

You must complete all required fields. We will not honor your request unless all required fields are completed. (*signifies a required field).

TO: Social Security Administration

_____ ***My Full Name** _____ ***My Date of Birth (MM/DD/YYYY)** _____ ***My Social Security Number**

I authorize the Social Security Administration to release information or records about me to:

NAME OF PERSON OR ORGANIZATION:	ADDRESS OF PERSON OR ORGANIZATION:
<u>Community Work Incentives Counselor (CWIC)</u>	<u>Center for Health Policy and Research</u>
<u>Work Without Limits Benefits Counseling</u>	<u>333 South Street</u>
<u>University of MA Medical School</u>	<u>Shrewsbury, MA 01545</u>

I want this information released because: _____
We may charge a fee to release information for non-program purposes.
I am planning on going to work and need this information for benefits planning. Please send me a Benefits Planning Query.

Please release the following information selected from the list below:
You must specify the records you are requesting by checking at least one box. We will not honor a request for "any and all records" or "my entire file." Also, we will not disclose records unless you include the applicable date ranges where requested.

- Social Security Number
- Current monthly Social Security benefit amount
- Current monthly Supplemental Security Income payment amount
- My benefit or payment amounts from date _____ to date _____
- My Medicare entitlement from date _____ to date _____
- Medical records from my claims folder(s) from date _____ to date _____
If you want us to release a minor child's medical records, do not use this form. Instead, contact your local Social Security office.
- Complete medical records from my claims folder(s)
- Other record(s) from my file (you must specify the records you are requesting, e.g., doctor report, application, determination or questionnaire)
My cash benefits, Health Insurance, Medical review dates. Representation, SSI&SSDI Work Activity and earnings. Benefits Planning Query: All Employment Supports data on SSA record

I am the individual, to whom the requested information or record applies, or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare under penalty of perjury (28 CFR § 16.41(d)(2004)) that I have examined all the information on this form, and any accompanying statements or forms, and it is true and correct to the best of my knowledge. I understand that anyone who knowingly or willfully seeks or obtain access to records about another person under false pretenses is punishable by a fine of up to \$5,000. I also understand that I must pay all applicable fees for requesting information for a non-program-related purpose.

*Signature: _____ *Date: _____

*Address: _____

Relationship (if not the subject of the record): _____ **Daytime Phone:** _____

Witnesses must sign this form ONLY if the above signature is by mark (X). If signed by mark (X), two witnesses to the signing who know the signee must sign below and provide their full addresses. Please print the signee's name next to the mark (X) on the signature line above.

1. Signature of witness _____	2. Signature of witness _____
Address (Number and Street, City, State, and Zip Code) _____	Address (Number and Street, City, State, and Zip Code) _____

Form SSA-3288 (07-2013) EF (07-2013)



BPQY Page 1 Sample

Benefits Planning Query (BPQY)		
Confidential Social Security Data		
NAME:	SSN:	
	Social Security Disability Insurance (SSDI)	Supplemental Security Income (SSI)
RECORD	See Below	See Below
<u>CASH</u>		
Type of Benefit	Disabled Worker	Disabled Individual
Current Status	Current Pay	Current Pay
Statutory Blindness	No	No
Date of Disability Onset	4/1/2013	06/06/01
Date of Entitlement	09/2013	06/01
Full Amount	\$383.80	\$387.00
Net Amount	\$383.00	\$387.00
Others Paid On This Record	No	No
Total Family Cash Benefit	\$383.80	Not Applicable
Overpayment Balance	\$0.00	\$0.00
Monthly Amount Withheld	\$0.00	\$0.00
<u>MEDICAL REVIEWS</u>		
Next Medical Review	08/17	09/22/16
Medical Re-exam Cycle	3+ years	3+ years
<u>REPRESENTATION</u>		
Representative Payee	No	No
Authorized Representative	No	No

BPQY Page 2 Sample

NAME:		SSN:	
HEALTH INSURANCE		MEDICARE	
Type	PART A	PART B	MEDICAID
Start	09/2015	09/2015	Eligible for Medicaid (SSI) (1834 States only)
Stop			
Buy-In	No	Yes	
SSI WORK EXCLUSIONS			
Blind Work Expenses			
Impairment Related Work Expenses			
Student Earned Income Exclusions			
PASS Exclusion			
SSDI WORK ACTIVITY			
Trial Work Months	Start: 11/14	End: Not Ended	Used: 4 Months
Month of Cessation	N/A		
Current SGA Level	\$1,180.00		
Last Work Review Action	08/21/2015		
DEMONSTRATION PROJECT INFORMATION			
None			
IRS Recorded Earnings (Yearly)		SSI Recorded Earnings (Monthly)	
YEAR	EARNINGS	MONTHS	EARNINGS
1999	\$373.29	01/15 - 12/15	\$82.41 (V)
1991	\$641.20		
1993	\$1,909.84		
1995	\$0.00		
1997	\$6,059.25		
1999	\$0.00		
2001	\$0.00		
2003	\$0.00		
2005	\$0.00		
2007	\$7,553.57		
2009	\$992.00		
1990	\$1,113.64		
1992	\$2,416.52		
1994	\$0.00		
1996	\$0.00		
1998	\$4,590.75		
2000	\$54.25		
2002	\$0.00		
2004	\$0.00		
2006	\$4,916.57		
2008	\$0.00		
2010	\$2,668.00		
SSA-2459 July, 2001		Date Produced: 5/16/2018 version 5.3.2 07/15/2015	
		Page 2 of 3	

BPQY Page 3 Sample

NAME:		SSN:	
2011	\$5,249.00	2012	\$4,733.00
2013	\$6,287.00	2014	\$8,985.78
2015	\$6,282.66		

Posted SSDI Monthly Earnings (Last Five Years)					
DATE	Gross Wages	Verified	Self Employment	Verified	Total Countable Earnings
11/1/2013					\$0.00
12/1/2013					\$0.00
1/1/2014	\$0.00	Y	\$578.92	Y	\$578.92
2/1/2014	\$0.00	Y	\$578.92	Y	\$578.92
3/1/2014	\$0.00	Y	\$578.92	Y	\$578.92
4/1/2014	\$0.00	Y	\$578.92	Y	\$578.92
5/1/2014	\$0.00	Y	\$578.92	Y	\$578.92
6/1/2014	\$0.00	Y	\$578.92	Y	\$578.92
7/1/2014	\$0.00	Y	\$578.92	Y	\$578.92
8/1/2014	\$0.00	Y	\$578.92	Y	\$578.92
9/1/2014	\$0.00	Y	\$578.92	Y	\$578.92
10/1/2014	\$0.00	Y	\$578.92	Y	\$578.92
11/1/2014	\$1,076.13	Y	\$578.92	Y	\$1,655.05
12/1/2014	\$2,251.67	Y	\$578.92	Y	\$2,830.59
1/1/2015	\$1,963.99	Y	\$600.00	Y	\$2,563.99
2/1/2015	\$1,304.55	Y	\$600.00	Y	\$1,904.55
3/1/2015			\$600.00	Y	\$600.00
4/1/2015			\$600.00	Y	\$600.00
5/1/2015			\$600.00	Y	\$600.00
6/1/2015					\$0.00
7/1/2015	\$348.00	Y			\$348.00
8/1/2015	\$217.50	Y			\$217.50
9/1/2015					\$0.00
10/1/2015					\$0.00
11/1/2015					\$0.00
12/1/2015					\$0.00

Questions or Facilitator Input?



SSI



SSI Program

- **SSA pays monthly SSI cash benefits to qualifying:**
 - Children with disabilities (under 18)
 - Adults with disabilities
 - Adults who are statutorily blind
 - Aged individuals (65 or older)
- **SSI is a low-income program:**
 - Must meet income and resource limits
 - Asset limit: \$2,000 individual; \$3,000 couple
 - If under 18, parental income and resources count
 - Resource limit: 1 car and 1 home
- **Automatic eligibility for Medicaid (MassHealth Standard)**

SSI Monthly Payments

- **SSI payments are received on the 1st of the month**
- **SSI beneficiaries usually receive two payments:**
 - Federal Benefit Rate (FBR): paid by SSA
 - State Supplement Payment (SSP): paid by MA
- **Payment amounts are based on:**
 - Living situation
 - Marital status
 - Statutory blindness
 - Un/earned income

2024 SSI Maximum Monthly Payment Levels (Single Individual)

Full Cost of Living



Only one who pays all household expenses

Total SSI Payment:

\$1,057.39 (\$943 FBR + \$114.39 SSP-MA)

Shared Living



Roommate(s) pay household expenses equally

Total SSI Payment:

\$973.40 (\$943 FBR + \$30.40 SSP-MA)

Household of Another

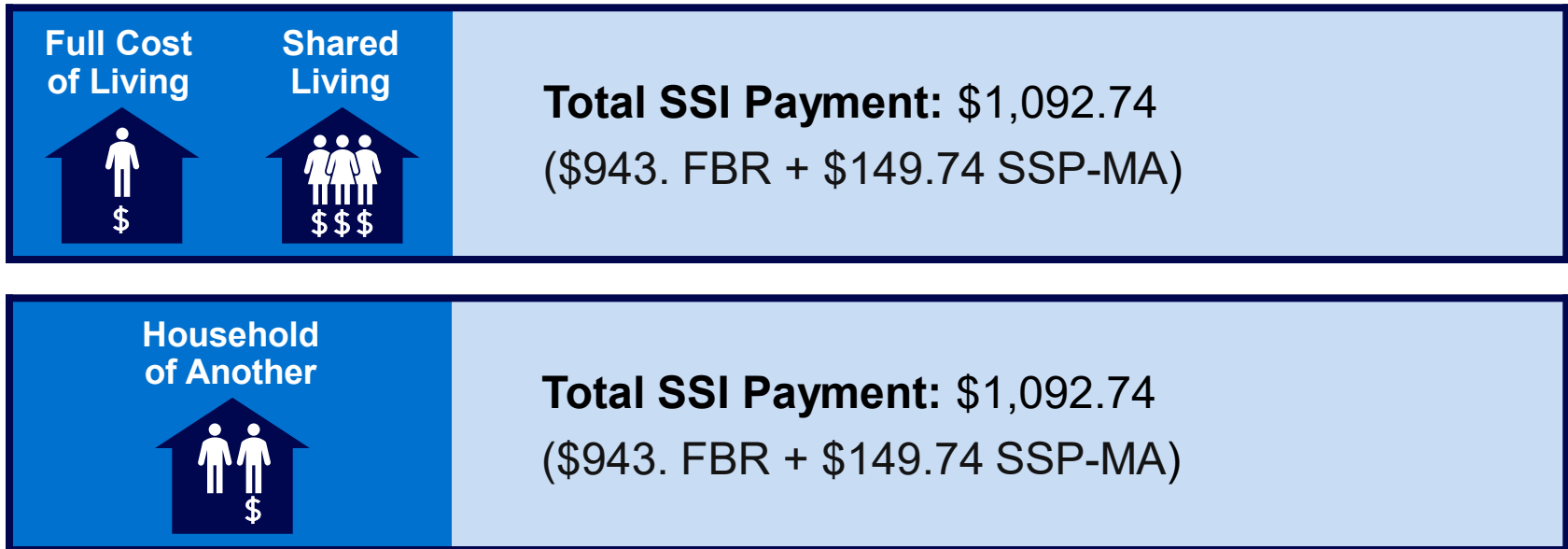


Lives in someone else's home and doesn't pay

Total SSI Payment:

\$716.25 (\$628.67 FBR + \$87.58 SSP-MA)

2024 SSI Maximum Monthly Payment Levels (Single Statutorily Blind Individual)



2024 SSI Maximum Monthly Payment Levels (Eligible Couples)

Eligible Couple	Married couple, both receiving SSI
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Full Cost of Living 	Shared Living 	Total Monthly Payment Per Spouse: \$797.53 (\$707.50 FBR + \$90.03 SSP-MA)
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Household of Another 	Total Monthly Payment Per Spouse: \$568.76 (\$471.67 FBR + \$97.09 SSP)
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SSI Questions or Facilitator Input?



Break Time



SSI & Work



SSI & Countable Income

- All income (earned and unearned) will affect a beneficiary's SSI monthly cash benefit
- Income counts in the month it is paid
- Earned income includes work, sick, personal, holiday, vacation, and bonus pay
- Unearned income may include cash gifts, lottery winnings, and other cash benefits



SSI Payment Calculation

- Start with Gross Monthly Earnings
- Then subtract:
 - \$20 Unearned Income Exclusion
 - \$65 Earned Income Exclusion
- Then divide difference by 2 to get Total Countable Income
- Subtract Total Countable Income from SSI Maximum Payment Level to determine New SSI payment

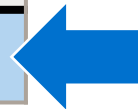


Important: SSI is adjusted in relation to earnings – as income increases, SSI decreases

SSI & Work Calculation Example

(Single Individual)

Total Monthly Gross Earned Income	\$ 1,200.00
\$20 & \$65 Income Exclusions	(85.00)
Difference	\$ 1,115.00
Divided by 2	/2
Total Countable Income	\$ 557.50
SSI Maximum Payment Level	\$ 1,057.39
Total Countable Income	(557.50)
New SSI Payment	\$ 499.89
Total Monthly Gross Earned Income	\$ 1,200.00
New SSI Payment	+ 499.89
Total Available Gross Monthly Income	\$ 1,699.89



\$1,200 is based on 20 hours/week at \$15/hr. (minimum wage) in a 4-week month

SSI Bottom Line

Someone on SSI will always
be better off by working!



SSI Calculation Tool



Open Your SSI Calculation Tool

There are 6 Tabs included in your SSI Calculation Tool for different situations and work incentives:

- 1. Unearned Income**
- 2. Earned Income**
- 3. Earned Income with SEIE**
- 4. Earned Income with IRWE**
- 5. Earned Income with BWE**
- 6. Unearned & Earned Income**

Day 1 – Activity 1:

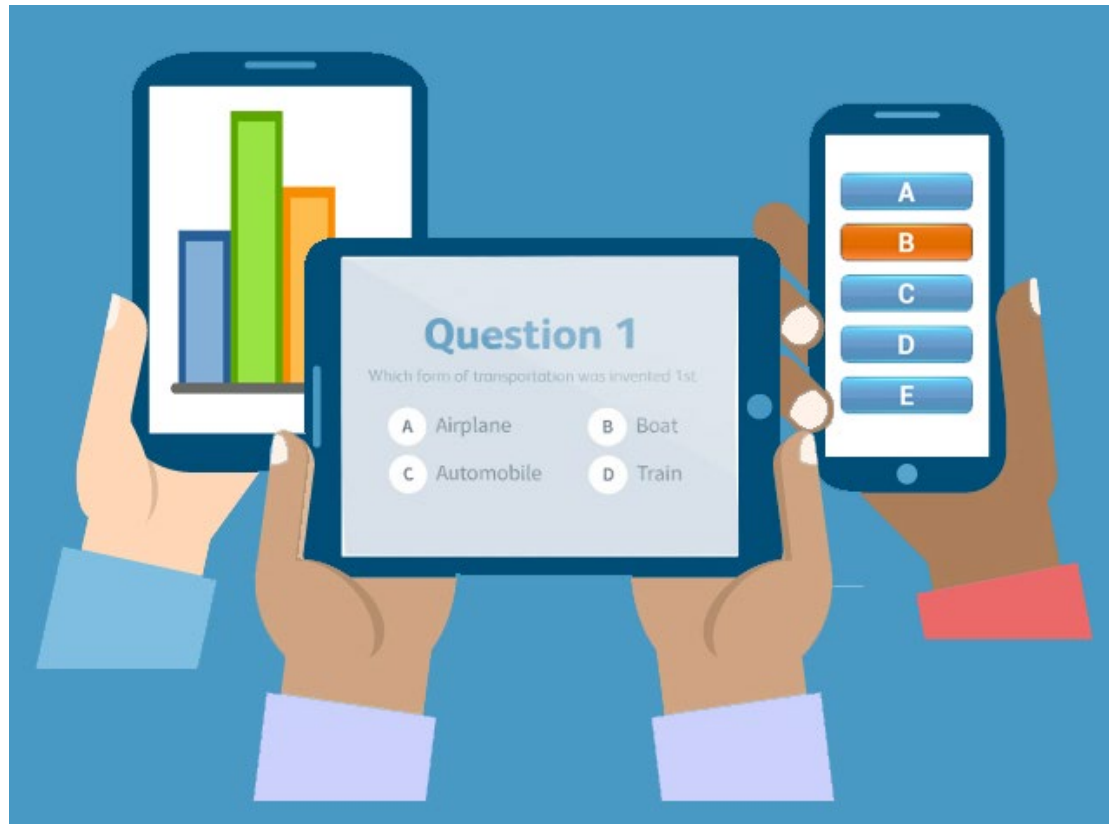
SSI & Work Calculation

Scenario:

- Mary is single, lives alone and collects SSI
- She gets a part-time job working 20 hours per week making minimum wage
- In a four week pay period month, how will her SSI cash benefits be affected?

Use the SSI Calculation Tool

Day 1 – Activity 1: Polling Time!



Day 1 – Activity 1:

Answer

Weekly Hours Worked:	20
Paid Hourly Wage:	\$ 15.00

4 Week Month

Gross Monthly Earned Income	\$ 1,200.00
General & Earned Income Exclusions	- 85.00
Difference	\$ 1,115.00
Divided by 2	/2
Total Countable Income	\$ 557.50

Current Year's SSI Maximum Payment Level*	\$ 1,057.39
Total Countable Income	- 557.50
Adjusted SSI Payment	\$ 499.89

**After 2020, insert current year's FBR & SSP combined figures for Massachusetts*

Gross Monthly Earned Income	\$ 1,200.00
Adjusted SSI Payment	+ 499.89
Total Gross Monthly Available Income*	\$ 1,699.89

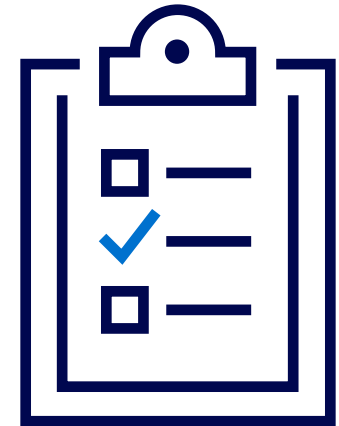
**Income taxes not deducted from figures above*

SSI & Work Questions or Facilitator Input



SSI Work Incentives

- **Allow employed SSI beneficiaries to:**
 - Keep more of their monthly cash benefit
 - Protect their MassHealth Standard
- **SSI Work incentives :**
 - Student Earned Income Exclusion (SEIE)
 - Impairment Related Work Expense (IRWE)
 - Blind Work Expense (BWE)
 - Plan to Achieve Self-Support (PASS)



Student Earned Income Exclusion (SEIE)

For students under age 22, Social Security will exclude:

- Up to \$2,290 of monthly work income and
- Up to an annual maximum of \$9,230 of work income

Must provide school documentation

Attendance Requirement:

- Grades 7-12 or technical school for at least 12 hours/week
- College or university for at least 8 hours/week
- Vocational Training and Job Corps
- Exceptions are made, if due to disability (i.e., homeschooling)
- Can be used during summer if going to school in fall

SSI & SEIE Example

Scenario:

- Jim, a 16-year-old full-time high school student, lives at home and collects SSI
- He starts a part-time job working 20 hours per week at minimum wage
- In a four week pay period month, how will his SSI payment be affected?

SSI & SEIE Example (continued)

Weekly Hours Worked:	20
Paid Hourly Wage:	\$ 15.00

4 Week Month

Gross Monthly Earned Income	\$ 1,200.00
SEIE (2022 Maximum \$2,040)	\$ 1,200.00
Countable Income	\$ -

General & Earned Income Exclusions	-	85.00
Difference	\$	(85.00)
Divided by 2		/2
Total Countable Income		0

Current Year's SSI Maximum Payment Level*	\$ 716.25
Total Countable Income	-
Adjusted SSI Payment	\$ -

Gross Monthly Earned Income	\$ 1,200.00
Adjusted SSI Payment	+ \$ 716.25
Total Gross Monthly Available Income*	\$ 1,916.25

*Income taxes not deducted from figures above

Note: \$1,200 has been used towards the annual SEIE maximum of \$9,230
(\$8,030 remaining)

SSI & SEIE Comparison Example

SSI & SEIE Comparison Example		NO SEIE
Hourly Rate	\$ 15.00	\$ 15.00
Weekly Hours	X 20	X 20
Weekly Salary	\$ 300.00	\$ 300.00
Weeks Per Month	X 4	X 4
Total Monthly Gross Earned Income	\$ 1,200.00	\$ 1,200.00
Student Earned Income Exclusion	(1,200.00)	(00.00)
Total Countable Income	\$ 00.00	\$ 557.50
SSI Maximum Payment Level	\$ 716.25	\$ 716.25
Total Countable Income	(00.00)	(557.50)
New SSI Payment	\$ 716.25	\$ 158.75
Total Monthly Gross Earned Income	\$ 1,200.00	\$ 1,200.00
New SSI Payment	+ 716.25	+ 158.75
Total Available Gross Monthly Income	\$ 1,916.25	\$ 1,358.75

Note: \$1,200 has been used towards the annual SEIE maximum of \$9,230 (\$8,030 remaining)

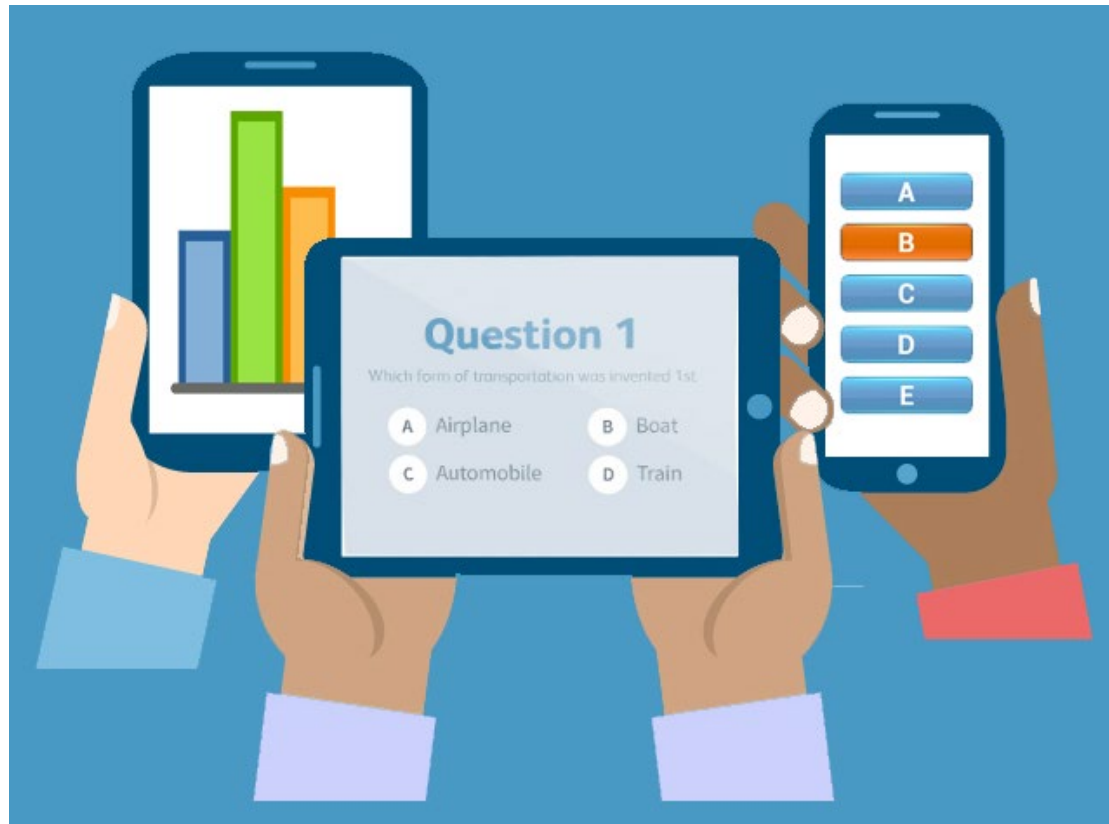
Day 1 – Activity 2: SSI & SEIE Calculation

Scenario:

- Sofia, a 21-year-old full-time college student, lives on campus and collects SSI
- She starts working a part-time paid internship at 25 hours a week earning minimum wage
- In a four week pay period month, how will her SSI payment be affected?

Have SSI Calculation Tool ready

Day 1 – Activity 2: Polling Time!



Day 1 – Activity 2:

SSI & SEIE Calculation

Weekly Hours Worked:		25
Paid Hourly Wage:	\$	15.00
4 Week Month		
Gross Monthly Earned Income	\$	1,500.00
SEIE (2022 Maximum \$2,040)	\$	1,500.00
Countable Income	\$	-
General & Earned Income Exclusions	-	
Difference	\$	-
Divided by 2		/2
Total Countable Income		0
Current Year's SSI Maximum Payment Level*	\$	973.40
Total Countable Income	-	-
Adjusted SSI Payment	\$	-
Gross Monthly Earned Income	\$	1,500.00
Adjusted SSI Payment	+	973.40
Total Gross Monthly Available Income*	\$	2,473.40

**Income taxes not deducted from figures above*

Impairment Related Work Expense (IRWE)

Expenses related to disability, needed for work, paid out of pocket, and not reimbursed

Benefit of IRWE:

- You get half of what you spend back!

Common IRWE Examples:

- Specialized transportation
- Service animal expenses
- Medical co-pays
- Specialized equipment

Note: Must provide receipts to SSA

SSI & IRWE Example

Scenario:

- Pamela lives with a roommate and receives SSI
- She recently began working part-time at 20 hours/week, earning minimum wage
- She has prescription co-pays and transportation costs of \$100.00 a month
- In a four week pay period month, how will her SSI payment be affected?

SSI & IRWE Calculation Example

Weekly Hours Worked:		20
Paid Hourly Wage:	\$	15.00
4 Week Month		
Gross Monthly Earned Income	\$	1,200.00
General & Earned Income Exclusions	-	<u>85.00</u>
Difference	\$	1,115.00
IRWE:	\$	100.00
Difference	\$	1,015.00
Divided by 2		/2
Total Countable Income	\$	507.50
Current Year's SSI Maximum Payment Level*	\$	973.40 ▼
Total Countable Income	-	<u>507.50</u>
Adjusted SSI Payment	\$	465.90
Gross Monthly Earned Income	+	1,200.00
Adjusted SSI Payment	+	<u>465.90</u>
Total Gross Monthly Available Income*	\$	1,665.90

**Income taxes not deducted from figures above*

IRWE Comparison Example

IRWE Comparison Example		IRWE	NO IRWE
Total Monthly Gross Earned Income		\$ 1,200.00	\$ 1,140.00
\$20 & \$65 Income Exclusions		(85.00)	(85.00)
Difference		\$ 1,115.00	\$ 1,115.00
IRWE		(100.00)	(00.00)
Difference		\$ 1,015.00	\$ 1,115.00
Divided by 2		/2	/2
Total Countable Income		\$ 507.50	\$ 557.50
SSI Maximum Payment Level		\$ 973.40	\$ 973.40
Total Countable Income		(507.50)	(557.50)
New SSI Payment		\$ 465.90	\$ 415.90
Total Monthly Gross Earned Income		\$ 1,200.00	\$ 1,200.00
New SSI Payment		+ 465.90	+ 415.90
Total Available Gross Monthly Income		\$ 1,665.90	\$ 1,615.90



Day 1 – Activity 3:

SSI & IRWE Calculation

Scenario:

- Mario lives with a roommate and receives SSI
- He works part-time at 25 hours/week, earning \$15/hour
- He must purchase special boots needed for his disability, which cost \$100
- In a four week pay period month, how will his SSI payment be affected?

Let's try Day 1 - Activity 3 Together!

Day 1 – Activity 3: Group Discussion



Day 1 – Activity 3: Calculation

Weekly Hours Worked:

25

Paid Hourly Wage:

\$ 15.00

4 Week Month

Gross Monthly Earned Income

\$ 1,500.00

General & Earned Income Exclusions

- 85.00

Difference

\$ 1,415.00

IRWE:

- \$ 100.00

Difference

\$ 1,315.00

Divided by 2

/2

Total Countable Income

\$ 657.50

Current Year's SSI Maximum Payment Level*

\$ 973.40

Total Countable Income

- \$ 657.50

Adjusted SSI Payment

\$ 315.90

Gross Monthly Earned Income

+ 1,500.00

Adjusted SSI Payment

+ 315.90

Total Gross Monthly Available Income*

\$ 1,815.90

**Income taxes not deducted from figures above*

Day 1 – Activity 3: Comparison

Day 1 - Activity 3 Comparison		IRWE	NO IRWE
Total Monthly Gross Earned Income		\$ 1,500.00	\$ 1,500.00
\$20 & \$65 Income Exclusions		(85.00)	(85.00)
Difference		\$ 1,415.00	\$ 1,415.00
IRWE		(100.00)	(00.00)
Difference		\$ 1,315.00	\$ 1,415.00
Divided by 2		/2	/2
Total Countable Income		\$ 657.50	\$ 707.50
SSI Maximum Payment Level		\$ 973.40	\$ 973.40
Total Countable Income		(657.50)	(707.50)
New SSI Payment		\$ 315.90	\$ 265.90
Total Monthly Gross Earned Income		\$ 1,500.00	\$ 1,500.00
New SSI Payment		+ 315.90	+ 265.90
Total Available Gross Monthly Income		\$ 1,815.90	\$ 1,765.90

Break Time



Blind Work Expense (BWE)

Any work-related expenses incurred by statutorily blind individuals that are paid out-of-pocket and are not reimbursed

Benefit of BWE:

- You get ALL of what you spend back!

Common BWE Examples:

- Service animal expenses
- Federal and state taxes
- Union or association dues
- Visual and sensory aids
- Meals eaten at work
- Transportation

SSI & BWE Example

Scenario:

- Bob lives alone and receives SSI due to statutory blindness
- He works 10 hours/week at \$25/hour
- He has a Guide dog, costing \$500 a month to maintain
- How will his SSI payment be affected?

SSI & BWE Calculation Example

Weekly Hours Worked:	10
Paid Hourly Wage:	\$ 25.00

4 Week Month

Gross Monthly Earned Income	\$ 1,000.00
General & Earned Income Exclusions	- 85.00
Difference	\$ 915.00
Divided by 2	<u>457.50</u>
Difference	457.50
BWE	<u>\$500</u>
Total Countable Income	0

Current Year's SSI Maximum Payment Level*	\$ 1,092.74
Total Countable Income	-
Adjusted SSI Payment	\$ 1,092.74

**After 2020, insert current year's FBR & SSP combined figures for Massachusetts*

Gross Monthly Earned Income	\$ 1,000.00
Adjusted SSI Payment	+ \$ 1,092.74
Total Gross Monthly Available Income*	\$ 2,092.74

**Income taxes not deducted from figures above*

SSI & BWE Comparison

SSI & BWE Comparison	BWE	NO BWE
Total Monthly Gross Earned Income	\$ 1,000.00	\$ 1,000.00
\$20 & \$65 Income Exclusions	(85.00)	(85.00)
Difference	\$ 915.00	\$ 915.00
Divided by 2	/2	/2
Remainder	\$ 457.50	\$ 457.50
BWE	(500.00)	(00.00)
Total Countable Income	\$ 0.00	\$ 457.50
SSI Maximum Payment Level	\$1,092.74	\$1,092.74
Total Countable Income	(0.00)	(457.50)
New SSI Payment	\$1,092.74	\$ 635.24
Total Monthly Gross Earned Income	\$1,000.00	\$1,000.00
New SSI Payment	+ 1,092.74	+ 635.24
Total Available Gross Monthly Income	\$2,092.74	\$1,635.24



Day 1 – Activity 4:

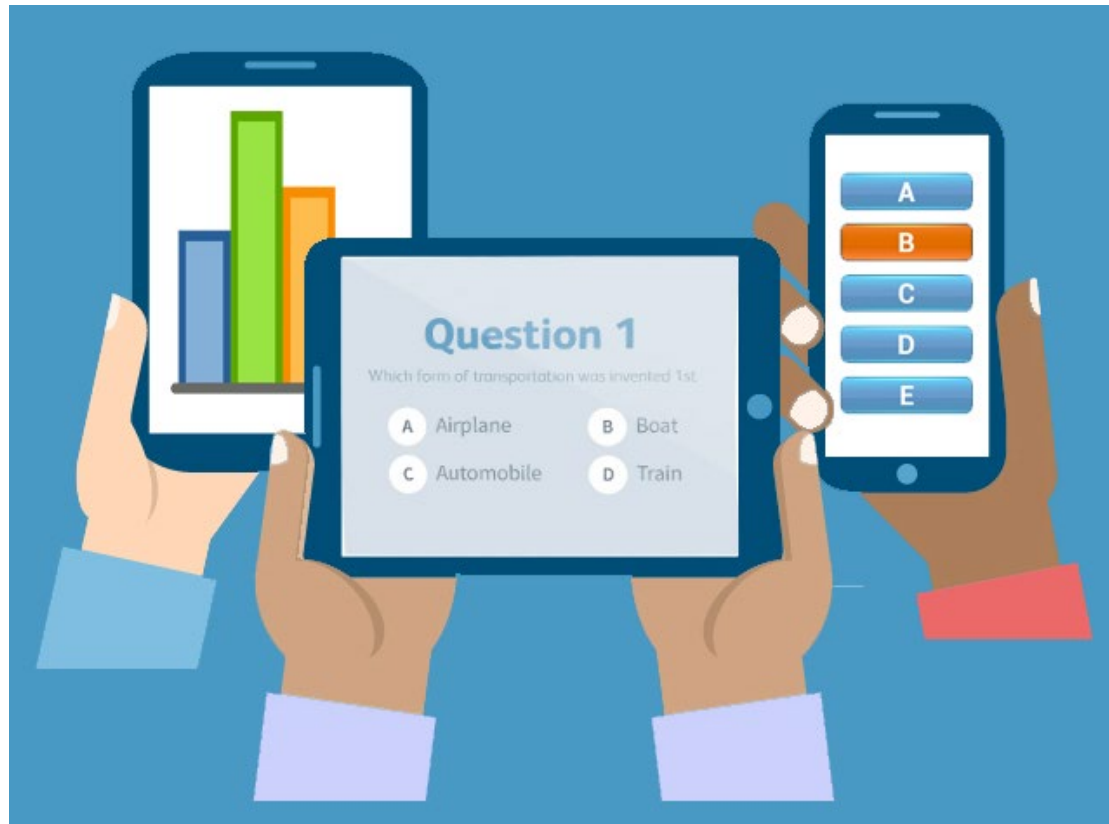
SSI & BWE Calculation

Scenario:

- Maria lives with a roommate
- She receives SSI due to statutory blindness
- She works part-time at 20 hours/week, earning \$15/hour
- She has a Guide dog, costing \$350 a month to maintain
- How will her SSI payment be affected?

Now try Activity 4

Day 1 – Activity 4: Polling Time!



Day 1 – Activity 4: Calculation

Weekly Hours Worked:	20
Paid Hourly Wage:	\$ 15.00

4 Week Month

Gross Monthly Earned Income	\$ 1,200.00
General & Earned Income Exclusions	- 85.00
Difference	\$ 1,115.00
Divided by 2	/2
Difference	\$ 557.50
BWE	\$ 350.00
Total Countable Income	\$ 207.50

Current Year's SSI Maximum Payment Level*	\$ 1,092.74
Total Countable Income	- \$207.50
Adjusted SSI Payment	\$ 885.24

**After 2020, insert current year's FBR & SSP combined figures for Massachusetts*

Gross Monthly Earned Income	\$ 1,200.00
Adjusted SSI Payment	+ 885.24
Total Gross Monthly Available Income*	\$ 2,085.24

**Income taxes not deducted from figures above*

Day 1 – Activity 4: Comparison

Day 1 - Activity 4 Comparison	BWE	NO BWE
Total Monthly Gross Earned Income	\$ 1,200.00	\$ 1,200.00
\$20 & \$65 Income Exclusions	(85.00)	(85.00)
Difference	\$ 1,115.00	\$ 1,115.00
Divided by 2	/2	/2
Remainder	\$ 557.50	\$ 557.50
BWE	(350.00)	(00.00)
Total Countable Income	\$ 207.50	\$ 557.50
SSI Maximum Payment Level	\$ 1,092.74	\$ 1,092.74
Total Countable Income	(207.50)	(557.50)
New SSI Payment	\$ 885.24	\$ 535.24
Total Monthly Gross Earned Income	\$ 1,200.00	\$ 1,200.00
New SSI Payment	+ 885.24	+ 535.24
Total Available Gross Monthly Income	\$ 2,085.24	\$ 1,735.24

SSI Calculation Questions or Facilitator Input



Break Even Point

- When an individual's SSI payment reduces to \$0 due to work income
- Social Security calls this 'in suspense' and SSI case remains open
- Break Even Point = (Max. SSI x 2) + \$85
- 2024, the Break Even Point for an individual living alone:
 - Non-blind is \$2,199.78
 - Statutorily blind is \$2,270.48

Non-blind	Blind
\$1,057.39	\$1,092.74
+ \$1,057.39	+ \$1,092.74
+ \$85.00	+ \$85.00
= \$2,199.78	= \$2,270.48

SSI Case Closure Scenarios

An individual's SSI case will close if:

- SSI benefits are in suspense for 12 consecutive months
- Income and/or assets exceed limits for over 30 days
 - Individual: \$2,000
 - Couple: \$3,000
- Found to be medically improved



Note: There is a work incentive to get SSI back!

Expedited Reinstatement (ExR)

Restores Cash Benefits

Requirements:

- Case must have closed due to work
- Must apply within 5 years of case closure
- Must have same disability as before
- Earnings must be below SGA due to disability



Note:

- Up to 6 months of cash benefits while EXR decision is made
- Available to both SSI and SSDI beneficiaries

Case Scenario – SSI

Please share your screen with calculation tool

Tell us about the client and their employment situation:

- Hours working?
- Rate of hourly pay?
- Living situation?
- Are they using any work incentives?

...no pressure -- have fun!

Dual Beneficiaries

Individuals who receive both SSI and SSDI

- Occurs when SSDI monthly cash benefit amount is less than SSI Maximum Payment Level
- SSI and SSDI combined cash benefits will never exceed SSI Maximum Payment Level, plus \$20

Note: Must follow all SSI and SSDI work rules and can take advantage of all available work incentives

Dual Beneficiaries/Non-Working Scenario

Scenario:

- Mark lives alone and receives SSI due to his disabling condition
- He also receives \$300 month in SSDI
- He is not working
- How will his SSDI benefit payment affect his SSI cash benefit?

Dual Beneficiary Non-Working Calculation

Monthly Unearned Income (SSDI)		\$	300.00
General Income Exclusion	-		20.00
Total Countable Income		\$	280.00
Current Year's SSI Maximum Payment Level*		\$	1,057.39
Total Countable Income	-		280.00
Adjusted SSI Payment		\$	777.39
<i>*After 2020, insert current year's FBR & SSP combined figures for Massachusetts</i>			
Monthly Unearned Income		\$	300.00
Adjusted SSI Payment	+		777.39
Total Monthly Available Income		\$	1,077.39

Dual Beneficiaries/Working Scenario

Scenario:

- Mark lives alone and receives SSI due to his disabling condition
- He also receives \$300 month in SSDI
- He starts working part-time earning minimum wage at 20 hours/week
- How will his earnings affect his Social Security disability benefits?

Dual Beneficiary Working Calculation

Monthly Unearned Income (SSDI)		\$	300.00
General Income Exclusion	-		20.00
Total Countable Unearned Income		\$	280.00
Weekly Hours Worked:			20
Paid Hourly Wage:			15
4 Week Month			
Gross Monthly Earned Income		\$	1,200.00
Earned Income Exclusion	-		65.00
Difference		\$	1,135.00
Divided by 2			/2
Total Countable Earned Income		\$	567.50
Total Countable Unearned Income		\$	280.00
Total Countable Earned Income			567.50
Total Countable Income		\$	847.50
Current Year's SSI Maximum Payment Level*		\$	1,057.39
Total Countable Income	-		847.50
Adjusted SSI Payment		\$	209.89
<i>*After 2020, insert current year's FBR & SSP combined figures for Massachusetts</i>			
Monthly Unearned Income		\$	300.00
Gross Monthly Earned Income			1,200.00
Adjusted SSI Payment	+		209.89
Total Gross Monthly Available Income*		\$	1,709.89
<i>*Income taxes not deducted from figures above</i>			

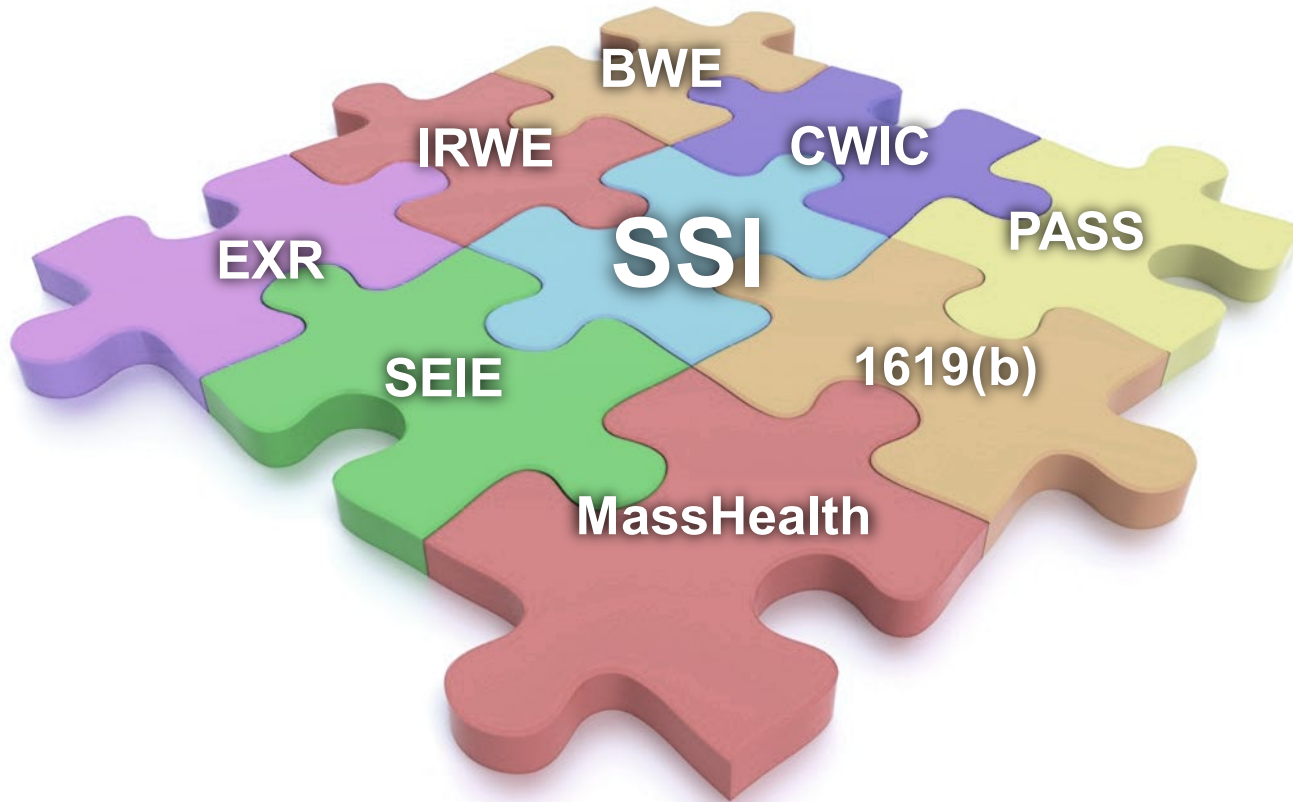
SSI Closing Thoughts

Working SSI beneficiaries:

- Will have more available income than if they didn't work
- Can maximize SSI cash benefits by using work incentives
- Will see cash benefits fluctuate with changes in income



Questions on SSI?



Have a Great Day



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— PUTTING ABILITIES TO WORK —

Day Two

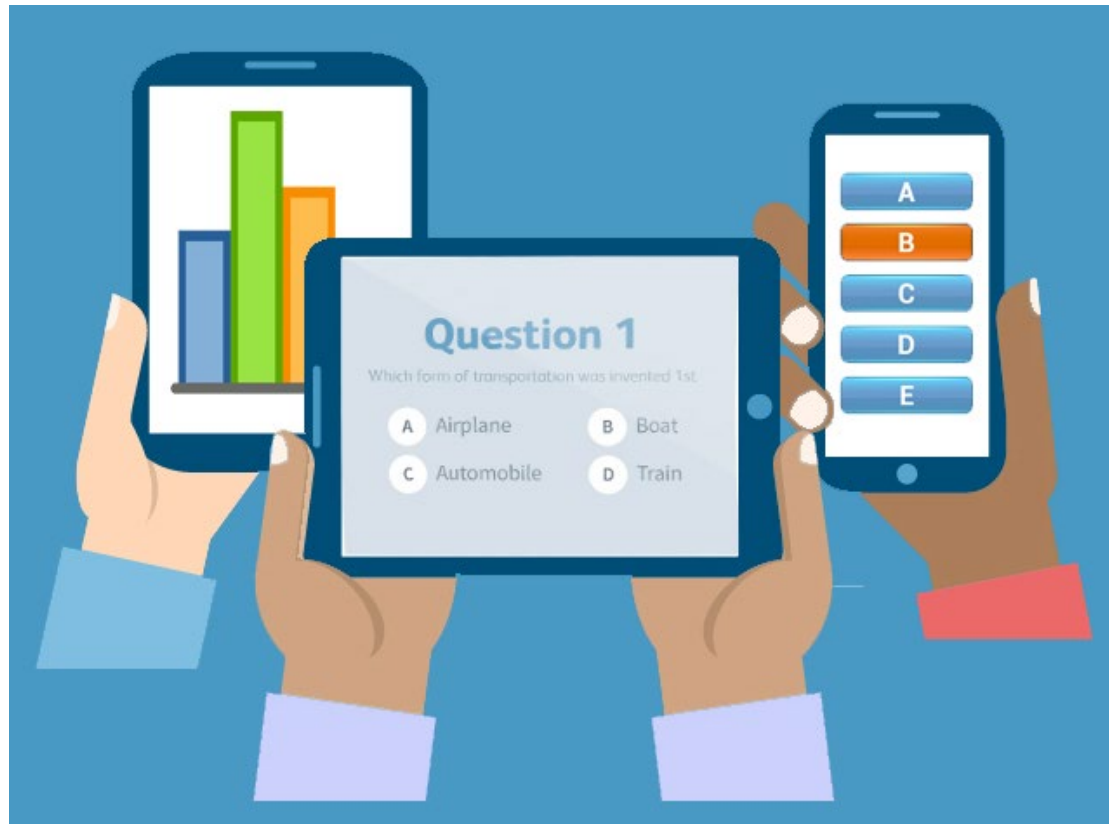


WELCOME!

Day 1 Questions?



Day 1 – Recap: Polling Time!



Day 2 – Learning Objectives

SSDI

- Social Security Administration (SSA) disability benefits:
 - Social Security Disability Insurance (SSDI)
- Impact of work on cash benefits
- Benefits of SSA work incentives for working beneficiaries
- Best practices of reporting and benefits counseling



SSDI



SSDI Program

- SSA pays monthly SSDI cash benefits to qualifying:
 - Adults with sufficient SSA work credits
 - Minor dependents of qualifying adults
 - Disabled adult children whose parent is retired, deceased or disabled, called a Childhood Disability Benefit (CDB)
 - Disabled widow/er of qualifying spouse
- No resource limits to qualify/remain eligible
- Eligible for Medicare after 24 months of entitlement

SSA Work Credit Criteria

- The SSDI payment is based on earnings from FICA taxes
- To qualify for SSDI, an individual needs sufficient work credits
- Individuals can accumulate up to 4 credits per year
- 40 credits are required, possibly fewer depending on age
- 20 credits must be earned in the last 10 years, ending with the year the disability began
- In 2024: 1 credit is \$1,730 of gross work income (4 = \$6,920)

SSDI & Work



SSDI & Countable Work Earnings

- Unearned income does not impact SSDI cash benefits
 - Worker's compensation is the only exception
- Work earnings can impact SSDI cash benefits
 - Paid time off and reimbursements don't count
- Individual will either receive full SSDI or no SSDI
 - Impact depends on earnings and use of work incentives
- Earnings are counted in the month worked
 - Failure to report will cause earnings to be counted when paid

SSDI Work Incentives

Programmatic SSDI Work Incentives:

- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)

Criteria-Based SSDI Work Incentives:

- Impairment-Related Work Expense (IRWE)
- Special Conditions
- Employer Subsidies
- Income Averaging
- Unsuccessful Work Attempt (UWA)



Trial Work Period (TWP)

- First incentive available to all working SSDI beneficiaries
- Unlimited earnings for 9 months
- Monthly gross earnings of \$1,110 or more equals 1 TWP month
- Won't end until 9 TWP months occur in a 5-year window

Note:

- TWP months don't have to be consecutive or from one job
- Cash benefits are safe during TWP – no matter what!
- Individuals are only entitled to one TWP per claim

9 Consecutive TWP Months

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	Not Working											
2021	Not Working											
2022	Not Working											
2023	Not Working											
2024	\$1200	\$1200	\$1200	\$1200	\$1200	\$1200	\$1200	\$1200	\$1200	\$1200		
	1 TWP	2 TWP	3 TWP	4 TWP	5 TWP	6 TWP	7 TWP	8 TWP	9 TWP			

2024 TWP: \$1,110

9 Scattered TWP Months

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	\$950	\$950	\$950	\$500	\$500	\$500						
	1 TWP	2 TWP	3 TWP									
2021									\$950	\$950	\$950	\$950
									4 TWP	5 TWP	6 TWP	7 TWP
2022												
2023				\$1100								
				8 TWP								
2024	\$1200											
	9 TWP											

\$910 (2020) | \$940 (2021) | \$970 (2022) | \$1,050 (2023) | \$1,110 (2024)

SSDI Questions or Facilitator Input



Day 2 – Activity 1:

SSDI & TWP

Scenario:

- Juan receives \$1,500 a month in SSDI benefits
- On February 1, 2024, he begins working 20 hours a week at \$15 an hour, earning \$1,200 per month
- This is his first job since becoming entitled to SSDI
- In 2024, the TWP monthly threshold is \$1,110 per month
- If he consistently grosses the same every month, when will his TWP start and end?

Now try Day 2 – Activity 1

Day 2 – Activity 1: SSDI & TWP (continued)

What you will need:

- Day 2 – Activity 1 Worksheet



You have 5 minutes to complete

Day 2 – Activity 1:

Answer

- Juan receives \$1,500 a month in SSDI benefits
- He begins working February 1, 2024, earning \$1,200 per month
- When will his TWP begin and end?

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	\$0	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
TWP used	NO	1 TWP	2 TWP	3 TWP	4 TWP	5 TWP	6 TWP	7 TWP	8 TWP	9 TWP	NO	NO

2024 TWP: \$1,110

TWP 5 Year Look Back

- Some individuals start their TWP, but never finish
- For TWP to be completed, all 9 months must be used within 5 years
- Any months outside the 60-month period doesn't count as a TWP month
- Social Security will look back 5 years starting with the current month

Common Example:

- An individual works only one month (December) a year as a Salvation Army Bell Ringer and grosses \$1,110
- The TWP will start, but never ends, because in 5 years Social Security will only count 5 months used towards the TWP

TWP 5 Year Look Back Example

Year	Dec.	Feb. – Dec.
2020	\$950	Not Working
	2 TWP	
2021	\$1,000	Not Working
	3 TWP	
2022	\$1,000	Not Working
	4 TWP	
2023	\$1,100	Not Working
	5 TWP	
2024	\$1,150	Not Working
	5 TWP	

\$910 (2020) | \$940 (2021) | \$970 (2022) | \$1,050 (2023) | \$1,110 (2024)

Substantial Gainful Activity (SGA)

- Monthly gross earnings threshold SSA uses to measure an individual's ability to work
- SGA is applied after completion of TWP
- 2024 SGA threshold:
 - \$1,550 disabled
 - \$2,590 statutorily blind
- If SGA is consistently earned, the SSDI payment will stop!



Extended Period of Eligibility (EPE)

- Begins the month after TWP ends
- Continues for 36 consecutive months whether
 - working or not
 - receiving a payment or not
- Guarantees payment if gross earnings are below SGA
- SSDI case remains open during EPE – no matter what!

SGA Rule After TWP:

- Any month SGA is achieved, payment stops
- One exception: The Grace Period

Exception to SGA rule after TWP

First time SGA is achieved:

- Begins a consecutive 3-month Grace Period
- 1st month is called “Cessation”
- Can occur during or after EPE
- SSDI payment guaranteed during Grace Period



Group Discussion: SGA Rule After TWP

Scenario:

- Maria's TWP ended January 2023
- EPE began February 2023
- She begins earning SGA September 2023



Questions:

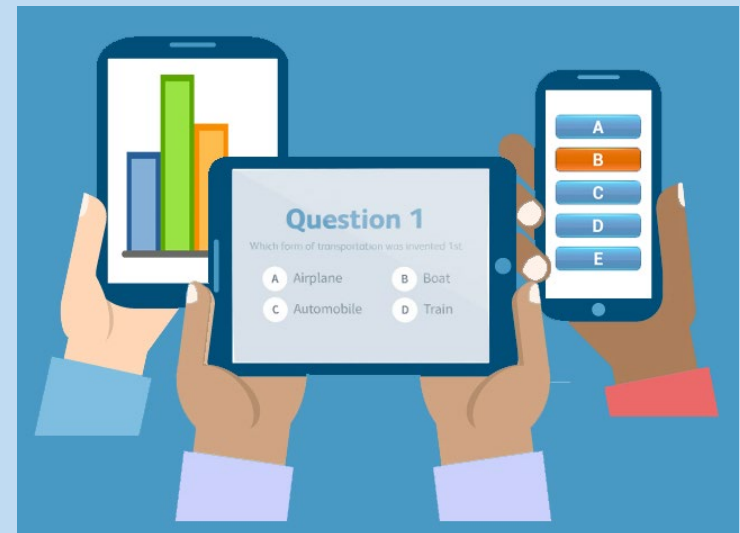
- When will her Grace Period begin and end?
- Will she get her SSDI payment during her Grace Period?
- What if she earns **under** SGA in month 2 of Grace Period?
- What if she earns **over** SGA after her Grace Period?

Polling Time!

Group Discussion: SGA Rule After TWP

Scenario:

- Maria's TWP ended January 2023
- EPE began February 2023
- She begins earning SGA Sept. 2023



Group Discussion Q&A

When will her Grace Period begin and end?

Begins: September 2023 Ends: November 2023

Will she get her SSDI payment during her Grace Period?

YES, guaranteed payment during Grace Period!

What if she earns *under* SGA in month 2 of Grace Period?

It doesn't matter! Grace Period is consecutive.

What if she earns *over* SGA after the Grace Period?

Her SSDI payment will stop.



Correct

TWP Questions or Facilitator Input



Break Time



SSDI Case Closure

Case closure can't occur until an individual's:

- EPE has ended
- Grace Period has completed
- Gross monthly earnings are at or above SGA



Note: Case closure can occur anytime an individual is found to be medically improved.

Day 2 – Activity 2: Breakout Rooms Prep

Please have the following materials ready:

- Day 2 – Activity 2 Worksheet

Breakout rooms:

- Choose a spokesperson
- A facilitator will be there to record answers
- Please do not leave breakout before being prompted

You have 15 minutes then host will call you back
...no pressure & have fun!

Day 2 – Activity 2:

SSDI, TWP, EPE & SGA Rule

Scenario:

- Jenn has been getting SSDI since 2014
- She begins working part-time on February 1, 2019
- She consistently grosses \$1,100 monthly to February 2021
- In 2019, TWP was \$880 and SGA was \$1,220

Questions:

- When will her TWP begin and end?
- Will she get her SSDI payment during TWP?
- When will her EPE begin and end?
- Will she get her SSDI payment during EPE?

Day 2 – Activity 2: Breakout Rooms



Day 2 – Activity 2:

Answers

When will her TWP begin and end?

Begins: February 2019

Ends: October 2019

Will she get her SSDI payment during TWP?

Yes, because cash benefits are protected throughout TWP

When will her EPE begin and end?

Begins: November 2019

Ends: October 2022

Will she get her SSDI payment during EPE?

Yes, as long as she grosses *below* SGA for 2019, 2020, 2021 and 2022

Day 2 – Activity 2: Answers (continued)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100
		TWP 1	TWP 2	TWP 3	TWP 4	TWP 5	TWP 6	TWP 7	TWP 8	TWP 9	EPE	EPE
2020	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100	\$1100
	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE
2021	\$1100	\$1100	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE		
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Information for previous years

Year	TWP	SGA
2019	880	1220
2020	910	1260
2021	940	1310
2022	970	1350
2023	1050	1470

Day 2 – Activity 3: Breakout Rooms Prep

Please have the following materials ready:

- Day 2 – Activity 3 Worksheet

Breakout rooms:

- Choose a spokesperson
- A facilitator will be there to record answers
- Please do not leave breakout before being prompted

You have 15 minutes then host will call you back
...no pressure & have fun!

Day 2 – Activity 3:

Grace Period

Scenario:

- Jenn begins working full-time on March 1, 2020
- She starts grossing \$2,500 a month
- In 2021 SGA was \$1,310

Questions:

- What months will be her Grace Period?
- What will happen to her cash benefits:
 - During this Period?
 - After this Period?
- If she quits June 2021?
- After EPE if she never quits?



Day 2 – Activity 3: Breakout Rooms



Day 2 – Activity 2:

Answers

What months will be her Grace Period?

- **March 2021 through May 2021 is her Grace Period**
- **March 2021 would be considered her Cessation Month**

What will happen to her cash benefits during this Period?

She will receive her cash benefits for all 3 months

What will happen to her cash benefits after this Period?

They will be suspended, since the SGA rule will apply

What will happen to her cash benefits if she quits June 2021?

She will be entitled to her cash benefits again

What will happen after her EPE if she never quits?

Her case will close once she makes SGA after EPE

Day 2 – Activity 3:

Answers

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960
		TWP 1	TWP 2	TWP 3	TWP 4	TWP 5	TWP 6	TWP 7	TWP 8	TWP 9	EPE	EPE
2020	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960
	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE
2021	\$960	\$960	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500
	EPE	EPE	Grace	Grace	Grace	EPE	EPE	EPE	EPE	EPE	EPE	EPE
2022	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500
	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE	EPE		
2023	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500	\$2500

Information for previous years

Year	TWP	SGA
2019	880	1220
2020	910	1260
2021	940	1310
2022	970	1350
2023	1050	1470

TWP Chart Questions or Facilitator Input



Break Time



Criteria Based SSDI Work Incentives

- Impairment Related Work Expense (IRWE)
- Special Conditions
- Employer Subsidies
- Income Averaging
- Unsuccessful Work Attempts (UWA)

Note:

- Available anytime after TWP
- Individual must meet eligibility criteria to utilize

Impairment Related Work Expense (IRWE)

Expenses related to disability, needed for work, paid out of pocket and not reimbursed

Benefit to SSDI:

- Full cost deducted from monthly gross earnings
- If gross earnings fall under SGA, then beneficiary will be entitled to cash benefit

Common IRWE Examples :

- Specialized transportation
- Service animal expenses
- Medical copays
- Specialized equipment

Note: Must provide receipts to SSA

SSDI & IRWE Example

Scenario:

- Karen receives \$1,300 in SSDI
- In January 2024, she begins earning \$1,600 a month
- She has \$200 in IRWEs for medication copays
- In 2024, SGA is \$1,550
- How will her IRWEs affect her SSDI benefits?

Results:

SSDI & IRWE Answer	
Monthly Gross Earnings	\$ 1,600.00
IRWE	(200.00)
New Countable Gross Earnings	\$ 1,400.00
Monthly Gross Earnings	\$ 1,600.00
SSDI Monthly Payment	+ 1,300.00
Total Available Gross Monthly Income	\$2,900.00



Special Conditions

- Type of subsidy where work-related items and/or services are paid by a third party
- Value is calculated by multiplying the individual's hourly rate and number of hours special condition is used
- Value is deducted from monthly gross earnings
 - If gross earnings fall under SGA, then beneficiary will be entitled to cash benefit

Examples:

- Transportation paid by DDS
- Job Coach paid by MRC
- Reader paid by MCB

Special Conditions Example/ SERVICE

Scenario:

- Max receives \$1,500 in SSDI. He completed TWP and is now in EPE.
- He's working 20 hours a week earning \$20 an hour, grossing \$1,600 monthly, which is \$50 above SGA (\$1,550 in 2024).
- He has a Job Coach paid by MRC for 16 hours a month.

Question:

- How will Special Conditions affect his SSDI benefits?

Special Conditions Answer/ SERVICE

Hourly Wages	\$ 20.00
Monthly Hours Job Coach Used	x 16
Monthly Value of Special Conditions (Service)	\$ 320.00
Monthly Gross Earnings	\$ 1,600.00
Monthly Value of Special Conditions (Service)	(320.00)
New Countable Gross Earnings	\$ 1,280.00
Monthly Gross Earnings	\$ 1,600.00
SSDI Monthly Payment	+ 1,500.00
Total Available Gross Monthly Income	\$ 3,100.00



Special Conditions Example/ITEM

Scenario:

- Kyle receives \$1,300 in SSDI monthly. He completed TWP and is now in EPE.
- He's working 20 hours a week earning \$20.00 an hour, grossing \$1,600 monthly, which is \$50 above SGA (\$1,550 in 2024).
- Kyle needs an adjustable desk, due to his disability. MRC is paying \$1,000 for this item.

Question:

- How will Special Conditions affect his SSDI benefits?

Special Conditions Answer/ITEM

Total Cost of Special Conditions (Item)	\$ 1,000.00
Divided by 12 Months	/12
Monthly Value of Special Conditions (Item)	\$ 83.33
Monthly Gross Earnings	\$ 1,600.00
Monthly Value of Special Conditions (Item)	(83.33)
New Countable Gross Earnings	\$ 1,516.67
Monthly Gross Earnings	\$ 1,600.00
SSDI Monthly Payment	+ 1,300.00
Total Available Gross Monthly Income	\$ 2,900.00



Employer Subsidy

- Reasonable accommodations that an employer provides
- Not provided to other employees in similar positions
- Subsidy value is based on % of actual work productivity
- Value is deducted from monthly gross earnings
 - If countable earnings are less than SGA, then beneficiary will be entitled to cash benefit
- Requires employer documentation and regular SSA reviews

Examples:

- Extra supervision, assistance, and/or breaks
- Modified work routine or reduced tasks

Employer Subsidy Example

Scenario:

- Sandy receives \$1,200 in SSDI. She completed TWP and is in EPE.
- She's working 20 hours a week, earning \$20 an hour, grossing \$1,600 monthly, which is \$50 above SGA (\$1,550 in 2024).
- Her employer provides extra supervision, flexible hours, longer breaks.
- She's performing 90% of her job compared to others in similar positions; Social Security determines Sandy has a 10% subsidy.

Question:

- How will the Employer Subsidy affect her SSDI benefits?

Employer Subsidy Answer

Monthly Gross Earnings	\$ 1,600.00
Employer Subsidy (%)	10%
Monthly Value of Employer Subsidy	\$ 160.00
Monthly Gross Earnings	\$ 1,600.00
Monthly Value of Employer Subsidy	(160.00)
New Countable Gross Earnings	\$ 1,440.00
Monthly Gross Earnings	\$ 1,500.00
SSDI Monthly Payment	+ 1,300.00
Total Available Gross Monthly Income	\$ 2,900.00



Income Averaging

- Determines average monthly countable earnings, when earnings fluctuate above and below SGA
- Social Security will average gross monthly earnings evenly over the months that the individual worked
- Used to continue receiving SSDI cash benefits

Note: Can't be used once the Grace Period has occurred

Unsuccessful Work Attempt (UWA)

- Unable to consistently earn SGA for 6 months or less, as a result of disability
- Social Security will disregard work attempts
- UWA can be used multiple times within a claim

Note: Can't be used once the Grace Period has occurred

Expedited Reinstatement (EXR)

Restores Cash Benefits

Requirements:

- Case must have closed due to work
- Must apply within 5 years of case closure
- Must have same disability as before
- Earnings must be below SGA due to disability



Note:

- Up to 6 months of cash benefits while EXR decision is made
- Available to both SSI and SSDI beneficiaries

Case Scenario – SSDI

Tell us about the client and their employment situation:

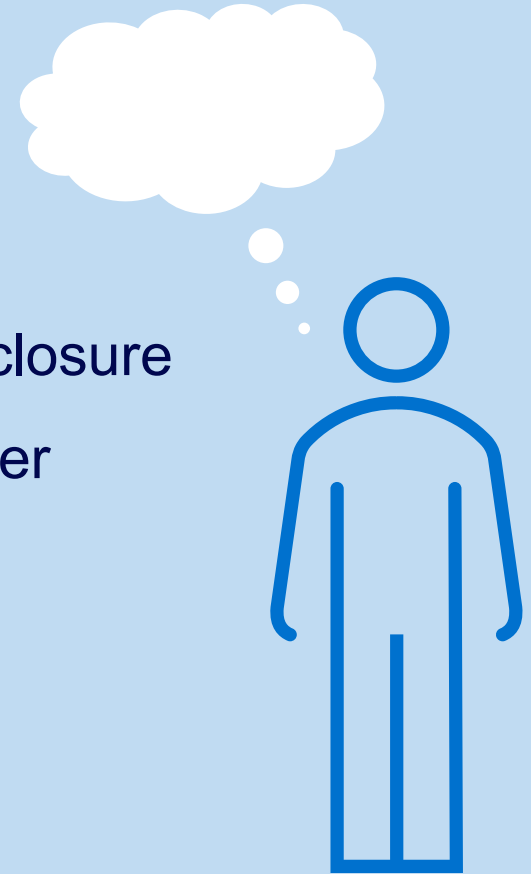
- Hours working?
- Rate of hourly pay?
- Has TWP started?
- Are they eligible for any work incentives?

...no pressure -- have fun!

SSDI Closing Thoughts

Working SSDI beneficiaries:

- Are entitled to a TWP and an EPE
- Are subject to the SGA rule after TWP
- Who earn SGA after EPE will trigger case closure
- Can access other incentives during and after EPE to keep:
 - Cash benefits longer
 - Case open



Questions on SSDI?



Have a Nice Day



*for*Health[™]
CONSULTING at UMass Chan
Medical School

WorkWithoutLimits[™]
— PUTTING ABILITIES TO WORK —

Day Three



Day 2 Questions?



Post-Assessment Review

Did everyone do their Assessment?



Assessment Answers



Assessment Answers (continued)

1. SSI and SSDI count income in exactly the same way. **False**
2. SSI is for individuals who have limited income and resources. **True**
3. In order to be eligible for SSDI benefits, no work history is necessary. **False**
4. SSI recipients automatically receive Medicaid (MassHealth). **True**
5. SSDI recipients automatically receive MassHealth and Medicare. **False**
6. SSI is adjusted in relation to earnings. As earnings increase, SSI decreases. **True**
7. Impairment Related Expenses (IRWEs) are expenses paid for by the individual. **True**
8. There are no asset or resource limits for SSDI. **True**
9. For SSDI, work earnings are counted in the month they are earned, not when paid. **True**
10. Trial Work Period (TWP) months have to be consecutive. **False**
11. After an SSDI recipient has completed their Trial Work Period (TWP), Social Security will see if their earnings are at or above Substantial Gainful Activity (SGA). **True**
12. The Extended Period of Eligibility (EPE) starts the month after an individual's Trial Work Period (TWP) ends and lasts for a total of 60 months. **False**
13. A Special Condition is an expense paid for by the individual. **False**
14. Once an Employer Subsidy is in place, it is in place forever. **False**
15. Expedited Reinstatement (EXR) is only available to SSI recipients. **False**

Day 3 – Learning Objectives

Healthcare & Other Public Benefits

- Impact of work on healthcare benefits including:
 - Medicare
 - MassHealth
- Other public benefits such as:
 - Housing
 - Department of Transitional Assistance (DTA) benefits
- Best practices of reporting and benefits counseling



Public Health Insurance Healthcare & Other Public Benefits



SSA Beneficiaries & Public Health Insurance

- Coverage an individual receives depends on:
 - SSA disability program and/or
 - Household income
- SSI beneficiaries automatically get MassHealth Standard
- SSDI beneficiaries are eligible for Medicare after 24 months of entitlement
 - Sooner if diagnosed with End Stage Renal Disease or ALS (Amyotrophic Lateral Sclerosis)
 - May also qualify for MassHealth



MassHealth (Medicaid)

- Provides in-state health insurance coverage
 - Exception: out-of-state emergency treatment
- Covers children & adults with low income and/or a disability
- More comprehensive than other Medicaid programs
- For training purposes, we'll only review the following plans and special programs:
 - MassHealth Standard
 - Continued Medicaid Eligibility 1619(b)
 - MassHealth CommonHealth



MassHealth Standard

Eligible Individuals:

- SSI beneficiaries
- SSDI beneficiaries with income below 138% of the Federal Poverty Level (FPL)
 - Currently \$1,732 per month for an individual
- Children under 19 with no other means of insurance



Health Coverage:

- Inpatient services
- Outpatient services
- Prescriptions
- Dental (more extensive for children)

Continued Medicaid Eligibility 1619(b)

- SSI health insurance work incentive
- Retains MassHealth Standard when SSI is reduced to \$0.00 due to work
- To qualify, working SSI beneficiaries must:
 - Remain disabled
 - Stay within SSI income/resource limits
 - Earn less than 2024 annual 1619(b) earnings limit:
 - \$44,965 non-blind disabled
 - \$45,814 statutorily blind



MA Department of Developmental Services (DDS) Home and Community Based Services Waivers

In Massachusetts, the HCBS Waiver Programs offer a variety of additional services to those individuals with an intellectual disability and needing long-term assistance.

The Waiver Programs may offer, depending on availability and funding:

- Standard and non-standard medical services
- Case management
- Home health aide
- Transportation
- DDS-funded adult services
- Personal and respite care



DDS HCBS Waivers

Eligibility Requirements:

- The individual must be eligible for DDS services
- **Must** maintain MassHealth Standard
- Ineligible if on MassHealth CommonHealth
- Be 22 years old or older
- Be eligible for Intermediate Care Facility for Individuals with an Intellectual Disability i.e. (group home)
- Be willing to receive services in the community and
- Get DDS approval for waiver services

If the individual has **One Care**, they are **not** eligible for a waiver.

DDS HCBS Waivers (continued)

Financial Eligibility Requirements:

- Have countable assets of \$2,000 or less
- Countable income less than or equal to \$2,829 in 2024, which is 3x the SSI Federal Benefit Rate (\$943.00)

There are 3 Waivers offered in MA:

- The Adult Supports Waiver
- The Community Living Waiver
- The Intensive Supports Waiver

For a complete listing of all services offered, visit:

www.mass.gov/eohhs/docs/dmr/hcsis/hcbs-brief.pdf

MassHealth CommonHealth

- Medicaid Program for:
 - SSI beneficiaries who don't qualify for 1619(b)
 - SSDI beneficiaries with income above 133% FPL
- Provides same coverage as MassHealth Standard
- Monthly premium based on total household income
- No income or asset limits for those under 65



Note: MassHealth has changed the eligibility rules so that you no longer need to be working or meet a one time deductible to be eligible for CommonHealth.

MassHealth Group Activity

Please use the Annotate feature



Zoe receives SSI.
What is her health insurance?

She begins working full-time and gets \$0.00 in SSI.
What happens to MassHealth?

She Keeps MassHealth!

WHY?

1619(b) allows Zoe to keep MassHealth for free!

(If she is still disabled, uses her MassHealth once a year,
has less than \$2,000 and earns less than \$44,965 annually)

WOW!!

MassHealth Enrollment Centers



Mailing Address
Health Insurance Processing
Ctr.
PO Box 4405
Taunton, MA 02780

Taunton*

21 Spring St., Suite 4
Taunton, MA 02780
(800) 242-1340
(508) 828-4600

Tewksbury

367 East Street
Tewksbury, MA 01876
(800) 408-1253
(888) 665-9993

***Please Note:** All faxes go to Taunton, the central office, for processing.
Fax: (617) 887-8777

MassHealth Enrollment Centers Cont.

Springfield

**88 Industrial Ave. Ste. D
Springfield, MA 01104
(800) 332-5545
(413) 785-4100**

Charlestown

**529 Main Street
Charlestown, MA 02129**

After Hours Drop Box available

Chelsea

**45 Spruce Street
Chelsea, MA 02150**

**Limited Parking but accessible by
MBTA Bus**

Quincy

**100 Hancock Street
1st Floor
Quincy, MA 02171**

Worcester

**50 SW Cutoff
Suite 1A
Worcester, MA 01604**

**Unless otherwise noted all offices
utilize the main Customer Service
Phone Number
(800) 841-2900**

MassHealth Questions or Facilitator Input



Break Time



Medicare: Parts A-D

PART	COVERAGE	MONTHLY PREMIUM
A	Inpatient Services (Hospitalization)	<ul style="list-style-type: none"> • \$0
B	Outpatient Services (Routine visits)	<ul style="list-style-type: none"> • \$174.70 if started in 2024 • Some individuals will have a lower Medicare Part B premium. • \$0 with MassHealth “Buy In”
C	Medicare Advantage Plans	<ul style="list-style-type: none"> • Additional cost to beneficiary • Cost depends on plan
D	Prescription Drug Plans	<ul style="list-style-type: none"> • Cost depends on plan • Full or partial help with Benchmark plan & MassHealth

Part A & B: Enrollment Rules

Part A

- SSDI eneficiaries are automatically enrolled in Part A
- Part A is premium free

Part B

- SSDI beneficiaries are automatically enrolled in Part B
- Monthly premium deducted from SSDI cash benefits
 - MassHealth will pay Part B premium if income is at or below 135% FPL
- Can opt out of Part B if you have employer health insurance
 - Must complete a form at Social Security to opt-out



Note: Once the annual deductible is met, Medicare pays 80%; Medicare Part C or MassHealth coverage will pay the other 20%

Part D: Enrollment Rules

- SSDI beneficiaries with or without MassHealth must enroll within 90 days of the start date or face a financial penalty
- SSDI beneficiaries with MassHealth:
 - Will likely be auto-enrolled by Medicare



Part D: Extra Help

- **Program that helps pay for Part D:**
 - Annual deductible
 - Drug plan premium
 - Standard copayments
- Beneficiaries with MassHealth are automatically eligible
- Beneficiaries without MassHealth can apply for Extra Help through SSA every year
- Current financial eligibility guidelines for 2024:
 - Yearly income below \$22,590 for an individual and \$30,660 for a married couple
 - Resources less than \$17,220 for an individual and \$34,360 for a married couple



Are Parts B & D Optional?

Can only opt out with health insurance through an employer or will face a financial penalty:

Part B penalty:

- 10% increase in monthly premium each year without Part B
- Stays in place until age 65

Part D penalty:

- 1% of the National Base Premium (2024 = \$0.35) multiplied by number of months without coverage
- Stays in place until age 65 or individual gets Extra Help

Medicare Savings Programs (MSP)

MSPs:

- Have 3 coverage types
 - Qualified Medicare Beneficiary (QMB)
 - Specified Low Income Medicare Beneficiary (SLMB)
 - Qualifying Individual (QI)
- Pay the Medicare Part B premium
- Enroll members in Medicare Part D Extra Help
- Provide drug coverage with low copays

MSPs:

- Are not Insurance plans
- Have income requirements
- Do not consider assets and resources for eligibility

MSP With and Without MassHealth

Medicare with MassHealth Program	QMB	QI
MassHealth Standard Monthly Income at or below 133% FPL (\$1,669)	X	
CommonHealth Monthly income 134% to 135% FPL (\$1682 - \$1695)		X
Receives MassHealth Card	X	

If you have Medicare Only and are	And your monthly Income is	You May be Able to Get
Single	Below \$2,385 FPL 190%	QMB
	Between \$2386 and \$2824 FPL 191% - 225%	SLMB/QI
Married Couple	Below \$3237 FPL 190%	QMB
	Between \$3228 and \$3833 FPL 191% - 225%	SLMB/QI

Extended Period of Medicare Coverage (EPMC)

- Continues coverage for at least 93 months after TWP ends, for those no longer receiving SSDI cash benefits
- Contact SSA to determine the length of EPMC
- Beneficiaries can either:
 - Be billed quarterly by Medicare, or
 - Request an automatic monthly withdrawal from a bank or credit card account

Medicare Group Activity 1

Please use the Annotate feature



Max receives \$1,000 in
SSDI since May 2014.
What could he have for
health insurance?



Medicare

Max gets Medicare
2 years after
receiving SSDI

AND

Max can apply for MassHealth
while he is waiting for Medicare

MassHealth will pay for Max's Medicare Parts D premium.
MassHealth will likely pay his Part B premium because his
income is below 135% FPL.

Awesome!!

Medicare Group Activity 2

Please use the Annotate feature



Max begins working, earning \$1,200 gross per month, and still receives \$1,000 in SSDI.

What happens to his Medicare? MassHealth?

He will keep Medicare as he will continue to receive SSDI.

(This is because his gross income is below SGA)

Will Max lose MassHealth?

NO!

Max will not get MassHealth Standard (free), but he can apply for MassHealth CommonHealth and pay a premium. (His income is over \$1,732)



Medicare

Fabulous!!

Medicare Resources

- **Issues with Parts A and B, contact:**
 - Medicare: 1-800-633-4227 or www.medicare.gov
 - SHINE (Serving the Health Insurance Needs of Everyone):
 - 1-800-243-4636
 - www.shinema.org
- **Issues with Parts C and D, contact provider**
- **For advocacy, contact:**
 - Health Care for All: 1-800-272-4232
 - Health Law Advocates: 1-855-218-2519
 - Medicare Advocacy Project: 1-800-323-3205

One Care

- Single plan that manages MassHealth and Medicare plans
- Optional for those between the ages of 21 through 64
- Exclusively available in 12 Massachusetts counties
Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester
- Provides full set of services including dental and vision care
- **Those on the DDS Waiver are not eligible**



**For more information, call MassHealth
Customer Service at 1-800-841-2900**

Medicare Questions or Facilitator Input



Public Benefits



Other Public Benefits

Public Housing:

- Housing & Urban Development (HUD)
- Dept. of Housing & Community Development (DHCD)
- Family Self-Sufficiency (FSS) Program

Department of Transitional Assistance (DTA):

- Supplemental Nutrition Assistance Program (SNAP)
- Emergency Aid to Elderly, Disabled & Children (EAEDC)
- Transitional Aid to Families with Dependent Children (TAFDC)

Housing Programs

HUD

- Mobile Section 8 Voucher Program
- Local Housing Authority properties
- Supportive Housing Program
- HOME Investment Partnerships Program
- Housing Opportunities for Persons with AIDS



DHCD

- Massachusetts Voucher Rental Program
- Alternative Housing Voucher Program



Family Self-Sufficiency (FSS) Program

FSS is:

- a voluntary five-year employment and savings incentive program
- for Section 8 housing families who wish to become financially self-sufficient
- designed to help families reach personal and professional goals
- a way to save increased rent from earnings in an escrow account
- **Program Benefits include:**
- Case management
- Detailed plan to reach goals – education, employment, financial
- Escrow savings account up to \$25,000
- First time home-buyer bonus

DTA Programs

DTA administers the following income-based programs:

- SNAP (formally known as food stamps)
- EAEDC
- TAFDC



Note: When household income increases, it will most likely impact allotments, cash benefits, and/or eligibility

SNAP

- Available to those who are financially eligible
(under \$2,001, or \$3,001, if living with a person who is disabled or a person age 60+)
- Allotment intended for SNAP household
(A person buying and preparing meals separate from household may qualify on their own)



Household Size	Max SNAP Allotment
1	\$291
2	\$535
3	\$766

Working and SNAP

When working and earning income:

- 10 days to report work to DTA
- Depending on earnings:
 - SNAP may not decrease for six months if reported by phone
 - If reported in person, SNAP may be adjusted immediately



A household with a disabled person only has to meet the net income test (amount after allowable deductions).

Household Size	Max Monthly Income Limit
1	\$1,215
2	\$1,644
3	\$2,072

Effective October 1, 2023 through September 30, 2024

Note: Medical expenses can be submitted to possibly get a higher SNAP allotment

EAEDC

- May provide small cash benefits to individuals who don't qualify for SSI, or are waiting an SSI decision
- If applying for SSI, must provide proof of application
- If approved for SSI, part of the retroactive payment will be deducted to pay back DTA
- If denied SSI, can continue receiving EAEDC if financial eligibility requirements are met
- Max monthly payment for an individual is \$303.70



Provides temporary cash benefits to families and pregnant women who have little or no assets or income

- Benefits may include:
 - Cash benefits
 - Specialized counseling
 - Work transportation
 - Childcare
- Employment Services Program provides work readiness support & skills training

Note: Those with a disability are exempt from the work requirement

TAFDC and Children

Common TAFDC situations seen by CWICs:

- Parent(s) on SSI/SSDI who don't qualify for TAFDC, but have a child on TAFDC
- Only those on TAFDC can access additional benefits (Parent would be excluded)



How will a parent's income impact TAFDC for a child?

If parent is working and receiving:

SSI TAFDC will remain, even if getting only \$1.00 in SSI; if SSI is zero, then TAFDC ends

SSDI If income and SSDI are below income limit, then TAFDC remains; if over, then TAFDC ends

Contact DTA

DTA Contact Info:

P.O. BOX 4406, Taunton, MA 02780

Phone: (877) 382-2363 (8:45 AM-4:45 PM)

Fax: (617) 887-8765



DTA Connect:

Free mobile app that verifies DTA benefits

- **iPhone** Available at the App Store
- **Android** Available at Google Play



DTA Program Questions or Facilitator Input



Break Time



Additional SSA Programs & Information

- Plan to Achieve Self-Support (PASS)
- Achieving a Better Life Experience Act (ABLE)
- Ticket to Work
- Representative Payee Responsibilities
- Reporting Requirements

Plan to Achieve Self-Support (PASS)

- May be used by both SSI and SSDI recipients
- Must have income other than SSI in order to fund PASS
- Used to save money for items/services to help achieve work goals
- Public benefits won't be impacted by PASS savings
- Expenses may include, but aren't limited to the following:
 - Education or vocational training
 - Start-up business costs
 - Car, laptop, internet, supplies, clothing, etc.
- Goal is to be independent of benefits

Note: CWICs can help with the application process

ABLE Accounts



Achieving a Better Life Experience Accounts are Tax free savings account to pay for disability-related expenses

- Annual Maximum Contribution: \$18,000
- If employed but not participating in an employer sponsored retirement plan, can contribute an additional \$14,580
- Maximum Balance: \$500,000
- Anyone can contribute
- Up to \$100,000 will not count towards other public benefits
- Must be diagnosed before age 26 (SSI or SSDI not required)

Note: The age cutoff is increasing to **age 46** in **2026**

- Common disability-related expenses:
 - Education
 - Employment supports
 - Housing
 - Healthcare expenses
 - Transportation

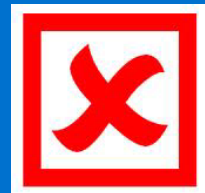
Rep Payee Responsibilities

Relative, agency, or friend authorized by SSA to:

- Speak on a beneficiary's behalf with SSA
- Receive and manage cash benefits
- Receive copies of SSA letters
- Report beneficiary's income and/or life changes to SSA
- Report annually how they managed beneficiary's funds



Note: Rep Payees cannot sign any type of contract on behalf of the beneficiary



Ticket to Work Program



TICKET
to **Work**

- The **Ticket to Work Program** is designed to help individuals become self-sufficient (no longer receiving Social Security cash benefits)
- Provides access to free employment services from State Vocational Rehabilitation and SSA approved Employment Network (EN)
- A person can choose an EN to help them achieve their career goal
- If Ticket is assigned, the participant is exempt from medical reviews as long as timely progress is made
- For more info call 1-866-968-7842 or visit www.choosework.ssa.gov

Work Without Limits Employment Network (EN)



TICKET
to **Work**

- Provides in-depth benefit counseling and long-term support for individuals earning or planning to earn \$970 or more through Social Security's Ticket to Work program
- Also partners with various vocational rehabilitation organizations to help draw income from the Ticket to Work program

Contact: Marjorie Longo
Program Manager/CPWIC
marjorie.longo@umassmed.edu

SSA Program Questions or Facilitator Input



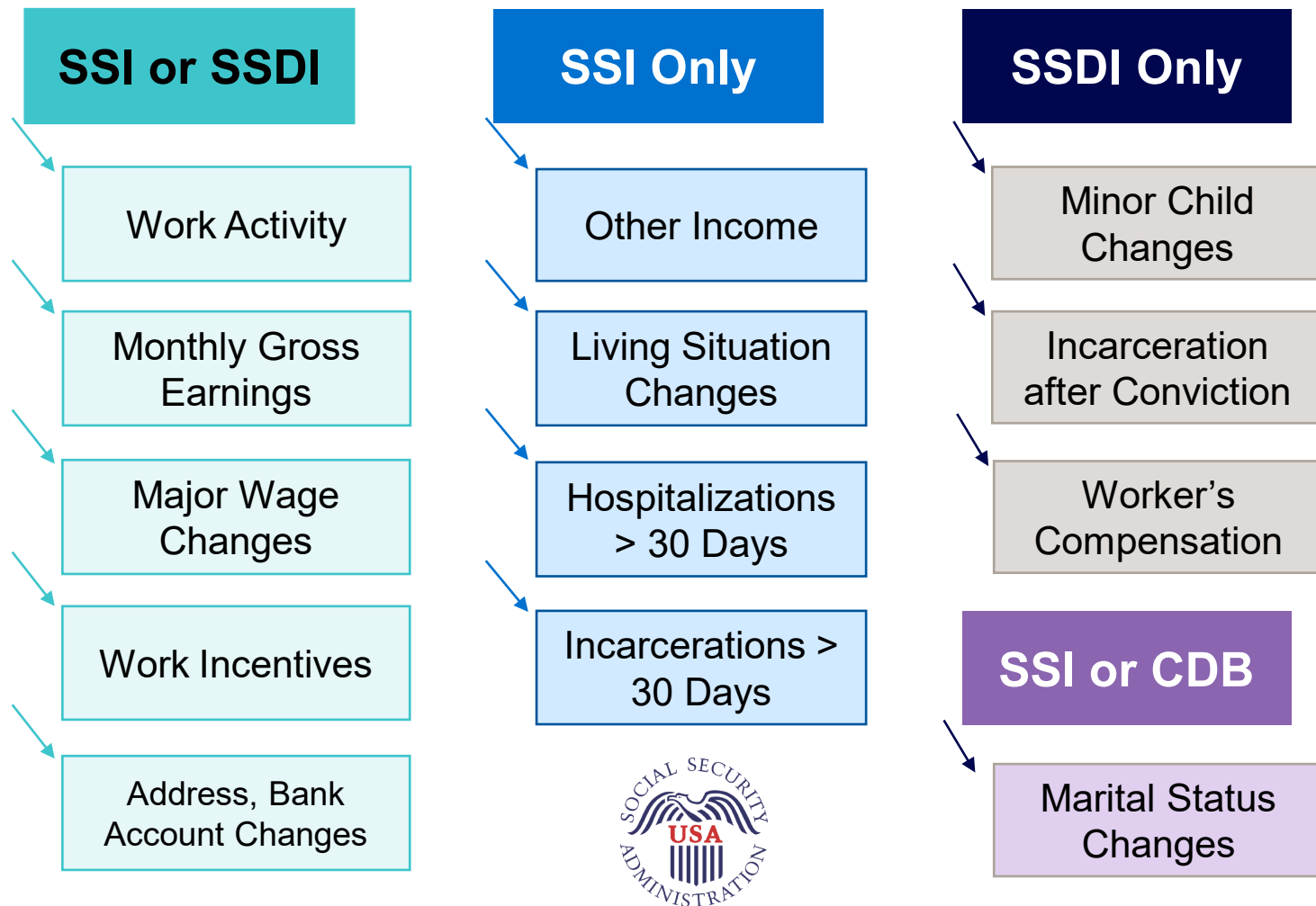
What do you Report to Social Security?

Please use the Annotate feature

EVERYTHING!!



Reporting Requirements: SSI & SSDI



Reporting Best Practices

Individuals must report to their local SSA offices:

SSI	SSDI
By the 6th of every month	Once paid for all days worked in previous month

Methods of reporting :

SSI Only	SSI & SSDI
Mobile Wage Reporting app, or Phone-In Wage Reporting System	Postal mail, fax, or online using My Social Security Account (ssa.gov)

Beneficiary Tips for Reporting:

- Report consistently
- Request SSA receipts
- Keep SSA documents
- Report to other public agencies

Consequences of Not Reporting

SSA can impose the following, if not reporting:

Overpayments:

- Repayment of overpaid cash benefits
 - Most repaid through cash benefit withholdings
- Failure to repay may result in:
 - Tax return confiscation
 - Wage and/or bank account garnishments

Additional sanctions:

Loss of benefit for 6, 12, or 24 months



SSA Appeal Options

SSA will notify of overpayment reason and appeal options:

- Request for Reconsideration (Form SSA-561)
- Request for Waiver of Overpayment Recovery (Form SSA-632)
- Request for Change in Repayment (Form SSA-632)
- Request hearing with Administrative Law Judge (HA-501)

Note:

- Must respond in a given time frame
- Forms available at:
 - www.ssa.gov/forms/
 - Local SSA office

Satisfaction Survey

- Please be sure to complete it.
- We value your comments.
- It is anonymous and confidential
- A link to the evaluation will be emailed to you.



Screenshot

Let's take a group photo



Nuts & Bolts Closing Thoughts



Regular **REPORTING**
ensures success!

WORK
is possible!

Health Insurance is
PROTECTED!

Contact a
CWIC for help!

Questions



Get Connected

For updated information:

www.workwithoutlimits.org

You can also find additional resources at:

www.workwithoutlimits.org/contact

Today's presentation and materials can be found at:

www.workwithoutlimits.org/nuts-bolts-materials

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Thank You!

<http://www.workwithoutlimits.org/benefits-counseling>

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CONSULTING Medical School

WorkWithoutLimits[™]
— PUTTING ABILITIES TO WORK —