

Working More, Earning More!

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February 18th, 2021

Topics Covered:

● Customized vs Supported Employment and how to ask for services

● Social Security Benefits

● Ticket to Work

The primary message of this training is that even people with all types of disabilities and support needs can work and contribute to their communities in a substantial way. Today we will go over strategies to address barriers to employment and how to get support needs met.

Customized Employment and How to Ask for Services

Customized Employment is a method of job development and employment supports that focuses more on relationships and social capital than job openings. It is different from Supported Employment, which often focuses on applying for existing jobs or making deals with large companies to hire lots of people with disabilities. You need to be specific when asking for employment services from the regional centers.

Because CE focuses on relationships first, it works better for people with more significant support needs. The idea is that if you aren’t able to neatly fit into a job opening as it stands, then make friends with a business owner and work with them to create a job description that fits your strengths. This works well for employers and employees with disabilities. The best case is that the agency helps the client/ job seeker organize their own existing social capital, and works with the full team including family to meet the right people for job development. For folks with less social capital, the method is largely centered around making connections and friendships. It requires a lot of flexibility from all team members, and active participation from family, but is the best method for people who aren’t successful with traditional job search methods to get competitive, integrated employment.

Ask for an agency that specializes in Customized Employment and/ or Discovery. These are employment industry terms, but not service codes. Support agencies will say whether they specialize in Customized vs Supported Employment, and they will direct you and the regional center on what service code they use to fund it.

Tailored Day Service (TDS) and Self-Determination are both terms used for services by the regional center. TDS is meant to be intensive, one on one service that offers a lot of flexibility. This is a good place to begin a conversation with your Service Coordinator about customized employment services. Self-Determination is a service that puts the budget in the client’s hands, meaning it can also offer a lot of flexibility. Flexibility in type and schedule of services is key to any customized employment effort. People interested in this need to have the freedom to get support in making friends and building social capital that can lead to competitive employment, and those types of activities often happen on an irregular schedule and outside business hours.

Social Security Benefits

There are two types of Social Security Benefits: SSI and Title II, also known as SSDI or Child Disability Benefit.

**SSI (Supplemental Security Income)**

SSI is a disability benefit based on poverty. It is for people who don’t have much work history. SSI comes with Medi-Cal healthcare and a small cash payment. When people start making money, their SSI cash payment decreases gradually based on *countable* income. Social Security doesn’t count all of a person’s income- there are lots of deductions to help people keep more of their money. Deductions apply to income from work, but unearned income also reduces SSI payments. Students under the age of 22 get a special deduction and you can deduct any disability related work expenses. Even if you don’t have any special deductions, Social Security only counts less than half of your total earnings. This means that it is *always* profitable to work more on SSI, there is no amount of money that makes it more profitable to work less with SSI.

SSI also has protections for Medi-Cal for people who work a lot. Even if you work and earn so much that it cancels out your cash payment, a rule called 1619(b) will let you keep your healthcare. It is automatic and permanent so long as you still meet the definition of disabled and stay below the resource limit. For people receiving HCBS services, it is usually hundreds of thousands of dollars in income before they would lose their Medi-Cal, because your income has to completely replace what Medi-Cal spends on you each year.

**Title II- Social Security Disability Income (SSDI) and Child Disability Benefit (CDB)**

Title II benefits are based on someone having paid into the system- this could be the person with a disability getting SSDI, or it could be the work record of a parent in which case it is called Child Disability Benefit. Title II is a completely different program than SSI, and has different rules. The amount of the payment is based on how much was payed into the system before the benefit is claimed. It comes with Medicare for health insurance, and does not have a resource limit.

Title II benefits don’t decrease gradually- you either have enough countable income to not get a payment, or you don’t. Title II also comes with lots of deductions to countable income. Expenses related to work and disability are deductions, but any time you have a job coach or special accommodations from your employer also reduce your countable income and help you keep your benefit. It is often more profitable to work more with a Title II benefit, but you’ll want to run the numbers with a benefits counselor before working more than 20 hours per week. Title II also lets you keep Medicare for several years even after you earn enough to not get your cash payment anymore.

Some people get both kinds of benefits, and the rules of both programs apply separately to each benefit.

**Plan to Achieve Self Support (PASS)**

PASS is a program available to people who get SSI and also another kind of income. This could be from work, or from a Title II benefit, or they could be getting a lower SSI rate because they don’t pay rent. All of these situations result in a lower SSI payment, and means there’s money available for a PASS.

PASS allows for you to get your full SSI payment instead of the lowered amount, and you can use it for items that will help you work. Some examples of things to buy with PASS are a car, college tuition, special training, and electronics. A good benefits counselor will help you explore PASS options available to you, and help you write the plan.

Ticket to Work

Ticket to Work is a service funded by the Social Security Administration. It is available to anyone who receives a benefit from Social Security and has a goal of working and earning substantially. The goal of the Ticket to Work program is to help beneficiaries gain financial stability and independence. You can use Ticket to Work and regional center services at the same time.

How does Ticket to Work help you?

One of the greatest benefits of Ticket to Work is that medical Continuing Disability Reviews (CDRs) are paused during program participation. CDRs are ongoing eligibility assessments conducted by Social Security and can be stressful and time consuming. Social Security will not perform CDRs while someone is participating in Ticket to Work.

The other major benefit to Ticket to Work is having a benefits counselor in your corner. A good benefits counselor should thoroughly review your benefits with you, help you understand what to expect and how to navigate the system, and be available to review any notices you receive from Social Security. They can also help you write PASS plans, submit countable income deductions, and much more. A good benefits counselor should be able to help you with ***all*** types of benefits- Social Security, CalFresh, healthcare, housing, etc.

How do you access Ticket to Work services?

To qualify for Ticket to Work, you need to have earnings goals and meet milestones defined by Social Security. Within the first year of employment, you need to earn at ‘Trial Work Level’. This works out to about 17 hours per week at California minimum wage. Within the second year of employment, you need to earn at ‘Substantial Gainful Activity’. This works out to about 22 hours per week at California minimum wage. Meeting these earnings goals keeps you eligible for Ticket to Work services.

Ticket to Work services are provided by Employment Networks- companies authorized by Social Security. Progressive Employment Concepts can provide these services and specializes in working with people with developmental disabilities, and can provide services statewide through virtual meetings. You can also search for Employment Networks in your area at www.choosework.ssa.gov . If you would like to learn more about Ticket to Work with Progressive Employment Concepts and have a regional center vendor you’re working with for job coaching, email ttw@progressiveemployment.org . With good Customized Employment support and help with benefits, working and earning more is possible for everyone regardless of disability.

Training hosted by the State Council on Developmental Disabilities and Spanish translation of flyer completed by SCDD.

