

disability benefits 101

Using DB101 as a Tool for Transition to Independent Living



The Work Incentive Information Network (WIIN) provides technical assistance and support for a systems (cultural) change that will increase the Arizona employment rate of individuals with disabilities.

Work Incentive Information Network (WIIN)
1-866-304- WORK (9675)

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More than Employment

Empowerment

Community Inclusion

Increase Self-Worth

Moving Out of Poverty

Creating a Better Life

Opportunity to Dream

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Handwriting practice lines consisting of 18 horizontal lines.

Social Security Definition of Disability – Child Under 18:

- A child under 18 is considered disabled if the child has a physical or mental impairment which:
 - Causes severe functional limitations, and
 - Has lasted or can be expected to last for at least 12 months, or
 - Can be expected to lead to death
- There is a disability redetermination at age 18.

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Social Security Definition of Disability – Over 18, the definition changes:

- According to Social Security, a person over 18 is considered disabled if the person has a physical or mental impairment which:
 - Prevents the person from any *Substantial Gainful Activity (SGA)* - earning a certain amount of money, and that
 - Has lasted or can be expected to last for at least 12 months, or
 - Can be expected to result in death

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**SSDI & SSI
2 Different Programs!**

**Social Security Disability Insurance (SSDI) - Title II
Social Insurance**

- Based on an individual's work history & amount paid into the system.
- Deceased or retired parent's or spouse work history.
- Childhood Disability Beneficiary (age 18)
- Medicare

**Supplemental Security Income (SSI) - Title XVI
Means Tested**

- Based on financial need.
 - "supplement" cash benefits for food and shelter
- \$733 is maximum payment
- \$2,000 resource limit
- Medicaid (AHCCCS)

Rules for SSI and SSDI are completely different.

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SSI – Means Tested

- Amount of benefit is based on financial need and the living situation.
 - Some people get less because they live with someone else and/or don't pay their "fair-share".
 - Deemed Income - Money that is received by another that *can* be used for food or shelter.
 - If a minor, deeming rules apply.
 - Amount of SSI cash benefit is based on parents' income and resources.
- The SSI cash amount is determined by a formula.
- **Always have more money by going to work!**

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Healthcare and Work

- Even if **SSDI** stops due to work, the individual is entitled to Medicare for at least 93 months after the end of the Trial Work Period through Extended Medicare Coverage.
- If the **SSI** check goes to \$0 due to earnings, the individual still qualifies for Medicaid for free through a provision called 1619(b).
- Working individuals can purchase Medicaid coverage through **AHCCCS Freedom to Work**.

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Social Security is Confusing – AZ DB101 is the Answer!

Arizona Disability Benefits 101 (DB101) is a user-friendly online tool that helps work through the myths and confusion of Social Security benefits, healthcare, and employment.



- Ease fears
- Empower people and their families
- Assist in making informed decisions that will lead to a more financially productive life

A partnership with the Arizona Rehabilitation Services Administration and Arizona's Medicaid Infrastructure Grant (1QACMS300122) administered by AHCCCS.

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DB101 User Experience

- Easy to navigate
- Information provided in layers in easy-to-read articles
- User friendly work and benefits calculators
- “Next Steps” access to local, state, and national resources
- Click on definitions and question boxes throughout the site
- Useful Search and Site Map leads to desired section
- Páginas en Español
- Linkage and reference throughout to *Ask the Experts* at: [Benefits 2 Work Arizona \(B2W\)](#)

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DB101 and Youths

- The Youth and Benefits section have several articles to assist in understanding benefits as well as:
 - Getting a Job
 - Creating the Perfect Transition Plan
 - Key Programs and Eligibilities
 - Age-18 Redetermination
 - Independent Living
 - Higher Education
 - Tips for Parents
 - And Much More

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Not receiving Social Security Benefits?

- DB101 can still be useful
 - Key Programs and Eligibilities
 - Articles Related to Different Significant Life Changes
 - Programs That Support Work
 - ACA Questions and Resources
 - Housing
 - Asset Building
 - Links To Resources, Numerous Organizations and Programs
 - And Much More

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A Quick Look



Horizontal lines for notes

Calculations

The DB101 School and Work Calculator
Bruce: 16, in school on SSI living with family

- Bruce is 16. Born June 1999.
He receives \$170 monthly from SSI.
He lives at home and does not pay his fair share.
He attends school at least half-time.
He receives no other benefits or cash assistance.
He has a opportunity to work at \$10 a hour for 15 hours a week.

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Horizontal lines for notes

Student Earned Income Exclusion

- Allows SSI recipients that are under 22 and attending school at least half-time to work without their SSI benefit decreasing.
Up to \$1,780 each month with an annual cap of \$7,180
Attending school half-time:
In college at least 8 hours a week
In grades 7-12 at least 12 hours a week
In (some) training classes 12-15 hours a week

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Horizontal lines for notes

Scenarios

- [I don't know what I want to do as a career.](#)
- [I want to start planning to go to work.](#)
- [I need more education to do what I want to do.](#)
- [I want to work but my parents are worried.](#)
- [How do I find the right job for me?](#)
- [Do I have to tell an employer about my disability?](#)
- [I can't lose my healthcare.](#)
- [I want to move out of my parent's home.](#)
- [How can I pay for my living expenses?](#)

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Work Incentives Consultants Throughout Arizona

Benefits 2 Work Arizona is an program supporting Social Security beneficiaries with disabilities in their transition to work.



1-866-304- WORK (9675)



Managed by Arizona Bridge to Independent Living subcontracted with DIRECT Center for Independence



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