

disability benefits 101

(Logo of the Disability Benefits 101 - working with a disability in Arizona)



Reference Guide

Unique URLs:

www.az.db101.org

Unique Access Links for state agencies

az.db101.org/rsa for RSA

az.db101.org/ddd for DDD

az.db101.org/dhs for DHS

az.db101.org/doe for DOE

az.db101.org/one for One-Stop

az.db101.org/uhc for United Healthcare

Az.db101.org/mm for Mercy Maricopa

Thank you Mercy Maricopa for originating this helpful resource tool.

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Contact Information

DB101 Specialist: Certified benefit counselor who knows benefit rules and how they impact and individual situations

Technical Assistance

- Technical assistance and additional training
- Specific tools and resource development
- Monthly data reports
- DB101 assistance for your members



1-866-304- WORK (9675)

Shoshanna Fawley

Information & Referral

1-866-304- WORK (9675)

Member assistance and referrals
to services

Marianna Marts

Trainer

602-291-6911

Technical assistance & resources
for case managers

Nicholas Love

Program Manager

602-443-0750

Training Objectives

- Motivate members towards productive and independent lives utilizing Disability Benefits 101 (DB101)
- Use the DB101 to support members to make plans to work, and plan a transition to self-sufficiency (employment)
- Acquire comfort and ease navigating DB101
- Use training techniques to implement DB101 into everyday practices
- Provide members information and make an informed choice about work

About Disability Benefits 101 (DB101)

Disability Benefits 101 (DB101) helps workers, job seekers, and service providers understand the connections between work and benefits. The DB101 *attitude* is that the disability experience is unique for each individual, and that benefit programs can affect that experience in different ways at different times. *With planning*, people with disabilities can take control of finding the programs and jobs that meet their needs. For service providers and program managers, information sharing helps everyone understand how programs interact with each other.

DB101 brings together rules for health coverage, benefit, and employment programs that people with disabilities use. These programs may be regulated by state, federal government, non-profit, or private organizations.

Information for navigating and exploring:

- Information provided in layers
- User friendly work and benefits calculators
- Step by Step instructions for users
- Access to local, state, and national resources
- Easy-to-read articles on state, federal, and private benefit and health coverage programs
- Definitions throughout the site
- Select/click the question boxes to learn more
- Useful Search and Site Map leads to desired section
- Páginas en Español

DB101 has new tools for you, local Work Incentive Consultants and others you work with. DB101 provides benefits planning calculators to use with various benefit planning strategies. DB101 calculators help with transitions to and from working while having a disability. Experts at DB101 will also respond to your questions on benefits.

www.az.db101.org

Why DB101?

- Eliminate myths and confusion about Social Security benefits and programs
- Initiate conversations about Social Security benefits and work incentives
- Assist service providers to explain work incentives – Social Security and employment
- **Promote employment for people who receive Social Security benefits**
- Eliminate myths about the abilities of people with disabilities
- Promote independence for all persons with disabilities

It's about a culture change and empowerment!

Motivational Messaging

- Most jobs are about belonging to something larger than our own situation and our family's situation
- About creating a better life moving from poverty
- The job experience is a means to an end and something larger than the job itself
- Even when a job does not work out there are more winners than losers with taking on a new job – the client and family; benefit programs; and the local community
- All jobs are a learning opportunity and experience for whatever comes next

More than Employment

Empowerment
Community Inclusion
Increase Self-Worth
Moving Out of Poverty
Creating a Better Life
Opportunity to Dream
Increase Self Esteem
Learn About Preference and Skills

Strategies for Implementing DB101 into Everyday Business Practice

Integrate a DB101 calculator saved session into an assessment and service plan	Provide desktop links at public work station computers
Imbed DB101 information into existing documents	Demonstrate advantages of using the DB101 links to go to nearby DB101 content areas
Use the DB101 Glossary as a staff desk top reference	Integrate DB101 into new customer intake and orientation procedures, including new staff orientation

DB101 Basics

Use DB101 to support members to make plans to work, and to plan a transition to self-sufficiency (employment).

DB101 website: <http://az.db101.org>

Main tabs:

- **Home:** The main document that provides introductory information about the website with links to the actual details of services/information.
- **Your Situation:** Tab that takes a personal approach to benefits planning: Find information that applies to you.
- **Programs:** Tab that contains just the facts: Get details about benefit programs.
- **Calculators:** Tab that contains DB101's online benefits planning Calculators to learn how benefits rules might apply to you.
- **Glossary:** Tab that contains an alphabetical list of terms or words found in or relating to DB101 with explanations; a brief dictionary.
- **News:** Tab that contains information about recent or important events.
- **How To:** Tab that has how to steps on DB101: 1) Take a tour, 2) Learn about your situation, 3) Use a benefits Calculator.

Search:

Do a quick search to find something faster!

Welcome Video:

DB101 welcome video shows how quick, easy, and safe it is to use. It shows how to balance work and benefits and goes over the main tabs: Home, Your Situation, Programs, Calculators, Glossary, News, How To.

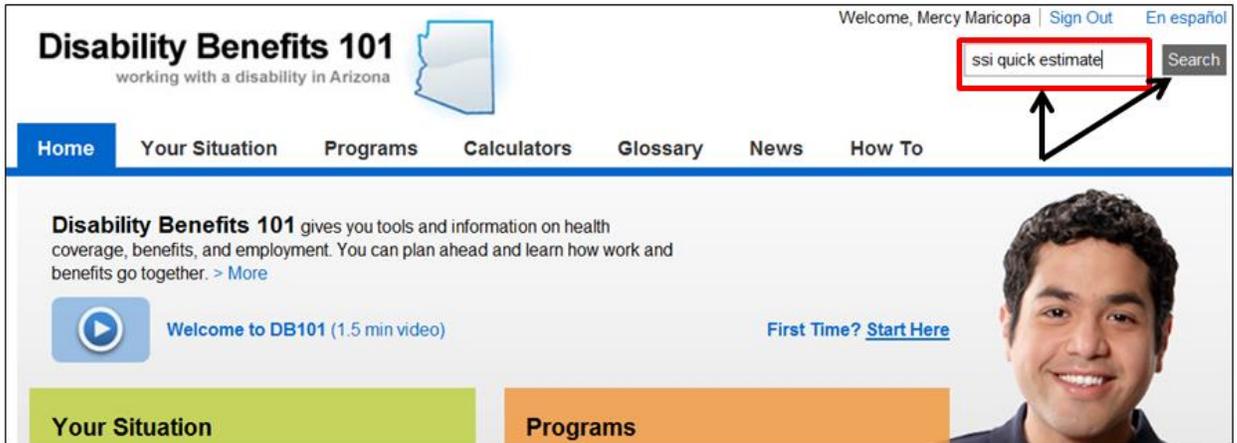
(Screen shot of the Disability Benefits 101 website for Arizona. The following areas on the website are outlined: Main Tabs – include: Home, Your Situation, Programs, Calculators, Glossary, News, How To; and Welcome Video.)

The screenshot shows the website's layout. At the top, there's a header with the site name 'Disability Benefits 101' and a search bar. Below that is a navigation menu with tabs for 'Home', 'Your Situation', 'Programs', 'Calculators', 'Glossary', 'News', and 'How To'. The main content area features a welcome message, a video player for 'Welcome to DB101 (1.5 min video)', and sections for 'Your Situation' and 'Programs'. A 'Talk to an Expert' button is also visible.

How to Use the Quick DB101 Calculator – 2 minutes

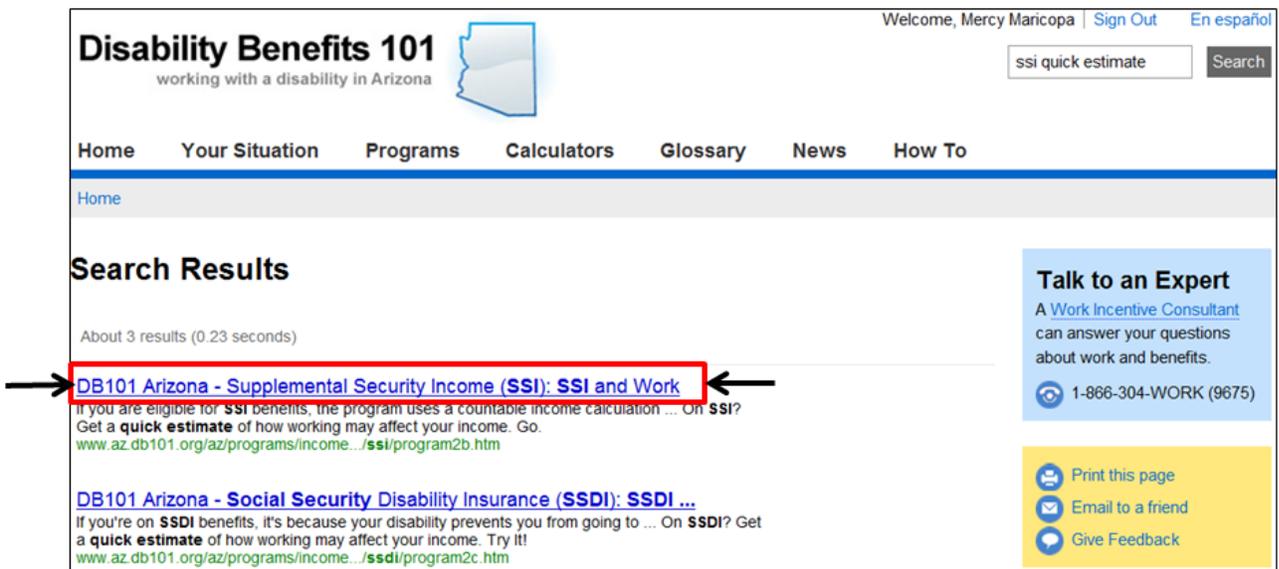
1. In the **Search** field type either applicable option: *SSI quick estimate* or *SSDI quick estimate* and select/click the **Search button** or press **Enter** to execute search:

Screen shot example below shows "SSI quick estimate" typed in the **Search** bar:



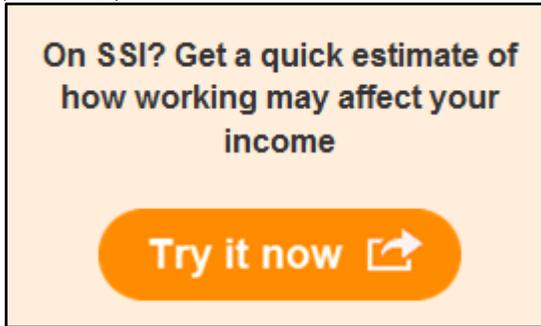
2. Select/click the first link option: **DB101 Arizona – Supplemental Security Income (SSI): SSI and Work**

(Screen shot below shows the search results with the first option highlighted: DB101 Arizona – Supplemental Security Income (SSI): SSI and Work.)



3. Select/click the **Try it now button:**

(Screen shot below shows the "Try it now" button. Information above the button states: "On SSI? Get a quick estimate of how working may affect your income.")



4. SSI and Work: Quick Income Estimator

Answer the questions to see how working might affect your total income.

Select/click the **Question mark icon for help:** 

(Partial screen shot below shows part of the SSI and Work: Quick Income Estimator: States, "Answer the questions below to see how working might affect your total income." Your situation today section: What is your monthly SSI benefit amount? -\$0 field, Are you blind, according to Social Security?-Yes/No, Are you under 22 years old?-Yes/No, Were you working in Jun 2014?-Yes/No.)

SSI and Work: Quick Income Estimator

Answer the questions below to see how working might affect your total income.

Your situation today:

What is your monthly SSI benefit amount?*	<input type="text" value="\$ 0"/>	
Are you blind, according to Social Security?	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Are you under 22 years old?	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Are you attending school at least half time?	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Were you working in Jun 2014?	<input type="radio"/> Yes <input checked="" type="radio"/> No	
How much in earnings did you report to Social Security for Jun 2014?	<input type="text" value="\$ 0"/>	
What was the total of your approved Impairment Related Work Expenses (IRWEs) for Jun 2014?	<input type="text" value="\$ 0"/>	

5. Complete the **Your future plan** section:

NOTE: For assistance calculating information for this question, select/click **Help me calculate this link**. Complete the **Calculate Your Earnings** information and select/click **Use These Earnings button** so the information can automatically calculate.

(Partial screen shot below shows the Your future plan: What will be your gross monthly income from all your jobs?-\$0, Click the link: Help me calculate this. The following questions are show: What is your expected hourly wage?-\$0, About how much do you expect to make per hour in tips?-\$0, About how many hours per week will you work, on average?-\$0, Total expected earnings per month:-\$0.00; two buttons below these questions: Cancel and Use These Earnings.)

Your future plan:

What will be your gross **monthly** income from all your jobs? \$ 0 ?

[Help me calculate this](#)

Click: Help me calculate this

Calculate Your Earnings

What is your expected hourly wage? \$ 0 ?

About how much do you expect to make per hour in tips? \$ 0 ?

About how many hours per week will you work, on average? 0 ?

Total expected earnings per month: \$ **0.00** ?

[Cancel](#) | [Use These Earnings >](#)

6. Continue to complete the **Your future plan** section:

NOTE: For assistance calculating information for this question, select/click **Help me calculate this link**. Complete the **Estimate Your IRWEs** information and select/click **Use This IRWE** so the information can automatically calculate.

(Partial screen shot below shows question: "How much will you have in monthly Impairment-Related Work Expenses?-\$0.Click the link: Help me calculate this. Estimate Your IRWEs question will show. How much will you have in monthly IRWEs in each of the following categories?: Monthly transportation costs-\$0, Monthly personal care attendant costs-\$0, Monthly medical device costs-\$0, Monthly prescription drug costs-\$0, Other monthly medical costs related to your disability-\$0, Other monthly IRWE items-\$0, IRWE total-\$0; Cancel and Use This IRWE buttons at the bottom.)

How much will you have in monthly Impairment-Related Work Expenses? ?

[Help me calculate this](#)

* = required

Show Results >

Click: Help me calculate this

Estimate Your IRWEs

Use this worksheet to estimate your [Impairment Related Work Expenses](#) (IRWEs). All IRWEs must be:

- Paid for out of your own pocket
- Related to your disability
- Needed to work
- Approved by Social Security or the State of Arizona

How much will you have in monthly IRWEs in each of the following categories?

Monthly transportation costs	<input type="text" value="\$ 0"/>	?
Monthly personal care attendant costs	<input type="text" value="\$ 0"/>	?
Monthly medical device costs	<input type="text" value="\$ 0"/>	?
Monthly prescription drug costs	<input type="text" value="\$ 0"/>	?
Other monthly medical costs related to your disability	<input type="text" value="\$ 0"/>	?
Other monthly IRWE items	<input type="text" value="\$ 0"/>	?

IRWE total

Cancel | Use This IRWE >

Example SSI and Work: Quick Income Forecast

- Susan is receiving \$721 in SSI.
- Susan has not worked in 3 years.
- Susan has AHCCCS/Medicaid.
- Susan would like to work 20 hours/week, making \$10.50/hour.

(Screen shot below shows an example SSI and Work: Quick Income Forecast. Shows the monthly total income for today = \$721 per month. Your Plan = \$1,219.20 per month. In this snapshot, you'd have more income. Plan summary shows there is \$498.20 increase per month.)

SSI and Work: Quick Income Forecast

In This Snapshot, You'd Have More Income.

The bottom line

Your earnings from work will more than offset the reduction of your SSI benefit.

- You will be eligible for [free AHCCCS](#), subject to the [resource limit](#) (\$2,000 for an individual, \$3,000 for a family of two).
- You will have \$498.20 more in total income each month.

What Now?

Want to learn more about how to make your plan a reality?

- Contact a [Work Incentive Consultant](#) to discuss this plan and learn more about your options.
- After you close this window, try our Benefits and Work Calculator to explore a more detailed plan.

Modify this plan
Print results
Give Feedback

Monthly Total Income

Today

\$721.00 per month



Your Plan

\$1,219.20 per month



■ Unearned Income & Benefits
■ Earned Income

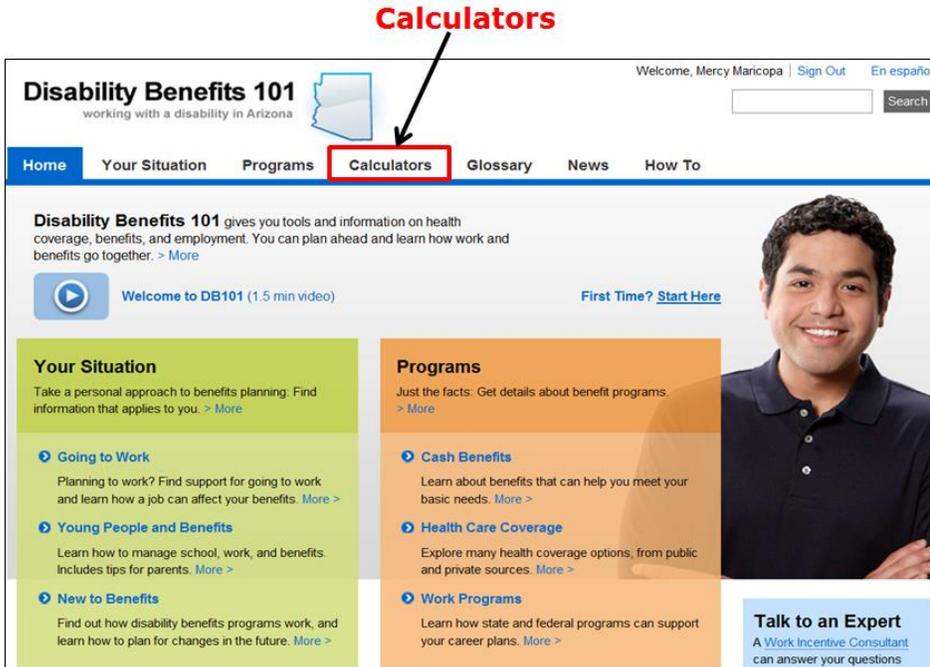
Plan Summary

	Today	Your Plan
Earned Income	\$0.00	\$911.40
SSI	\$721.00	\$307.80
Total Monthly Income	\$721.00	\$1,219.20
Income Change →	+\$498.20 per month	

How to Use the DB101 Calculator – 20 minutes

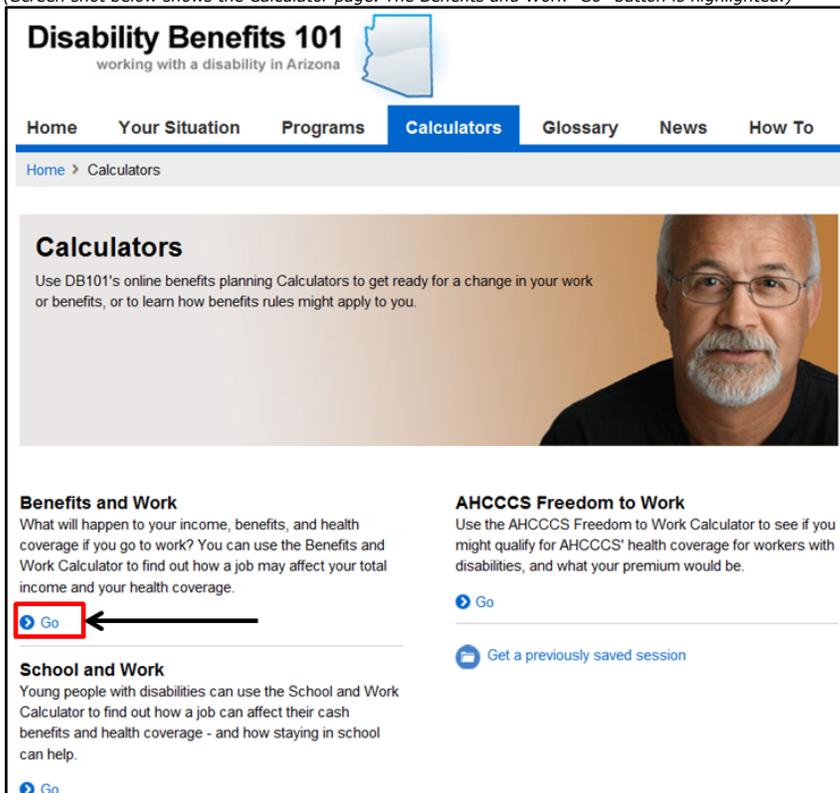
1. In the main tab area select/click option: **Calculators**

(Screen shot below shows the DB101 main website. There is an arrow pointing to the Calculator tab.)



2. In the Benefits and Work section select/click option: **Go**

(Screen shot below shows the Calculator page. The Benefits and Work "Go" button is highlighted.)



3. Select/click button: **Start**

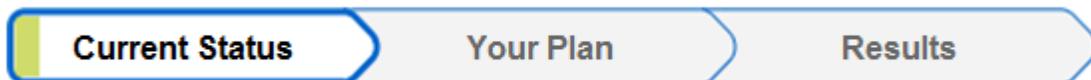
(Screen shot below shows the Benefits and Work page. The "Start" button is highlighted.)

The screenshot shows the 'Disability Benefits 101' website. At the top, it says 'Disability Benefits 101' and 'working with a disability in Arizona' next to a map of Arizona. Below that is a '< Home' link. The main heading is 'Benefits and Work' with a sub-heading 'What will happen to your income, benefits, and health coverage if you go to work? You can use the Benefits and Work Calculator to find out how a job may affect your total income and your health coverage.' There are four informational sections: 'Who is it for?' (The Benefits and Work Calculator is for people aged 18-64 using public disability benefits.), 'How long will it take?' (It will take about 20-30 minutes to complete the Calculator. You can save your session and come back to it later.), 'What will I need?' (Gather your bank statements and information on benefits you get from Social Security or the state.), and 'Will my information be kept private?' (Yes. Any information you enter or store in the Calculator is completely confidential. It will NOT be shared with any government agencies or outside organizations.). At the bottom right, it says 'Calculator updated July 25, 2014'. A blue 'Start' button is highlighted with a red box, and a black arrow points to it from the left.

4. The Benefits and Work Calculator will contain a **Status Bar** showing the **Current Status section**.

Status Bar: Displays information about the window. The Status Bar contains three sections: Current Status, Your Plan, and Results.

(Screen shot below shows an example Status Bar. Shows the three areas: Current Status, Your Plan, and Results.)



5. Answer all questions that are applicable.

If unsure, select/click the **Question mark icon for help:**



Example of the first Current Status window:

(Screen shot below shows the first Current Status window. Household Information: In what month and year were you born?-MM/YYYY, What is your disability determination status?-options: I have been determined disabled, I have been determined blind, My determination is pending, I am disabled without a determination, I am not disabled. Back and Continue buttons at the bottom.)

Benefits and Work Calculator

Current Status

Current Status Your Plan Results

Household Information * = required

In what month and year were you born?*

?

What is your disability determination status? ?

- I have been determined disabled
- I have been determined blind
- My determination is pending
- I am disabled without a determination
- I am not disabled

Back | Continue >

[Start Over](#)

6. Continue filling out the next sections.

Example SSI Benefits and Work Calculator Results Summary

- Susan is receiving \$721 in SSI.
- Susan has not worked in 3 years.
- Susan has AHCCCS/Medicaid.
- Susan would like to work 20 hours/week, making \$10.50/hour.

(Screen shot below shows an example Results Summary for the SSI Benefits and Work Calculator. States, "Congratulations! In This Plan, You'll Be Better Off." Shows a Snapshot of Monthly Income, Expenses, and Health for Now, In 6 Months, and in 2 Years.)

Results Summary

Plan A

Results Summary
Plan Recap
Timeline
Monthly Income/Expense
Health
Tips
Next Steps

Congratulations! In This Plan, You'll Be Better Off.

The bottom line

You will have more monthly income.

- Your [free AHCCCS](#) will continue.
- Your [SSI](#) benefit will continue with a reduction.

Note

Your results assume that you'll qualify and apply for:

> [Earned Income Tax Credit](#)

Did you know...

If you're thinking about a job, you should contact a [Work Incentive Consultant](#). They can identify [work incentives](#) that may save you money or help you keep your health coverage.

Your [SSI](#) benefit may continue, but only if your resources stay below the [SSI countable resource limit](#) (\$2,000 for an individual, \$3,000 for a couple). If you are planning to keep SSI, you need to be aware of your asset levels. One option is to set aside some of your assets in a [Plan for Achieving Self](#)

Monthly Cash Available Compared to Now

Snapshot Monthly Income, Expenses, and Health

	Now	In 6 Months	In 2 Years
Earned Income	\$0.00	\$940.91	\$969.13
Other Income	+ \$721.00	+ \$349.03	+ \$341.87
Total Income	\$721.00	\$1,289.94	\$1,311.00
Total Expenses	- \$350.00	- \$451.15	- \$467.68
Cash Available	\$371.00	\$838.79	\$843.33
Your Health Coverage Options	+ Free AHCCCS	+ Free AHCCCS	+ Free AHCCCS

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Revised 12/11/2014

Results Summary Tabs

Results Summary: DB101 summary plan that will identify an individual is better off with this plan.

Plan Recap: This page summarizes the details of your plan. You have the ability to change this plan or add a comparison plan.

Timeline: Predict future changes and to-do's with the Timeline – Select/click on a date to see a monthly income/expense summary.

Monthly Income/Expense: See financial details.

Health: Follow your health coverage options.

Tips: Tips on planning to work, reporting wages to Social Security, how Social Security benefits relate to health coverage, etc.

Next Steps: What's next in planning for work? Get organized, attain an individualized Benefits Planning Query (BPQY), see a trained Benefits Counselor, etc.

(Partial screen shot below shows Results Summary Tabs: Results Summary, Plan Recap, Timeline, Monthly Income/Expense, Health, Tips, and Next Steps. There is an arrow highlighting the Timeline tab option.)

Results Summary

Plan A

Results Summary Plan Recap **Timeline** Monthly Income/Expense Health Tips Next Steps

Congratulations! In This Plan, You'll Be Better Off.

The bottom line
You will have more monthly income.

Monthly Cash Available Compared to Now

Example Timeline Tab

(Screen shot below shows the Timeline window. Timeline shows Events and To-Dos.)

Benefits and Work Calculator

Timeline

Plan A

Results Summary Plan Recap **Timeline** Monthly Income/Expense Health Tips Next Steps

Click on a date to see a monthly income/expense summary.

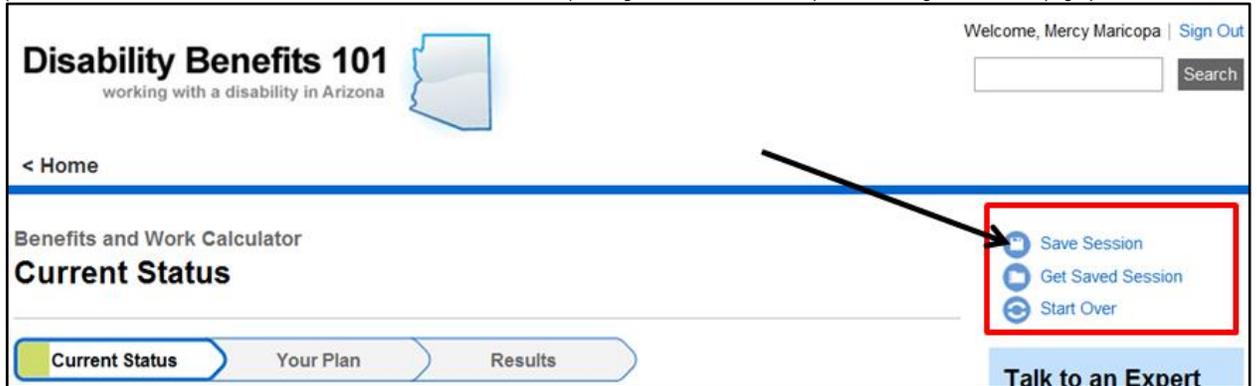
Events	To-Dos
<p>→ Sep 2014 Job "Peer Support Specialist" starts at \$10.50/hr, 20 hrs/week</p> <ul style="list-style-type: none"> \$913.50 in earnings begins. Changes this month will cause SSI benefit to change two months later. Total income this month: \$1,657.63. 	<ul style="list-style-type: none"> <input type="checkbox"/> Report all changes in earnings promptly to the appropriate agencies.
<p>→ Nov 2014 SSI benefit decreases to \$307.00 because of earned income changes two months ago.</p> <ul style="list-style-type: none"> Total income this month: \$1,243.63. 	
<p>→ Jan 2015 (Calculator dollar amounts are adjusted each January for inflation.)</p> <ul style="list-style-type: none"> Earnings increase to \$940.91. Changes this month will cause SSI benefit to change two months later. Total income this month: \$1,289.94. 	<ul style="list-style-type: none"> <input type="checkbox"/> Report all changes in earnings promptly to the appropriate agencies.
<p>→ Mar 2015 (Changes in SSI in March are due to the Calculator's inflation adjustments two months earlier.)</p> <ul style="list-style-type: none"> Total income this month: \$1,276.94. 	

How to Save DB101 Session

NOTE: The DB101 session can only be saved for 6 months.

1. Select/click option: **Save Session**

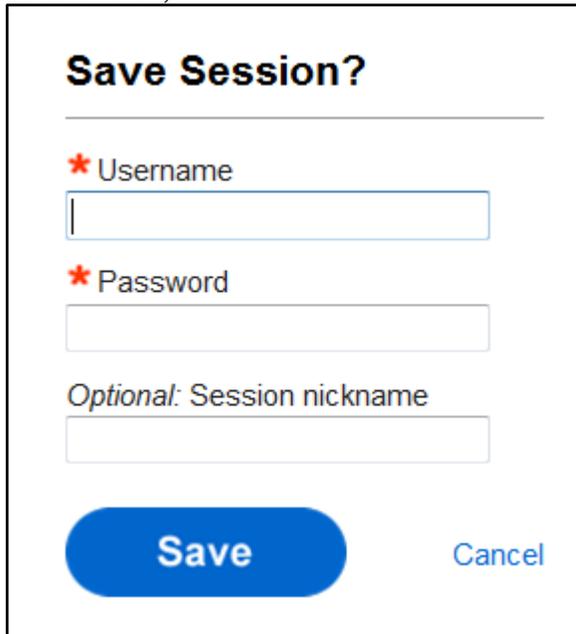
(Partial screen shot below from the DB101 website. There is an arrow pointing to the Save Session option to the right side of the page.)



The screenshot shows the top portion of the DB101 website. The header includes the logo "Disability Benefits 101" with the tagline "working with a disability in Arizona" and a map of Arizona. On the right, it says "Welcome, Mercy Maricopa | Sign Out" and has a search bar. Below the header is a navigation bar with "< Home". The main content area is titled "Benefits and Work Calculator" and "Current Status". A progress bar shows three steps: "Current Status" (active), "Your Plan", and "Results". On the right side, there is a menu with three options: "Save Session", "Get Saved Session", and "Start Over". The "Save Session" option is highlighted with a red box and an arrow points to it. At the bottom right, there is a button that says "Talk to an Expert".

2. Enter a **Username** and **Password**, and select/click **Save** button:

(Screen shot below shows the Save Session window. Shows: Username-empty, Password-empty, Optional: Session nickname-empty, and Save and Cancel buttons.)



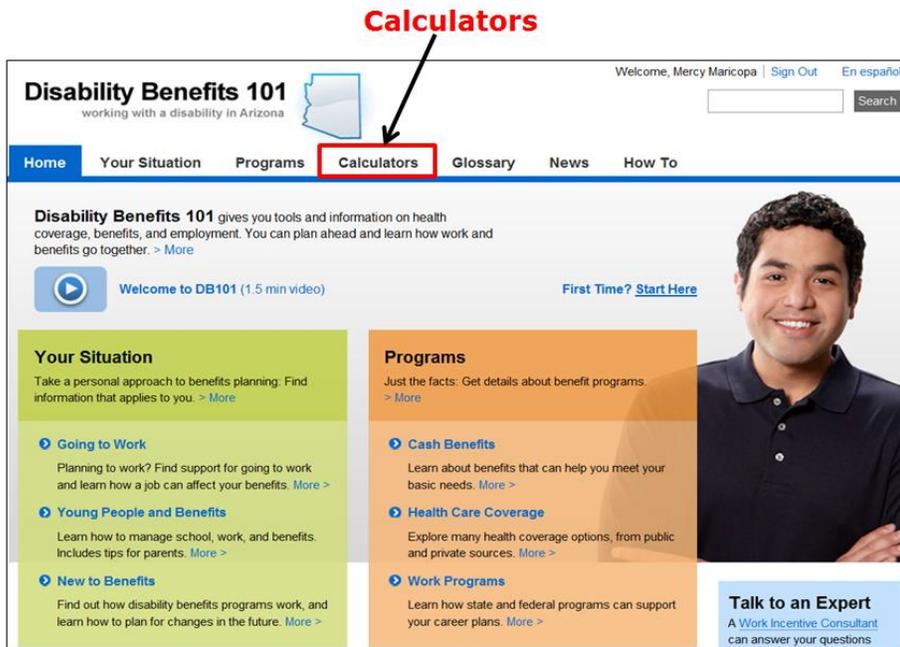
The screenshot shows a dialog box titled "Save Session?". It contains three input fields: "Username" (marked with a red asterisk), "Password" (marked with a red asterisk), and "Optional: Session nickname". Below the input fields are two buttons: a blue "Save" button and a "Cancel" button.

How to Retrieve a Saved Session

NOTE: The DB101 session can only be saved for 6 months.

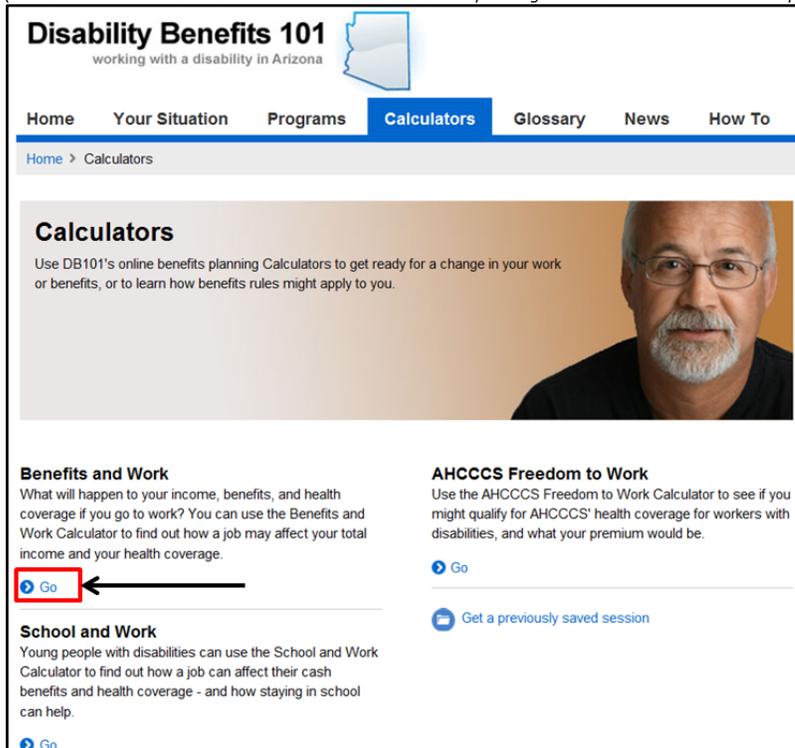
1. In the main tab area select/click option: **Calculators**

(Screen shot below shows the DB101 website. There is an arrow pointing an highlighting Calculators option.)



2. In the Benefits and Work section select/click option: **Go**

(Screen shot of the Calculators window. There is an arrow pointing to the Benefits of Work "Go" option.)



3. Select/click option: **Get Saved Session**

(Screen shot of the Benefits and Work window. There is an arrow pointing to option: "Get Saved Session" on the upper right side of the page.)

The screenshot shows the 'Disability Benefits 101' website. At the top left, it says 'Disability Benefits 101 working with a disability in Arizona' with an Arizona state outline. At the top right, it says 'Welcome, Mercy Maricopa | Sign Out' and a search bar. Below the header is a blue bar with '< Home'. The main content area is titled 'Benefits and Work' and includes a woman's portrait. To the right of the portrait are three buttons: 'Save Session', 'Get Saved Session' (highlighted with a red box and an arrow), and 'Start Over'. Below this are sections for 'Who is it for?', 'What will I need?', 'How long will it take?', and 'Will my information be kept private?'. At the bottom center is a large blue 'Start' button. On the right side, there are sections for 'Talk to an Expert' and 'Programs Covered in this Calculator:' with links for SSI, SSDI, and CDB.

4. Enter **Username** and **Password** to retrieve a saved session:

(Screen shot below shows the Benefits and Work Calculator Get a Saved session with the following options: Username-empty and Password-empty.)

The screenshot shows the 'Benefits and Work Calculator' interface. The title is 'Benefits and Work Calculator' and the sub-title is 'Get a Saved Session'. Below the title are two input fields: 'Username: *' and 'Password: *'. Both fields are empty.

Social Security Basics 2014

SSI & SSDI – 2 Different Programs!

Supplemental Security Income (SSI) - Title XVI Means Tested	Social Security Disability Insurance (SSDI) - Title II Social Insurance
Based on financial need	Based on an individual's work history & amount paid into the system
Federal Benefit Rate (FBR) of \$721 (individual) is maximum payment amount and \$1,082 (couple)	Deceased or retired parent's or spouse work history
\$2,000 resource limit (\$3,000 for couples)	Childhood Disability Beneficiary (age 18)
Medicaid (AHCCCS)	Medicare

Benefits Planning Tools and Tips

- **How to determine benefit information:**
- Social Security's Benefits Planning Query (BPQY): See AZ DB101 Home page box: **"What benefits am I on?"**
- My Social Security: Check benefit and payment information and earning record; change address and phone number; get benefit verification letter.
<http://www.ssa.gov/myaccount>
- **Reporting Requirements**: Report income to Social Security by the *10th of the next month*. Report ALL changes to SSA! Income and other life changes that can affect benefits.
- **Notice of Action**: Read all letters from Social Security. Most actions need to take place within ten (10) days. You may have a right to appeal decisions.

Myth Busters

Myth: *"I can't work, I am disabled." or "I can't work, I get disability."*

Response: There are plenty of people with disabilities who are on, or were on, benefits and work. Disability does not mean "can't work." There is a whole set of rules and a system set up to support people with disabilities in working if they need that support. Don't sell yourself short. DB101 can show you how you CAN work!

Definition of Disability (per Social Security)

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**

- Has lasted, or can be expected to last, for at least 12 months, **or**
- Can be expected to result in death

Nowhere in this definition does it state you cannot work!

Myth: *"I am going to lose my benefits if I work."*

Response: It really doesn't work like that. Some people keep their benefits for a while, some don't ever lose them, and others get a reduction. It depends on the program, your earnings and some other factors. Plenty of people have made the transition to work from benefits and are much better off financially. You should look into it some more. DB101 can show you how!

Myth: *"I would work, but I cannot lose my health care."*

Response: That really isn't an issue. There are ways to keep your health care when you work. AHCCCS Freedom to Work is a program that provides health coverage to working people with disabilities in Arizona who are not otherwise eligible for AHCCCS. People in the Freedom to Work program get full AHCCCS coverage in exchange for a monthly premium.

Myth: *"It took me forever to get SSDI, so why would I change anything now?"*

Response: The initial eligibility process can take a long time and be really stressful, but once you are in the system, which you are, they really do set up the system to encourage trying to work if you can. People who get benefits and then work are allowed several years, and sometimes longer, where they can go in and out of the system. Why not try and see if you can bring in more money?

Myth: *"If I work, they will charge me more rent."*

Response: That may or may not be true. In certain types of housing, they don't raise your rent right away if you work. However, even if they do, it is not like that increase in rent is going to take your whole paycheck. You will still have more money overall.

Myth: *"If my checks stop because I go to work, and then I have to stop working because of my disability, I will have to re-apply for benefits all over again."*

Response: Just because you are working does not mean you lose a connection to Social Security. In fact, people who get benefits and then work are allowed several years, where they can go in and out of the system.

Resources

Disability Benefits 101 (DB101)

www.AZ.DB101.org/mm

Disability Benefits 101 (DB101) helps workers, job seekers, and service providers understand the connections between work and benefits. DB101 has new tools for you, local Work Incentive Consultants and others you work with. We provide benefits planning calculators to use with all kinds of benefits planning strategies. DB101 calculators help with transitions to and from working while having a disability. Experts at DB101 will also respond to your questions on benefits.

My Social Security

www.ssa.gov/myaccount

Check benefit and payment information and earning record; change address and phone number; get benefit verification letter. Read all letters from Social Security. Most actions need to take place within ten (10) days. You may have a right to appeal decisions.

Disability.gov

www.disability.gov

Disability.gov is the federal government website for comprehensive information about disability-related programs, services, policies, laws and regulations. The site links to thousands of resources from many different federal government agencies, as well as state and local governments and nonprofit organizations across the country.

Health-e-Arizona

www.healtharizonaplus.gov

Is the easiest way to apply for **AHCCCS Freedom to Work** if you think you might qualify. Health-e-Arizona also lets you apply for other benefits, like Nutrition Assistance (formerly Food Stamps), at the same time.

Work Incentive Information Network (WIIN)

www.wiinaz.org

The Work Incentive Information Network (WIIN) provides training and technical assistance on the use and incorporation of the Arizona Disability Benefits 101 (DB101) online tool and the development of new tools and resources. Develops and shares best practices that promotes and supports employment. Collect outcome data including the employment outcomes, customer satisfaction, attitudinal change, cost savings to organizations and public benefit programs.