



# disability benefits 101

as an  
Educators Tool

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## Ability360 Benefits 2 Work

Benefits 2 work (B2W) is a statewide program managed by Ability360 that focuses on education of SSA benefits and encouragement of employment as an intervention to move people with disabilities out of poverty.

1-866-304- WORK (9675)  
**ABILITY360**  
BENEFITS 2 WORK ARIZONA

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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)

Ability360 Benefits 2 Work Program Manager  
Nicholas Love  
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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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Message of Encouragement

- People with disabilities can and do work.
- Cash benefits from Social Security do not have to be a lifetime thing.
  - It for the short term
  - Work incentives can be used to become more self-sufficient through employment
- The interaction of public benefits and work is complicated.
  - Many resources out there to help your situation
- There are avenues to continuing your healthcare coverage if you work.
  - You should take a look at DB101.

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Social Security Basics




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## Social Security Disability Definition

### 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 Disability Definition

### 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

Ticket to Work and Work Incentives Improvement Act of 1999

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## SSDI & SSI Different Programs - Different Rules

### Social Security Disability Insurance (SSDI) 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
- Either get a check or don't based on earnings and what "phase" of work.
  - The rules are different at each phase.
  - Can get back on benefits without reapplying if check stops due to earnings.
  - Medicare continues as long as a check and even after that for many years.

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## SSDI & SSI

### Different Programs - Different Rules

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

- Based on financial need.
  - Federal Benefit Rate (FBR) of \$733 (individual) is maximum payment amount and \$1,100 (couple).
  - \$2,000 resource limit (\$3,000 for couples)
  - Medicaid (AHCCCS)
- The SSI cash amount is determined by a formula.
  - SSI Medicaid continues as long as SSI eligible.
  - *Always have more money by going to work.*

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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.
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## Healthcare and Work

- If the **SSI** check goes to \$0 due to earnings, the individual still qualifies for free Medicaid (1619b)
  - Even if **SSDI** check 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.
  - Working individuals (both SSI and SSDI) can purchase Medicaid coverage through **AHCCCS Freedom to Work**.
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Wake Up!  
There's Hope.



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### Social Security is Confusing

*AZ DB101 is the Answer!*

- You don't have to know the Social Security rules.
- You just need to know where to go.

#### Disability Benefits 101

working with a disability in Arizona

[www.az.db101.org](http://www.az.db101.org)



A partnership with the Arizona Rehabilitation Services Administration and Arizona's Medicaid Infrastructure Grant (19ACMS300122) 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 "Need More Help" at:



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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
  - Parents Focus Section
  - And Much More

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## DB101 is more than just benefits!

*Not receiving Social Security Benefits?  
DB101 is still 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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## Implementing Everyday Practices

- Use DB101 in creating individualized and effective IEPs & ECAPs
- Integrate a DB101 calculator saved session into a interest/skill sets assessment and transition plans
- Provide desktop links at public work station computers
- Imbed DB101 information into existing documents
- Use DB1010 links and print out articles for educational purposes, support groups discussions, or supportive documentation

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**Disability Benefits 101**  
working with a disability in Arizona  
[www.az.db101.org](http://www.az.db101.org)



**A Quick Look**

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**Calculations**

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

- Bruce is 16. Born June 2000.
- 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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**Student Earned Income Exclusion**

- Allows SSI recipients 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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College and Career Ready

- 8 Components of College and Career Readiness Counseling
  - College Aspirations
  - Academic Planning for College and Career Readiness
  - Enrichment and Extracurricular Engagement
  - College and Career Exploration and Selection Processes
  - College and Career Assessments
  - College Affordability Planning
  - College and Career Admission Processes
  - Transition from High School to College Enrollment

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Individualized Education Program (IEP)

- Measurable Postsecondary Goals
  - [Training/Education](#)
  - [Employment](#)
  - [Independent Living](#)
- Transition Service Activities
  - [Education/Instruction](#)
  - [Community Experience](#)
  - [Employment](#)
  - [Adult Living](#)
  - [Daily Living Skills](#)
  - [Functional/Vocational](#)
  - [Related Services](#)

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Education & Career Action Plans (ECAP)

- [Academic](#)
- [Career](#)
- [Postsecondary](#)
- [Extracurricular](#)

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### Scenarios

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

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### My DB101

- A customized DB101 toolbox you can take anywhere



[My DB101 How-To](#)

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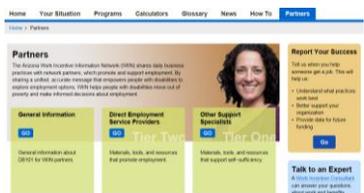
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### Partner Tab

- Materials, Resources
- Promotional materials
- Talking points
- Data Collection



[Partner Tab How-To](#)

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### WIIN Ongoing Partnership

- Technical assistance and additional training
- Specific tools and resource development
- DB101 assistance for youth and families
- DB101 Partner Tab - Materials, Resources, and Outcomes

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### Needs More Help?

Work Incentive Services Throughout Arizona



*Benefits 2 Work Arizona is an program of Ability360 supporting Social Security beneficiaries who have disabilities in their transition to work.*

**1-866-304- WORK (9675)**




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