



The Truth About Working While Disabled.

#10

**I can't work
because of my
disability.**

MYTH

Important People in my life have told me that I can't work. It would be too stressful and make my disability worse.

- **Only you can decide if working in the community is right for you.**
- **Traditional Employment**
- **Customized Employment**
- **Supported Employment**

#9



**I will lose my SSI/SSDI benefits
when I start to work.**

SSI

- It is not all or nothing.
- Why Work?
- Every good thing has its limits.
- Special rules for students.
- Special circumstances are taken into account.

SSDI

- All or nothing.
- Substantial Gainful Activity
- Trial Work Period
- Extended Period of Eligibility
- Special circumstances are taken into account.
- PASS plan

**If I work I will
lose my health
care benefits.**



#8

Medicare

- Not Immediate.
- Most people have Parts A, B, and D.
- Extra help.
- Special assistance for those with deemed status.
- Extended Period of Medicare Coverage.
- Medicaid Works may also be a possibility.

Medicaid

- Three ways to receive.
- Expanded Medicaid.
- Managed Care Organizations (MCO's).
- “New” Co-Pays.
- It is a really, really **BAD** idea to plan for a \$1 SSI check each month.
- Work enough to eliminate your SSI cash benefit.



**If I start
working,
Social
Security will
decide I'm
not disabled
anymore.**

#7

Redetermination of Disability

- Continuing Disability Reviews.
- Frequency varies.
- Two types.
- Substantially gainful activities.
- Medical.
- Can be appealed.
- Ticket to Work exemption.

#6

**There are no
resources
that can
help me find
and keep a
job.**



Employment Services

- Kentucky One-Stop Career Centers
- Office of Vocational Rehabilitation
- Office for the Blind
- Kentucky Individual Placement and Support programs at Comprehensive Care Centers
- Ticket to Work Employment Networks
- Community Based Work Transition Program – UK-HDI
- Veterans' Employment and Training Service (VETS)
- Medicaid Waiver Case Manager

**I can't afford the extra
costs of starting to work.**

#5



Obtaining Resources

- Special circumstances are taken into account.
- PASS plan.
- Rehabilitation Counselor.
- Employment Specialist.
- Case Manager.
- Peer Mentor.
- Family.
- Waiver Person Directed Services.

**I don't need my benefits
as long as I have a job, but
if I have to stop working
because of my disability, I
won't be able to get my
benefits back.**



#4

Benefit Reinstatement

- SSI Section 1619(b)
- SSDI Extended Period of Eligibility
- Expedited Reinstatement
- Reapplication

myth

**If I have Medicaid, I will
have to pay back
everything I earn over \$85**

#3

Patient Liability/Share of Cost

- Uses SSI income rules.
- “Deemed status”.
- Allows the deduction of many expenses.
- Obtain needed medical services as an alternative.
- If patient liability is owed, working is the only way the participant can increase their disposable income.

**Getting a job can't make
much of a change in my life.**



#2



SSI resource limitations of \$2,000 (single) and \$3000 (married couple).



Special Needs Trusts



Pooled Trusts



The Able Act

So, you can't use up to an extra \$818 or more per month?

- If you receive only SSI and do not work, your income in 2014 will be \$733 per month.
- At a minimum you must spend at least 1/3 of this amount on living expenses or your income will be reduced by 1/3. If you live in a staffed residence it will usually cost around \$513. That leaves \$220.
- Internet access, cable TV, and your cell phone probably cost you at least another \$100 each month. Now you are down to \$120.
- How about prescription co-pays? Most folks spend at least \$15 per month.
- Enjoy going out to eat 3 times per week? There goes another \$36.
- Soft Drinks and snacks during the week? At least another \$30
- How about going to a movie twice each month with popcorn and soft drinks, at least \$39 spent. Down to \$0.
- It's a good thing you quit smoking!
- How does that extra \$818 per month look now?

#1

**If you want to work in the
community,
help is available!**



Some Places to Look for Help...

- Division of Developmental and Intellectual Disabilities
- Office of Vocational Rehabilitation
- Division of Behavioral Health
- Office for the Blind
- Human Development Institute at UK
- Kentucky APSE
- Department of Education
- Commonwealth Council on Developmental Disabilities
- Protection and Advocacy
- Kentucky Medicaid
- Department for Aging and Independent Living
- Arc of Kentucky
- Commission for Children with Special Health Care Needs
- Center for Independent Living
- Independence Place
- Comprehensive Care Centers
- One-Stop Career Centers

Questions?





HELP!

Jeff White, MBA, CWIC
Quality Assurance Coordinator
Division of Developmental and Intellectual Disabilities

275 East Main Street, 4C-F
Frankfort, KY 40621
502.782.6228 (Phone) 502.564.8917(fax)
jeff.white@ky.gov