

WIN News

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“How many hours can I work?”

We generally answer, "You can work as many hours as your abilities and the job allows." Our question to you then becomes, "How much do you want to earn?"

Work Incentive Coordinators (WICs) believe you should determine how many hours you will work based upon your capabilities and life goals. We are here to help you reach your full financial potential. WICs will provide you with the information you need about your benefits and how they will be affected by your potential earnings so you can make the employment decision that is right for you.

One of our favorite sayings is that a person with a disability in Oregon who is working can earn almost \$5,000 per month, have nearly \$5,000 in assets, and still stay connected to Medicaid and any waiver services they may have (see the Employed Persons with Disabilities program).

WICs are poised to help you navigate the system and reach your financial goals. We can direct you to Individual Development Accounts to save for a items such as a home or business or create a PASS plan to help you reach your employment goal. You don't need to limit your earnings based on a perceived loss of benefits, but decide your goals based on your capabilities and ability to earn.

We want your employment decision to be based on what you can and want to do, not from a fear of what you will lose.

WICs will provide you with information about working and your benefits, so you can make the employment decision that's right for you.

You'll have the information you need so you will be able to answer the question "How many hours can I work?" yourself.

Question and Answer Corner

Gene Rada and Paula Fitch, WIN Project Managers

Welcome to the WIN Question and Answer Corner of the WIN Newsletter. Please send your questions or concerns about benefits and employment to Eugene.e.rada@state.or.us or Paula.fitch@state.or.us and title them QUESTION.

Question: Is there a list of what counts as unearned income?

Answer: Social Security describes unearned income as any cash or in-kind item a person receives which is **not** earned income. Examples include private annuities or pensions, income of a spouse, rental payments, and Social Security Disability Insurance payments. There is no definitive list of what counts as unearned income because the variety and types of unearned income is limitless, but Social Security's Policy and Operations Manual has a list of instructions about various unearned income exclusions at:

<https://secure.ssa.gov/apps10/poms.nsf/lnx/0500830099>.

The best thing to do if you have a question whether or not a specific resource would be considered unearned income is to seek advice from a local WIC, CWIC and or a Social Security representative.

All income, both earned and unearned should be reported to SSA as quickly as

possible. Once reported, SSA will make a decision on how to treat the income. The decision can always be appealed if the beneficiary disagrees with SSA's decision.

Success Stories

Connecting with Medicaid when on SSI

Katie Thompson, a Work Incentive Coordinator at ILR, recently helped a young man connect with the Oregon Health Plan. He was receiving Supplemental Security Income (SSI)* and didn't realize he was eligible for the Oregon Health Plan. He had been paying high insurance premiums and had expensive out-of-pocket costs for medications and doctors visits. Now his medical care is more affordable.

*People in Oregon who receive SSI need to go to their local Aging and People with Disabilities office and ask to be connected to the Medicaid/Oregon Health Plan. It isn't automatically done for them as it is in some states.

Former WIN participant contacts WIN

A former WIN participant contacted WIN again when his wages increased beyond the original plan. He was earning over Substantial Gainful Amount and wanted to confirm that his Trial Work Period was ending. He was told it was ending, but he had the three-month "Grace Period" to utilize, so he'd be receiving his earnings and SSDI check for another three months. He also thanked WIN for connecting him to the EPD program. He said, "my medical coverage is secure for now, even when my benefits check ceases, so I'm doing very well at this point...my income expectations have far exceeded my original goal so your report is a very important part of my life."

Training Schedule

Understanding SSA Benefits and Employment

The training is from 8:30 am to 4:30 pm. Dates and locations are below. Lunch is not provided

Medford

Sept. 17, Self-Sufficiency Office, 800 Cardley St., Large Conference Room

Springfield

Oct. 2, Self-Sufficiency Office, 101 30th St., Linda Baxter Room

Portland

Nov. 5, Portland State Office Building, 800 NE Oregon St., Room 1B

Pre-registration is required through the DHS Learning Center at <https://dhslearn.hr.state.or.us>. The course is C04631. For accommodation needs, please contact Paula Fitch at paula.fitch@state.or.us or 503-947-5469

OELN Social Security Benefits and Work Incentives

Click [here](#) for additional information and registration or go to <http://www.employment-first.org/> and click on calendar.

WINTip of the Month

Extended Period of Eligibility

Extended Period of Eligibility (EPE) is a work incentive for SSDI beneficiaries. EPE begins the month after the Trial Work Period ends, even if you aren't working that month. EPE lasts 36 months and during this "reintitlement" period, SSDI beneficiaries continue to receive their SSDI check when their countable earnings are below Substantial Gainful Activity which is \$1,090 for 2015.

Additional information is available on the SSA website: :

<http://www.socialsecurity.gov/redbook/eng/ssdi-only-employment-supports.htm#a0=1>