

# WIN News

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## WIN and Retirement Benefits

The Work Incentive Network (WIN) is geared towards providing information about available work incentives and how working will impact health benefits and Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) benefits. Our training focuses on employment and work incentives available to participants before they reach full retirement age.

Social Security Administration staff are the experts at retirement benefits and employment. The majority of their training and resources are geared to helping people understand their retirement benefits. People nearing retirement age should be referred to the local Social Security office to discuss and plan their retirement and check on their options concerning working and receiving full retirement benefits.

Generally, though, people who are on SSDI transition automatically to retirement when they reach full retirement age. Their benefits rarely change and often they aren't even aware that it has happened. Once the participant has made this transition, the SSDI work rules and regulations no longer apply. A beneficiary would have the same rules and regulations applicable to any other retiree.

Once you reach full retirement age, generally there is no limit on how much you can earn. There are income limits if you retire early. Here is a link to the SSA's Frequently Asked Questions page which answers the question "What happens if I work and get Social Security Retirement Benefits?"

<https://faq.ssa.gov/link/portal/34011/34019/Article/3739/What-happens-if-I-work-and-get-Social-Security-retirement-benefits>

## 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](mailto:Eugene.e.rada@state.or.us) or [Paula.fitch@state.or.us](mailto:Paula.fitch@state.or.us) and title them QUESTION.

**Question:** Would you please send us copies of the worksheets to print out? Is there a website to get the documents?

**Answer:** There is a Benefits and Work Incentives website located on the Department of Human Services website. The SSI Calculation Worksheet is posted on it as well as other Fact Sheets such as "What Happens to Medicaid When I Work." The website contains downloadable WIN referral sheets as well as contact information for both WIN and Plan for Work, SSA's Work Incentive Planning and Assistance program located at Disability Rights Oregon. The website is at <http://www.oregon.gov/dhs/employment/VR/WIN/Pages/Resources.aspx> or you can do an internet search for Oregon Work Incentive Network. The above website usually is the first choice.

**Question:** Will you please send links to sites with success stories?

**Answer:** Oregon's Employment First website has wonderful success stories. You

can find them at

<http://www.oregon.gov/dhs/employment/employment-first/success-stories/pages/index.aspx>.

Social Security Ticket to Work/Choose Work also has numerous success stories posted to their site.

The link for those stories is

<http://www.chooseworkttw.net/success-stories/index.html>. I found many other sites by doing a internet search with the words “ working disability success story.” Here’s another one from the Institute for Community Inclusion website: <http://www.realworkstories.org/>. Try your own search and see what you find.

## Success Stories

A participant receiving Supplemental Security Income (SSI) told us she was provided misinformation by a well-meaning employment team member. She was told she would continue to receive her full SSI check unless her earnings were over \$2,000 and there is a three-month grace period before her SSI check would decrease. She was reporting her wages and was surprised when her benefits check was reduced because she wasn’t earning over \$2,000. She was ready to quit her job, so her Vocational Rehabilitation Counselor referred her to WIN who quickly clarified the work incentives associated with SSI and helped her create a plan so she would know what to expect.

The “Grace Period” is only for SSDI recipients and \$2,000 is the resource limit for a single beneficiary receiving SSI. It’s easy to confuse the different work incentives and rules from the SSI and the Social Security Disability programs. WIN and Plan for Work, the WIPA program, are available in Oregon to provide people with disabilities information so they can make informed decisions about work. Also, please see the training schedule on this page if you interested in learning more about available work incentives.

## 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

#### 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](mailto: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.

WIN will begin selecting dates and locations for the 2016 trainig schedule soon. If your organization would like to schedule training, please call Gene Rada at 503-945-6265 or Paula Fitch at 503-947-5464.

## WINTip of the Month

### Medicare Savings Programs and Low Income Subsidies

Participants on SSDI and Medicare may qualify for the Medicare Savings and Low Income Subsidy programs that help pay Medicare premiums and prescription drug costs. Depending upon the participant’s income and resources, the Medicare Savings program may help pay for Part A and Part B premiums and even decuctibles, coinsurance and copayments . The Low Income Subsidy may help pay for monthly premiums, annual deductibles and prescription co-payments related to the Medicare prescription drug plan. If you believe you may qualify for these programs and aren’t receiving them, please contact your local Aging and People with Disabilities office:

[www.oregon.gov/DHS/spwpd/Pages/index.aspx](http://www.oregon.gov/DHS/spwpd/Pages/index.aspx).

This document can be provided upon request in alternate formats for individuals with disabilities or in a language other than English for people with limited English skills. To request this brochure in another format or language, email [paula.fitch@state.or.us](mailto:paula.fitch@state.or.us)