

WIN News

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Benefits and Work Incentives Web Site

The Work Incentive Network web site can be found at <http://www.oregon.gov/dhs/vr/win/Pages/Win.aspx>.

The web site contains information to help people with disabilities navigate the benefit and employment minefield as they explore their employment options or seek increased earnings. One of the goals is to provide benefits counseling and planning tools and information useful to employment specialists, case workers, and Vocational Rehabilitation Counselors who are helping their participants maximize their employment and earnings potential.

The web site provides information on the two certified benefits counseling programs in Oregon, the Work Incentive Network and Plan for Work, the eligibility requirements for each program, and how to access them.

It also contains fact sheets on how earnings can impact Medicare or Medicaid, the Myths and Facts about how earnings impact benefits, a Work Incentives Quick Reference Guide and more.

We've included a link to Social Security Administration's Redbook which is a fairly easy read on the employment-related provisions of Social Security Disability Insurance and the Supplemental Security Income programs.

The list of upcoming Understanding SSA Benefits and Employment training is listed and how to register. We've also included the benefits counseling training provided by Oregon Employment Leadership Network.

Finally, our new monthly WIN Newsletter is posted.

Please let us know if there is information you think should be added. Our contact information is in the footnote below.

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.

We are continuing to answer the "BIG" questions from our quarterly trainings, Understanding SSA Benefits and Employment. The questions this month are about Substantial Gainful Activity (SGA). It is the amount SSA uses to decide whether or not you are able to engage in competitive employment or are engaging in "substantial" competitive employment.

Question: How is the \$1,090 SGA amount calculated?

Answer: Since 2001, the SGA level is subjected to automatic adjustments in the national average wage index. The monthly SGA amount for non-blind individuals for 2015 is the SGA amount for 2000 (\$700) multiplied by the ratio of the national average wage index for 2013 to that for 1998, or if larger the SGA amount for 2014 (\$1,070). If the amount so calculated is not a multiple of \$10 they round to the nearest multiple of \$10. Confused? You can find the calculation here:

<http://www.socialsecurity.gov/OACT/COLA/sgadet.html#nonblind>

Question: If a client receives an inheritance while on SSDI how will it affect their SSDI? What if they're working but staying under SGA and receive an inheritance?

Answer: An inheritance will not affect SSDI payments no matter if they aren't working, working, or working over SGA. SSA is only interested in earned income for SSDI recipients.

Success Story

The Work Incentives Network helps people with disabilities understand how earnings will impact their benefits and how to keep the benefits they need while working.

The mother and guardian of a participant called a WIC to thank her for the information she provided. She said *"there are so many agencies involved when caring for a person with intellectual and development disabilities, that it gets confusing and so much information is dropped or not explained well."* She said the WIC explained in an understandable way how the different agencies work together and who is responsible for what.

A participant who failed to report his wages to Social Security ended up with an overpayment and was ready to quit his job. The job developer notified the Vocational Rehabilitation Counselor who referred the participant to WIN to help with his benefit issues. WIN was able to enroll him in the EPD program which reduced his monthly medical costs by \$300. They also helped him create a plan to deal with the overpayments and to eventually work his way off of benefits.

The VRC enrolled him in post-employment benefits services when he neared termination of benefits so his transition off of benefits went smoothly and he retained his job.

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

Registration will be open after the first of the year. Salem

March 12, Roth's Family Grocery, 1130 Wallace Road, Oregon Room

La Grande

June 9, Center for Human Development, 2301 Cove Ave., Conference Room

Medford

Sept. 17, Self-Sufficiency Office, 800 Cardley St., Large Conference 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 training will be Jan. 21-22 in Portland and April 21-22 in Medford. Click [here](#) for additional information and registration or go to <http://www.employment-first.org/>.

WIN Tip of the Month

Earned Income Tax Credit (EITC) is a refundable federal income tax credit for low to moderate income working individuals and families. The EITC refund will not be considered income when determining eligibility and amount of assistance for Medicaid and Supplemental Security Income, SNAP, or low-income housing. The amounts received from EITC will not be considered an asset or resource if spent within 12 months. Additional information can be found at <http://www.irs.gov/Individuals/EITC-Home-Page--It%E2%80%99s-easier-than-ever-to-find-out-if-you-qualify-for-EITC>

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