

# WIN News

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## Welcome to WIN News!

Welcome to the first edition of the WIN News.

The Work Incentive Network (WIN) is a benefits counseling program with 11 certified benefits counselors, Work Incentive Coordinators (WIC), housed in Independent Living Centers around the state and two program managers with Vocational Rehabilitation.

Our goal is to provide you with up-to-date information about Social Security work incentives and how they can help people with disabilities improve their employment status or increase earnings without losing access to needed benefits.

We will share success stories from around the state about people with disabilities who utilize work incentives, benefits counseling, and other available resources to achieve their employment goals.

We've included a Tip of the Month about useful Work Incentives, reporting wages, or other information helpful to people with disabilities who want to maximize their earnings potential.

We've also included a question and answer section where we will answer your questions about benefits and earnings. We're starting with the "**BIG Questions**" from our training, "Understanding SSA Benefits and Employment."

Please contact Paula Fitch or Gene Rada, co-editors of this newsletter, if you have questions or thoughts about the information contained in this newsletter. Our contact information is in the footnote below.

Again, welcome.

Please feel free to forward our newsletters to others.

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

We are starting with the "BIG" questions we collected at our quarterly trainings. This month's questions are on Impairment Related Work Expenses (IRWE). An IRWE is an out-of-pocket expense the participant pays for a disability-related item or service needed to work.

**Question:** Can car payments qualify for an IRWE if it enables a person to get to work?

**Answer:** No. The cost of a vehicle (monthly car payments) is not a deductible IRWE, but the modifications made to the vehicle so the participant can travel to work can be an IRWE. Also, it is possible that mileage related to work and/or maintenance of the vehicle modification(s) may be considered an IRWE.

**Question:** Can an IRWE include transportation costs?

**Answer:** Transportation costs can be an IRWE if there is no available public transportation or if the participant's disability prohibits them from taking public transportation. If they have to drive themselves to work because their disability

prevents them from using public transportation, then SSA would deduct a mileage allowance according to their rules. If they can't drive, then taxicab costs may be deducted. The inability to take public transportation must be verified by a physician, VR counselor or other health care provider. The Social Security Administration must approve the IRWE before the costs will be deducted.

## Success Story

A VR participant ended up receiving a job which paid more than anyone had anticipated. His countable earnings (after the implementation of work incentives available to him) would be more than Substantial Gainful Activity (SGA) or more than \$1,070 per month, which is the SGA amount for 2014. He had been working with **Emma Levert**, a Work Incentive Coordinator with LILA, so he returned to WIN for an update on how this new earnings amount would impact his Social Security Disability (SSDI) benefits, including Medicare.

Emma helped him update his Benefits Summary and Analysis (BSA) report she had provided earlier. She was able to determine that his Trial Work Period was ending, but he would be able to utilize his "Grace Period," a work incentive which enables him to receive both his SSDI check and his paycheck for three more months. After that, he would be able to collect his SSDI check each month his countable earnings are less than the current SGA amount for at least 36 more months. He also would stay attached to Medicare.

Emma connected him to the Employed Persons with Disability (EPD) program which allowed him to buy into Medicaid. He thanked Emma saying "... 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."

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)

## Training Schedule

### Understanding SSA Benefits and Employment

This free day-long training teaches the basics about benefits and work incentives, and common myths and facts, and understanding your limitations.

#### SAVE THE DATE

##### Salem

8:30 am-4:30 pm, March 12, 2015  
Roth's Family Grocery, 1130 Wallace Road,  
Oregon Room

WIN will post the remaining dates and locations for the 2015 training schedule once they are finalized. We provide this training quarterly. Additional information is available at the Work Incentive Network website: <http://www.oregon.gov/dhs/vr/win/Pages/Win.aspx>.

Registration will be through the [DHS Learning Center](https://dhslearn.hr.state.or.us).  
<https://dhslearn.hr.state.or.us>

You cannot register groups; each individual must register. Lunch is not provided. For accommodation needs, please contact Paula Fitch at [paula.fitch@state.or.us](mailto:paula.fitch@state.or.us) or 503-947-5469

## WIN Tip of the Month

Social Security Disability Insurance (SSDI) beneficiaries who return to work will continue to receive at least 93 consecutive months of Medicare even if their cash benefits cease due to work. This is 7 years and 9 month of Medicare coverage. SSDI Beneficiaries qualify for this benefit if they already have Medicare, are countable earnings are at Substantial Gainful Activity, and, are not medically improved