

SOAR Dialogue Call

March 2024



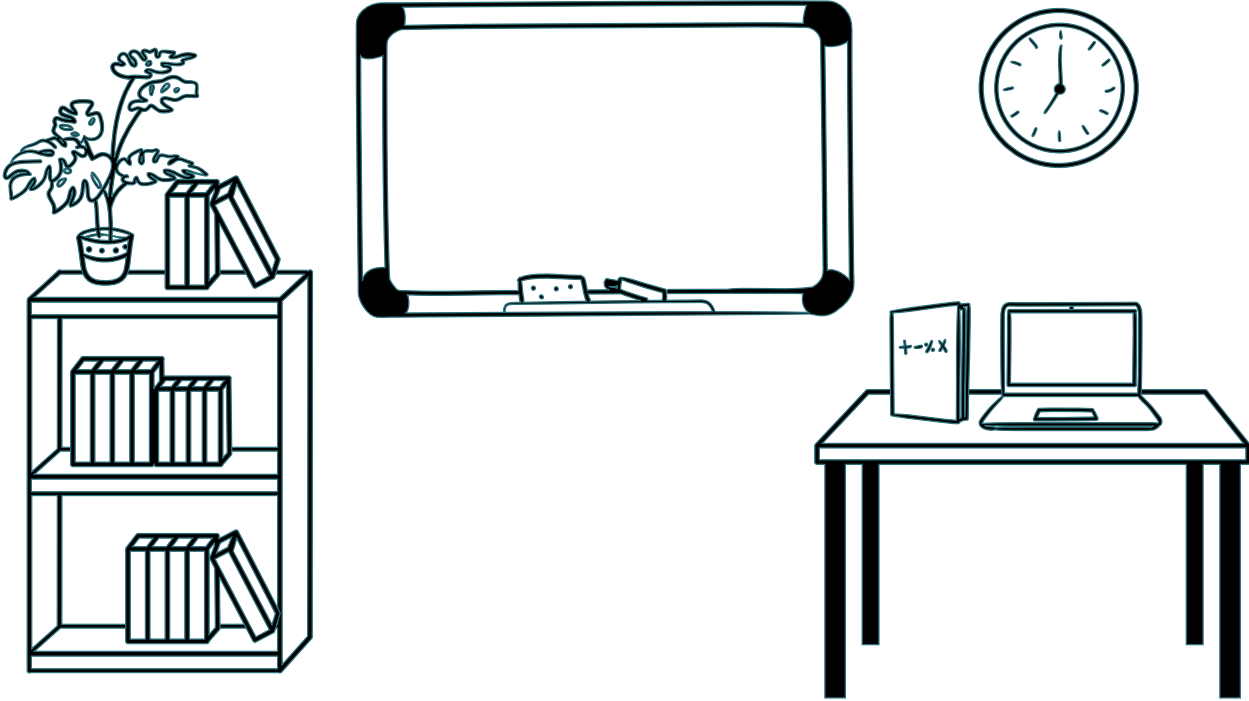
NC COALITION to end
HOMELESSNESS

Reminders

- Submit survey to help inform logistical planning for the meeting:
https://docs.google.com/forms/d/e/1FAIpQLScZoLckCvFJLoZjerOTVaXNJEAMku4dQerlY0I9jpHlzpjHGw/viewform?usp=sf_link
- Send me your questions for SSA & DDS: soar@ncceh.org
- Submit outcomes into OAT!



Encouraging Employment



Employment: Myths or Facts?

MYTH:

Employees with disabilities have a higher absentee rate than employees without disabilities.

FACT: Studies by firms such as DuPont show that employees with disabilities are not absent any more than employees without disabilities.

MYTH:

40% of employers maintain that it is difficult or costly to provide accommodations to workers with disabilities.

FACT: The majority of employers who had made accommodations found that the cost of the accommodation was only \$500 or less. The vast majority (73%) of employers report that their employees with disabilities did not require accommodations.



Employment: Myths or Facts?

MYTH:

Persons with disabilities are unable to meet performance standards, thus making them a bad employment risk.

FACT: In 1990, DuPont conducted a survey of 811 employees with disabilities and found 90% rated average or better in job performance compared to 95% for employees without disabilities.

A May 2002 VCURRTC National Research Study of Employer's Experiences found that employees with disabilities are as capable and productive (timeliness, punctuality, task consistency & work speed).

MYTH:

Persons with disabilities need to be protected from failing.

FACT: Persons with disabilities have a right to participate in the full range of human experiences including success and failure. Employers should have the same expectations of, and work requirements for, all employees.



Working for More than Income

- Self-worth and self-confidence
- Define a role for the person in the community
- Foster a connection to others
- Add structure to daily life
- Critical step in recovery



Using SOAR as a Myth-buster

Myths	Facts!
If you work, your SSI/SSDI application will be automatically denied	Applicants can work and earn up to \$1,550/month in 2024 and still be eligible
Benefits and health insurance end immediately when you start working	SSA has amazing work incentives to help applicants keep cash and health benefits
You can only work part-time while receiving disability	There is no limit to the number of hours you can work and receive disability benefits
If Social Security knows you are working, they will say you aren't disabled anymore	SSA suspends Continuing Disability Reviews while beneficiaries use Ticket to Work and make progress towards employment goals



Start Talking about Work

- Begin the conversations early and have them often
- Remind the individual that it is their decision, let them weigh pros and cons
- Provide reassuring and encouraging messages
- Ensure the applicant is equipped with accurate information about working while applying for and receiving SSI/SSDI

Benefits planning is essential!



SOAR Employment Conversation Guide

Employment Conversation Guide: Sample Responses

Purpose of the Guide

- To begin conversations about work with SSI/SSDI beneficiaries and those applying for benefits.
- To ensure that the individual is receiving accurate information about employment and returning to work.
- To engage with an individual and determine their work goals.

EMPLOYMENT CONVERSATION GUIDE		
Name:		
Let's talk about work. (Add facts/positive statements about work)		
Questions to Ask	Responses	Case Manager Responses
How long have you been out of work?	I'm only 18 but have never worked, ever. I get day jobs now and then, under the table work.	That is often the case when we are working with younger people like you. It is positive that you are considering work now. You can add in extra money to supplement your benefits and consider other good things that come from working like making new friends. http://www.mentalhealthamerica.net/meaningful-work-and-recovery That is great! Are there types of day work you like more than others? Painting? Construction? Would you like to do more of that type of work, if it was steady?

Employment Conversation Guide

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EMPLOYMENT CONVERSATION GUIDE	
Name:	
Let's talk about work. (Add facts/positive statements about work)	
Questions to Ask	Responses
Why do you want to work? ▪ What triggered your interest in work?	
What kind of work do you want to do? ▪ How did you decide on that type of job?	
What do you feel are benefits to working?	
How long have you been out of work?	
How has not working affected you emotionally, financially, socially?	
When you first began to think about work, did you talk to anyone about that? ▪ What did they say?	
What have other people told you about work?	
How do friends/family feel about you returning to work?	

Yes, You Can Work!

- SOAR resource designed to bust myths and promote employment
- One-page fact sheet to share with program participants



SOAR WORKS

YES, YOU CAN WORK!

Interested in returning to work or trying out work for the first time, but unsure how work will impact your Social Security benefits or if work is even possible for you?

Many people receiving disability benefits, or applying for benefits, really want to work, but fear the consequences. This handout will give you the information you and your family need to learn more about programs, which will assist you with returning to work, or trying out work for the first time!

We can help you find success! These recommended resources provide information on where you can go for assistance to learn more about employment for people with disabilities. Quality services are available to help you better understand all of the federal work incentive programs, including Social Security work supports, for people with disabilities.

MYTHS WE'VE HEARD ON THE STREETS AND FACTS TO BUST THEM UP!

MYTH	FACT
"People with mental illness shouldn't work."	People with mental health conditions are just as productive as other employees. Employers who hire people with mental health conditions report good attendance and punctuality as well as motivation, good work, and job tenure on par with or greater than other employees.
"I will lose my disability benefits, income and health insurance, which I have worked so hard to obtain!"	Not so fast! SSA offers comprehensive work incentives which allows you to keep your benefits for quite a long time. Should you be unable to continue working as a result of your disability, SSA may restart your benefits. Because some SSA rules may be hard to understand, all states have benefit planning resources to help you get started. https://www.ssa.gov/redbook/
"I have never worked before, so I have no skills an employer needs."	People with disabilities with little or no work history do find work that meets their strengths, preferences, abilities, and skills. Supported employment services focus on these factors to help you seek and find competitive employment in the community.

While Applying for SSI/SSDI

You can work during the application process

Strategy: Encourage work from the start

Exploring work while applying for SSI/SSDI:

- Earn up to \$1,550/month (2024)
- Can help strengthen the application
- SSA may request that applicant submit SSA-821 Work Activity Report when there is evidence of work activity after alleged onset date
- Information from employers is helpful in documenting accommodations that are provided or limitations in functioning

After Approval for SSI

You can work while receiving SSI

Strategy: Connect with work support programs

- SSA's Ticket to Work
 - <https://choosework.ssa.gov>
- Employment and Job Training Programs
 - Individual Placement and Support (IPS)
 - <https://www.ncdhhs.gov/ips-infographic-flyer/open>
 - Vocational Rehabilitation
 - <https://www.ncdhhs.gov/divisions/vocational-rehabilitation-services/vocational-rehabilitation-local-offices>

What Happens to Cash Benefits?

\$\$ Work Pays \$\$

Supplemental Security Income (SSI)

- Income Exclusion
- Plan to Achieve Self-Support (PASS)

Social Security Disability Insurance (SSDI)

- Trial Work Period
- Extended Period of Eligibility

Income Exclusion

- Certain amounts of earnings are excluded when calculating countable income
- General exclusion: \$20
- Earned income exclusion: \$65
 - If SSI is sole income both exclusions apply
- After exclusions, SSA Counts \$1.00 for every \$2.00 earned

Calculating Countable Income

<u>Gross</u> Earnings From Work:	\$1,969
General Income Exclusion:	(\$20)
Earned Income Exclusion:	(\$65)
	= \$1,884
\$1 Counted for Every \$2 Earned:	$\$1,884/2$
Countable Income:	= \$942
Maximum SSI check – Countable Income:	$\$943^* - \942
Amount of SSI Check:	\$1
Total Income:	\$1,970

**Calculations use the 2024 Federal Benefit Rate for SSI of \$943/month*

\$1,970 > \$943



Plan to Achieve Self-Support (PASS): SSI Only

- Allows an SSI recipient to save money for an educational or vocational goal in a separate account, which is not counted as a resource or countable income when determining their SSI payment
- The PASS must be written and approved by SSA, and the goal must be reasonable to attain in three years.
- Example: Joe works part-time as a line cook in a restaurant would like to attend culinary school to get a job as a chef at a local hotel. The tuition for culinary school is \$3,000.
 - With an approved PASS, savings to pay this tuition would not be counted as a resource and would not eliminate his SSI eligibility.

Trial Work Period (TWP): SSDI Only

- 9 months of gross earnings (per current SSA threshold rate for a TWP month)
- Need not be consecutive
- Are counted within a 5-year period
- Triggers a review of one's continued eligibility for SSDI
- Continue to receive full benefit check during this time



Trial Work Period Example: SSDI

It only counts as a TWP month when earnings are above the threshold set each year by SSA

2021=\$940 2022=\$970 2023=\$1,050 2024=\$1,110

Month	Earnings	TWP?
Jan 2021	\$980	Yes-1
Feb 2021	\$550	No
Mar 2021	\$950	Yes-2
April 2021	\$600	No
Oct 2021	\$960	Yes-3
Nov 2021	\$970	Yes-4
Dec 2021	\$1,000	Yes-5
Jan 2022	\$980	Yes-6

Month	Earnings	TWP
Feb 2022	\$970	Yes-7
Mar 2022	\$800	No
April 2022	\$800	No
Aug 2023	\$1,000	No
Sep 2023	\$1,000	No
Jan 2024	\$1,100	No
Feb 2024	\$1,200	Yes-8
Mar 2024	\$1,200	Yes-9



When the Trial Work Period Ends

- SSA will look at earnings in the first month after the Trial Work Period to determine if the person is earning SGA
- Countable earnings can be reduced with a Subsidy and/or IRWEs
- If earning SGA: Benefits cease after a 3-month grace period
- If not earning SGA: Benefits continue



Extended Period of Eligibility (EPE): SSDI Only

- Applies only to SSDI
- Lasts 36 months from the end of the TWP (if applicable)
- Applies to any month in which earnings fall below SGA
- Allows beneficiaries to receive SSDI in the months of non-SGA earnings during the EPE



Expedited Reinstatement of Benefits (EXR)

- Five years after benefits cease due to earnings
- Expedited return to payments and medical benefits
- A medical review is done to see if the current condition is the same as, or related to, the original condition
- Applicants can receive six months of provisional SSA benefits while the decision is processed
- Applicants should request EXR from the local SSA office

Health Insurance

- SSI: Medicaid
 - May continue under Federal Rule 1619B even if SSI cash payments stop
 - Earnings must remain below state threshold
 - \$53,007
- SSDI: Medicare
 - Continues for 93 months (7.75 years) after the last month of the Trial Work Period
 - May be purchased after 93 months under certain conditions; premium costs for Part A then apply

VA Income and Benefits Calculator

- Designed to serve Veterans, but useful for non-Veterans
- Intended to provide an estimate of how employment and work incentives affect the SSI cash benefit and overall income
- Easy to use, visual representation that helps to bust myths about employment and disability benefits

<https://soarworks.samhsa.gov/article/income-benefits-calculator>

Total Monthly Income (Before Taxes)	
\$250.00	Unearned Income
\$600.00	Gross Monthly Wages
\$327.50	SSI Benefit Check
\$1,177.50 Total Gross Monthly Income	



Things to Remember

- Employment is possible! Help bust myths!
- Track and report all earnings to SSA
- Don't risk overpayment
- When in doubt, talk to your local SSA field office
- Use your resources!



Strategies to Remember

- Encourage work from the start
- Connect with work support programs
- Integrate services whenever possible
- Utilize Social Security work incentives



Resources

- SSA Website (<https://www.ssa.gov/work/>)
- Ticket to Work: Employment and VR Services (<https://choosework.ssa.gov>)
- Finding Employment Service Providers (<https://choosework.ssa.gov/about/meet-your-employment-team/>)
- Work Incentives Planning and Assistance (WIPA) Program (<http://vcu-ntdc.org/index.cfm>)
- Social Security Red Book (<https://www.ssa.gov/redbook/>)
- Protection and Advocacy for Beneficiaries of Social Security (PABSS or P&A) (<https://www.ssa.gov/work/protectionadvocacy.html>)
- Department of Labor, CareerOneStop (<https://www.careeronestop.org/>)



Accessing Housing and Other Services



Get Housing Providers Involved

- Invite housing providers to be a part of your local SOAR planning group
- Contact your local housing authority and develop a list of affordable housing options
- Contact your state's department of housing for additional resources and a list of supportive housing providers
- Contact your [local HUD Continuum of Care](#) to discuss potential collaborations



Increased Income and Housing Vouchers

- Flat rent vs. income-based rent
- HUD Earned Income Disallowance (EID)
 - Public housing
 - Section 8 Housing Choice Voucher (HCV)
- Alternatives to HUD's EID Program
 - Individual Savings Accounts
- HUD [Family Self-Sufficiency Program](#) (FSS)
- Termination of Housing Assistance

<https://soarworks.samhsa.gov/article/income-housing-vouchers>



DHHS Targeting Program

- Disability neutral housing program for low-income persons with disabilities who need supportive services to help them live independently in the community.
- Provides access for eligible participants to Low Income Housing Tax Credit properties.
- To qualify:
 - 18 years or older with a disability as defined by SSA
 - Connected to a human service agency receiving supportive services
 - Ex: DSS, Vocational Rehab
 - Income below 50% Area Median Income.



Senior Community Service Employment Program

- Utilizes the training resources for 1,002 mixed community-based organizations, local, state, and federal agencies commonly called "Host Agencies", to provide a wide variety of work experience training sites for low income difficult to employ persons 55 years and older.
- To be eligible, a person must have an income at 125 percent of the poverty level or below, be at least 55 years of age, and be a resident of North Carolina.
- Stipend given = no effect on income!

Lived Expertise Advisory Council

- The Lived Expertise Advisory Council (LEAC) formally launched in October of 2021 and is specifically for people currently experiencing or have previously experienced homelessness.
- For folks who want to change the system and get an income boost
 - Recommends action steps to the NC BoS CoC Steering Committee and service providers to improve NC BoS CoC policies and best practices based on insights and expertise from experiencing homelessness firsthand.
 - Max of 5 hours per month (\$125)
 - Must reside in BoS CoC counties ([79](#))

Other Services

- Explore goals and aspirations with each person.
- Help individuals connect with necessary treatment providers and primary care physicians to support ongoing health
- Discuss the benefits and possibilities of employment; use the resources available through SSA or through your state's vocational rehabilitation department
- Earning a GED, technical degree, or college degree are real possibilities
- Anything else?

