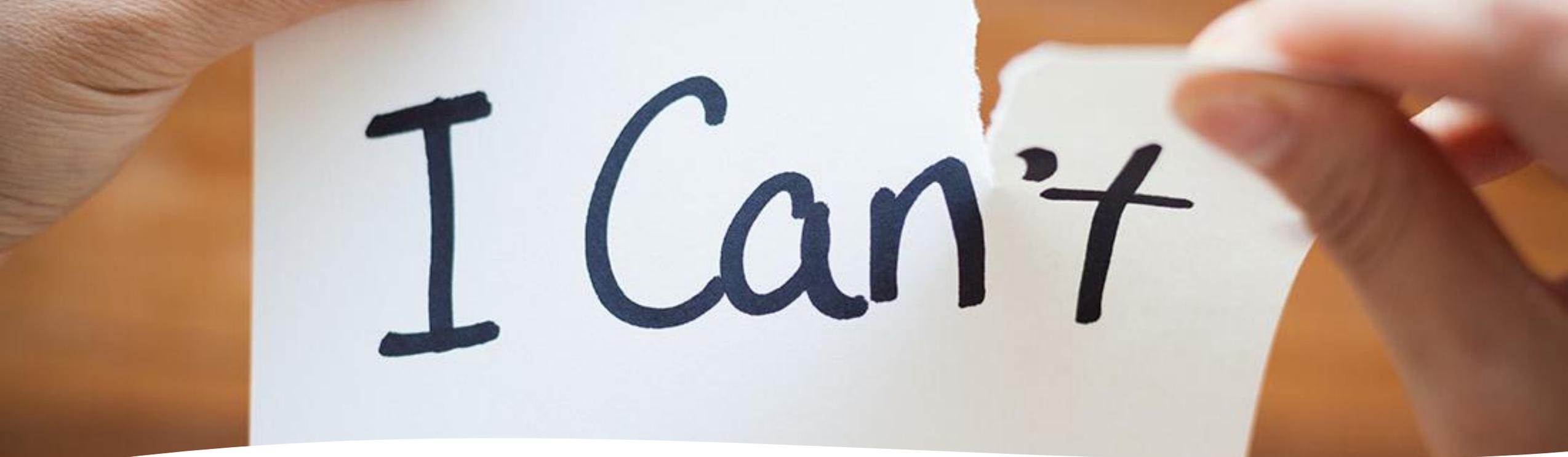


FEAR FACTOR

**Confronting Fears of Working + Benefits
with Resources and Planning**

A close-up photograph of a hand holding a piece of white paper. The paper has the words "I Can't" written in a dark blue, cursive-style font. The background is a warm, orange-brown color. The paper has a slightly torn edge on the right side.

I Can't

Today

- Introductions and video 1:00 – 1:10 pm
- Walk through the “Fear Factor” doc 1:10 – 1:15 pm
- Christine + Tanya: 1:15 – 1:30 pm
- Jeanne, Darena + Elizabeth 1:30 – 1:45 pm
- Next steps: Q+A, and Next Steps Poll 1:45 – 2:00 pm

Poll # 1: Who's here today?

- SSA
- Other County Board staff
- Family member
- Self advocate
- Provider
- OOD
- DODD

COFFIN OF FEAR!

Fear factor
MOMENTS

Don't Like Spiders and Snakes?

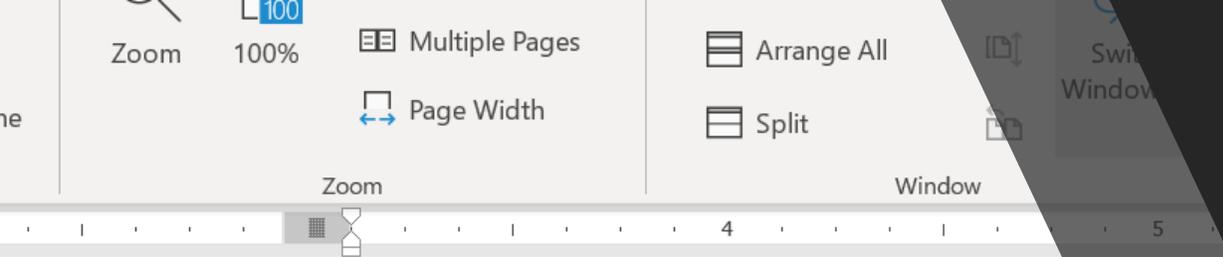
F. E. A. R.

- Facts
- Evaluate
- Action
- Results

FEAR FACTOR

Poll # 2: What are your biggest fears?

- Not knowing what is going to happen once people I'm supporting get a job
- Not knowing what to do when or where to go when the people I'm supporting get a "surprise" request from Social Security and/or Job and Family Services based on their income
- Talking about benefits and working to people I'm starting to support
- The time I'll have to spend working on supporting someone through the obstacles involved in benefits + working



Work in Progress: “Fear Factor” doc

Working + Benefits with Resources and Planning

“getting a job.” It is about revising a life-plan and with benefits management.

current

[Ohio Disability Benefits 101](#) walks you through current benefits. You can also access a more formal report for a better understanding of [SSI and SSDI](#) by [Certified Work Incentive Coordinators \(CWICs\)](#). Community Based Services Waiver, Opportunities [Rights Ohio](#).

Christine Brown, Nisonger Center

Tanya Chiles, Benefits Analyst/CWIC, Chiles Creations, LLC

Subsidy

Employer pays more than the value of the work performed (extra support, lower productivity, extra breaks, etc.)

Special Conditions are subsidies paid by an agency such as BVR, MR/DD

Work Activity Questionnaire to determine subsidy

Used on SSI for eligibility purposes only

Employer Subsidy - Example

- Christine's employer, OSU submits paperwork detailing the actual value of Christine's services ("Employees doing Christine's job without the extra supervision get paid the same as she does - \$18.70 per hour, but the real value of Christine's production is \$9.35 an hour") and the extra supports that it provides to Christine ("All employees get about 3 hours of supervision a week but Christine gets 12 hours of supervision").
- Once OSU details the value of Christine's services, it should be accepted by SSA without question typically.

Key features of an effective Work Incentives Planning Report

Jeanne Hall,
Work Incentives Consultant,
Opportunities for Ohioans with
Disabilities

1) Providing relevant information specific to YOUR situation. Example: No information about working full time if the goal is to work no more than part- time

2) Breaking down information about benefits and work incentives into 2 distinct areas for each topic:

- General and up to date information about that benefit or work incentive
- How it applies in YOUR situation!

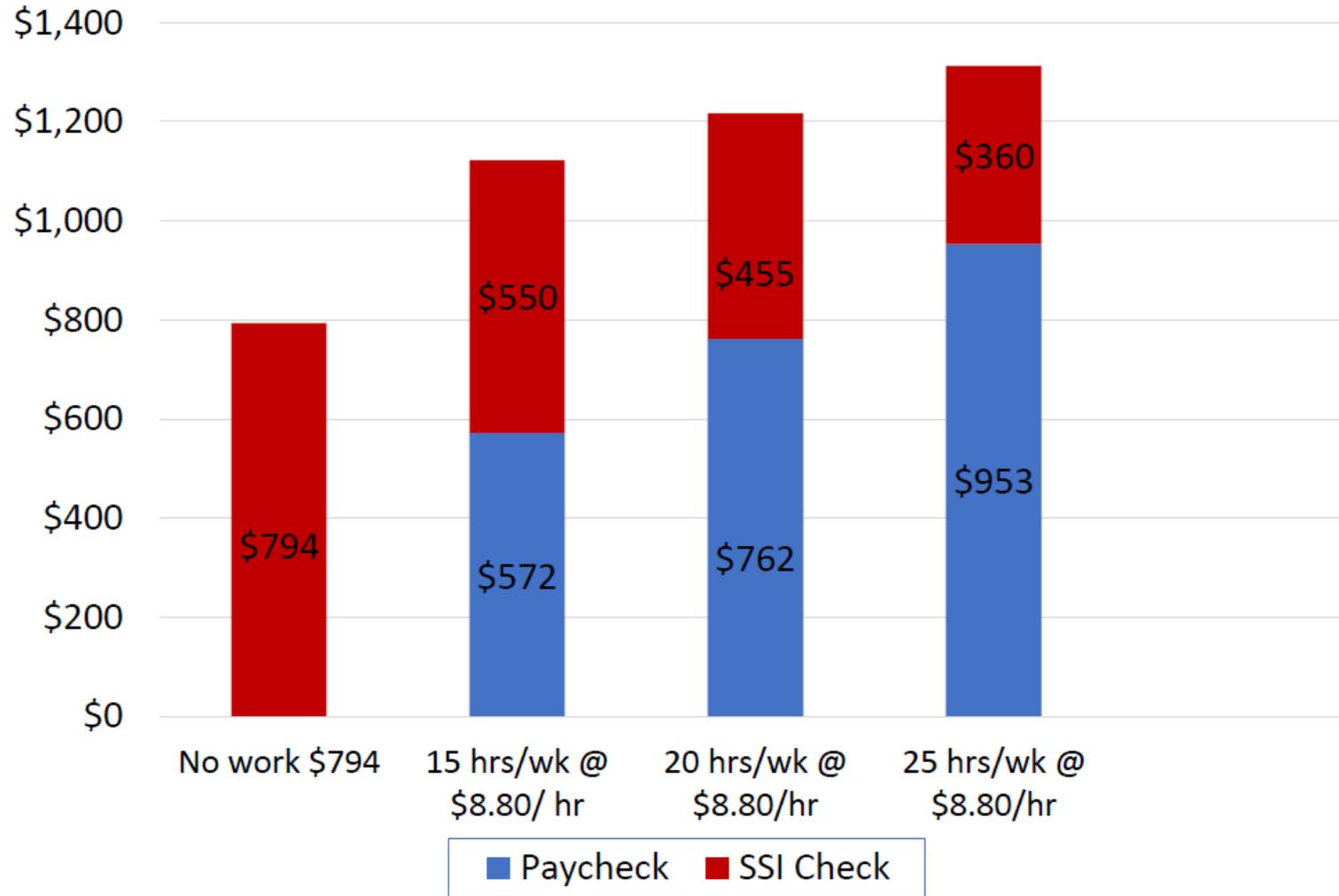
3) Presenting information in a variety of formats:

Written explanations

- Graphs and charts
- Verbal

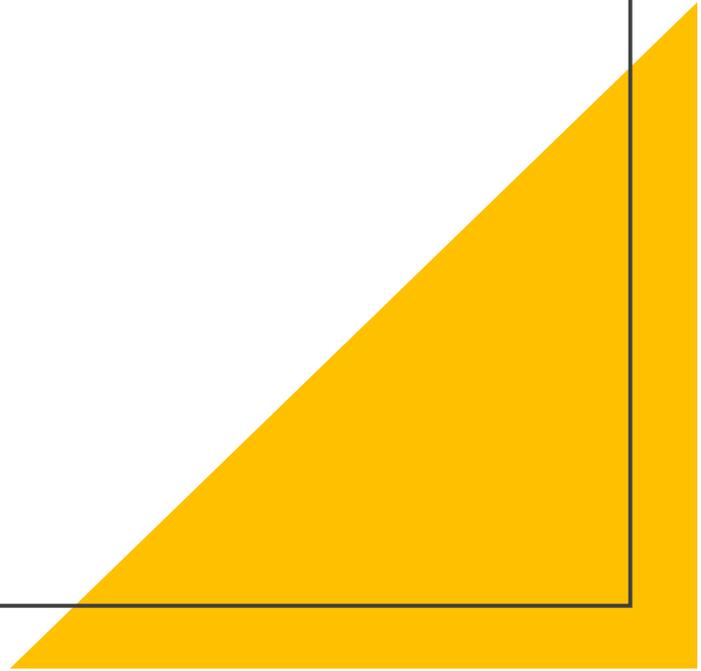
Calc based on one month	Not working	15 hrs/wk \$8.80/hr	15 hrs/wk \$10.00/hr	20 hrs/wk \$8.80/hr	20 hrs/wk \$10.00/hr
		(SSI Calc Sheet 1)	(SSI Calc Sheet 2)	(SSI Calc Sheet 3)	(SSI Calc Sheet 4)
Job Wages (gross-before taxes)	\$0	\$572.00	\$650.00	\$762.00	\$866.00
SSI	\$794.00	\$550.50	\$511.50	\$455.50	\$403.50
Medicaid	Medicaid & Medicaid Waiver services at no cost	Medicaid & Medicaid Waiver services at no cost	Medicaid & Medicaid Waiver services at no cost	Medicaid & Medicaid Waiver services at no cost	Medicaid & Medicaid Waiver services at no cost
Total monthly (SSI+Gross Pay)	\$794.00	\$1,122.50	\$1,161.50	\$1,217.50	\$1,269.50

Work & SSI



Fear Losing Health Insurance? You Have Options

Darenda Geer
Certified Work Incentive and Transitioning Youth Practitioner
Fairfield County Board of DD



Supplemental Security Insurance (SSI) Beneficiaries – Medicaid 1619(b)

Who is Eligible?

- Have been eligible for an SSI cash payment for at least 1 month prior;
- Still meet the disability requirement; and
- Still meet all other non-disability SSI requirements; and
- Need Medicaid benefits to continue to work; and
- Have gross earnings that are insufficient to replace SSI, Medicaid and publicly funded attendant care services.

What does the 1619(b) provision do?

- Enables people who are ineligible for continued Medicaid coverage because earnings exceed the threshold amount to get SSI cash payments again IF earnings fall below the break-even point (\$1,673 gross in 2021) within twelve months.
- Enables people to maintain eligibility for SSI cash payments or continued Medicaid coverage after a period of ineligibility without filing a new application

If an SSI beneficiary has gross earnings higher than the threshold amount for Ohioans, SSA can calculate a lower individual threshold amount if that person has:

Impairment-related work expenses; or

Blind work expenses; or

A plan to achieve self-support; or

Personal attendant whose fees are publicly funded; or

Medical expenses above the average State amount.

Social Security Disability Insurance (SSDI) Beneficiaries

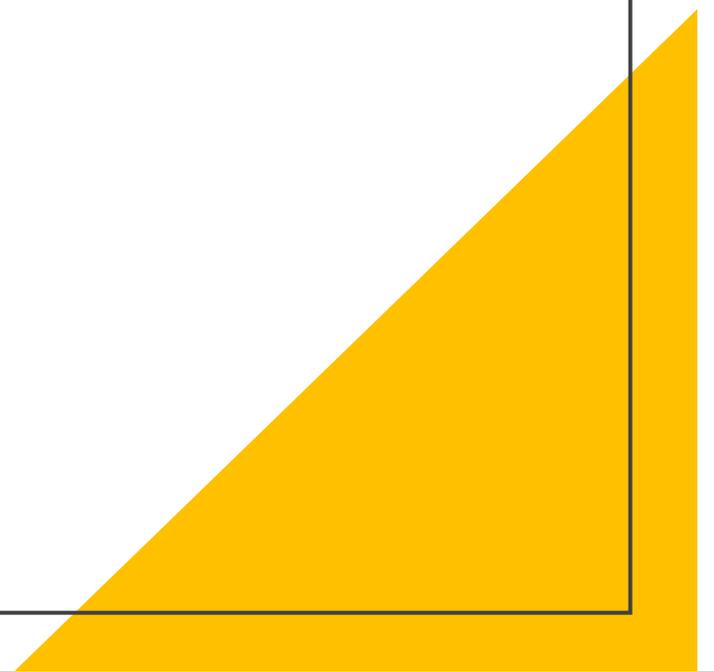
- Individuals are MediCARE eligible 2 years from date of SSDI entitlement.
- Earnings over Substantial Gainful Activity (SGA) of \$1,310 gross in 2021 and the beneficiary remains disabled, MediCARE continues for up to 93 months (almost 8 years).
- Extended Period of Eligibility (EPE) – 36 months after Trial Work Period (TWP) ends.
 - Earnings go below SGA due to disability
 - Request Expedited Reinstatement (EXR) to re-start SSDI benefit with MediCARE
- Stops working within 5 years of when SSDI stopped due to earnings and remain disabled.
 - Request EXR to re-start SSDI benefit with MediCARE

Ticket-To-Work (TTW) and Section 301

- Protects a beneficiary from a Continuing Disability Review (CDR)
- SSDI and/or SSI may stop due to earnings but not due to no longer medically disabled.
- MediCARE and MediCAID rules apply regarding earnings level.
- **Section 301** is a "safety net" that helps individuals who have medically recovered from their impairment keep their disability benefits temporarily while the individual gains the work skills needed to stop receiving disability benefits and meet their expenses through earned income. Must be enrolled in a TTW program.

Medicaid Buy-In For Workers with Disabilities

How To Maintain Your Medicaid Coverage if you work
Elizabeth Risner, Butler County Board of Developmental
Disabilities



What is MBIWD?

- Medicaid Buy-In for Workers with Disabilities is an Ohio Medicaid Program that provides health care coverage to working Ohioans with disabilities.
- Historically, people with disabilities were often discouraged from working because their earnings made them ineligible for Medicaid Coverage, MBIWD was created to enable Ohioans with disabilities to work and keep their health care coverage.
- On June 30th 2007 House Bill 119 was signed into Ohio Law creating the MBIWD program and enrollment began April 1, 2008

To Qualify for MBIWD, a person must

- Be 16 to 64 years old
- Be a U.S Citizen or meet specific noncitizen requirements
- Be disabled as per the Social Security Administration if you get SSDI or SSI you will be eligible
- If you don't get SSI or SSDI Ohio's Division of Disability Determination will check to see if your disability qualifies
- Check with you local JFS office as they will require medical documentation no more than 18 months prior to your application date

Be prepared JFS may require for the following verifications

- Basic Medical JFS form 7302 completed by a doctor to get a detailed picture of your full medical history
- Social Security Report for Disability determination SSA 7004 the purpose of this form is to provide a record of your earnings history as well an estimate of how much you have paid into the system and an estimate of benefits you may be eligible for now and in the future
- Mental Functional Capacity Assessment JFS 7308 the purpose of this assessment is to determine if a person Moderate, Mild or not at all limited in the areas of understanding and memory

How is the monthly MBIWD Premium Calculated?

- Did you know that depending on your unearned income you could earn up to \$105,420 per year still qualify for MDIWD?
- If your income is over 150% or \$1,610 FPL you will have a premium this is figured by taking your gross monthly income subtracted by 150% FPL and multiply that number by 10% gives you the monthly premium

The Premium amount you pay will depend on your income, as well as your medical expenses and Impairment Related Work Expenses

Example using the DB 101MBIWD Premium Estimator

- You can visit <https://oh.db101.org/planning/> and use the premium estimator tool as a resource it will require the following information
- Gross Earned and unearned income as an example let's say a person's income is \$2,000 per month
- Proof of Impairment related work expenses (IRWE) out of pocket costs for items or services that you need in order to work because of your disability ex: transportation costs, of \$50.00 per month
- Proof medical expenses paid out of pocket: 0
- final monthly premium results are \$25.50 per month

How to apply?

Contact your local JFS office

https://jfs.ohio.gov/County/County_Directory.pdf

Online at <https://benefits.ohio.gov/>

Results Summary

i Results are estimates only. ×

MBIWD



Monthly premium:

\$25.50

MBIWD: Yes

It appears that you **do qualify** for the MBIWD program.

Your estimated monthly premium is **\$25.50**.

Poll: What's Next? More support + training on...

- SSI and SSDI
- Medicaid
- Benefits Analysis and Education
- Ticket to Work
- DB 101
- Income and Benefits outside of SSI and SSDI

Questions?

