

Promoting Employment—Work Incentives Planning and Assistance Individuals with Intellectual Disabilities (Fact Sheet #3)

Many people with disabilities want to work, earn more money or start a career. Many incentives are available that make it possible to **EARN MORE** while working towards greater self-sufficiency.



Take Charge of Your Life

What is work incentives planning and assistance?

CHOOSE WORK

Work Incentives Planning and Assistance provides information that is needed to make decisions about work. It helps a person receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) understand how having earnings from a job affects disability payments and health insurance including Medicare, Medicaid and Medicaid waivers. For people with disabilities, work incentives and benefits information are essential parts of getting and keeping a job.

Why is work incentives planning and assistance needed?

Many people with a disability want to work, earn more or start a career. One of the biggest obstacles is the fear that working will lead to a loss of needed medical benefits or even a loss in income. Many incentives are available that make it possible to maintain healthcare coverage and earn more while working towards self-sufficiency. Work incentives planning and assistance can help an individual make important life-changing decisions.

How does it work?

Community Work Incentive Coordinators assist people with disabilities. They help people make decisions about the impact of work on their disability benefits. A written analysis of a person's services and benefits and how work will change any cash payments, medical coverage, and continued eligibility can be provided. Understanding the options and possibilities can help a person make an informed decision about going to work.

- *Blind Work Expenses
- *Earned Income Exclusion
- *Expedited Reinstatement
- *Extended Period of Eligibility
- *Impairment-Related Work Expenses
- *Plan to Achieve Self-Support (PASS)
- *Ticket to Work
- *Trial Work Period

A person needs Work Incentives Planning and Assistance when...

- ◆ You are thinking about work for the first time
 - ◆ Your wages increase
 - ◆ You re-enter the workforce
- ◆ You begin to develop a career plan
 - ◆ You start looking for a job
- ◆ You have problems with current benefits due to working/earnings

Work Incentives Planning and Assistance is a program funded by Social Security. Work Incentives make it easier for individuals with disabilities to work and become more self-sufficient. Work Incentives allow you to remain in control of your finances and healthcare during your transition to work and financial independence.

**For the Community Work Incentive Coordinator in this area,
contact Goodwill Keystone Area at 1-888-960-WORK.**

The ultimate objective of Goodwill's Work Incentives Planning and Assistance project is to promote employment for SSI and SSDI beneficiaries and enhance their self sufficiency.



Sally Wants to Work!

Sally receives a check from SSI of \$732.10 and gets Medicaid.

WHAT IF SALLY WORKED AT A JOB EARNING MINIMUM WAGE? Sally might earn \$1,000 a month. Her SSI check would have some deductions, but she would still receive \$274.60 and Medicaid. Her total monthly income is now \$1,000. Let's do the math!

$\$1,000(\text{earnings}) + \$274.60 (\text{SSI check}) = \$1,274.60.$

\$1,274.60 OR \$732.10?

**As you can see, Sally has MORE income by working
AND she keeps her healthcare as well as a reduced SSI cash payment.**

