



**CAPITAL AREA**  
Employment 1st Coalition  
WORKING TOGETHER FOR A STRONG COMMUNITY

# Promoting Employment: Work Incentives Planning and Assistance

Fact Sheet 3



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[capitalareaemp1st.org](http://capitalareaemp1st.org)



[capitalareaemployment1st@gmail.com](mailto:capitalareaemployment1st@gmail.com)

## What is work incentives planning and assistance?

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 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.

## Examples of Work Incentives

**Blind Work Expenses**

**Extended Period of Eligibility**

**Plan to Achieve Self-Support (PASS)**

**Impairment-Related Work Expenses**

**Expedited Reinstatement**

**Earned Income Exclusion**

**Trial Work Period**

**Ticket to Work**

## 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.

## About the program...

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.

## Resources

- **AHEDD**- local work incentive coordinator in this area, call 1-866-902-4333.
- **Ticket to Work**- [choosework.ssa.gov](http://choosework.ssa.gov) or call the Help Line @ 1-866-968-7842.
- **“Find Help Tool”** can be used to search employment networks.



## Resources

### **Social Security’s Red Book:**

**eFax**- 1-833-955-2526

**Email**- [dcbfm.oflm.omlm.rqct.orders@ssa.gov](mailto:dcbfm.oflm.omlm.rqct.orders@ssa.gov) ]

### **Online-**

<https://www.ssa.gov/redbook/eng/main.htm>



## Sally Wants to Work!

Sally receives a check from SSI of **\$967 and gets Medicaid.**

WHAT IF SALLY WORKED AT A JOB EARNING \$12 an hour for 20 hours per week?

Sally might earn \$960 a month.

Her SSI check would have some deductions, but she would still receive \$524.50 and Medicaid.

Let’s do the math!  $\$960(\text{earnings}) + \$542.50 (\text{SSI check}) = \$1,484.50$ .

**Her total monthly income is now \$1,484.50.**

**\$1,484.50 OR \$967?**

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