

The Minnesota Work Incentives Connection provides benefits planning, assistance and outreach services to people with all types of disabilities throughout Minnesota. Success stories from some of the people the Connection has assisted are outlined below.

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### JULIE

Julie is a strong and high-spirited woman with Muscular Dystrophy. While working her way through school, Julie was able to use a Social Security work incentive, called "Plan for Achieving Self-Support (PASS)", to save for a modified van. She gained work experience through the Americorps program, and contacted the Minnesota Work Incentives Connection when she received a job offer from the public schools. The



Connection researched Julie's situation and determined that her SSDI "Trial Work Period" had ended, but that she still had several months of her "Extended Period of Eligibility" remaining. Knowing that she still had a safety net helped Julie to make an educated and informed decision about accepting the job. She was also able to access the Medical Assistance for Employed Persons with Disabilities (MA-EPD) program to cover personal care assistance services, which enable her to work. Julie is now a successful teacher in the public schools and has given up her SSDI benefits!

According to Julie, the "Minnesota Work Incentives Connection has been an important informational resource for me. My worker, Lisa Stang, has been extremely helpful in explaining the 'ins and outs' of the available programs for employed individuals with disabilities. The support and recognition I have received from Minnesota Work Incentives Connection has been amazing."

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### BECKY

Becky was hospitalized due to a mental illness, and then went back to work part-time doing a different job for her previous employer. She found it was very difficult not to work full-time because she was left with too much time on her hands. After receiving a benefits analysis from the Minnesota Work Incentives Connection, Becky changed jobs and was able to give up not only her own SSDI benefits, but also the auxiliary benefits she received for her children. She has since qualified for employer health coverage, which has enabled her to give up both Medicare and Medical Assistance for Employed Persons with Disabilities. Becky had a short hospitalization, but returned to work within a week. She has now given up all government benefits and is completely self-sufficient!

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### JASON



Jason works at Cub Foods and didn't want to limit how much he earned. He says, "the Connection was a big help because other professionals weren't sure if it was a good idea to go off of benefits." A benefits analysis made it clear that Jason would indeed be financially better off if he worked more.

Jason was also concerned about health coverage because he wasn't working enough hours to qualify for his company's insurance policy. The Connection helped him access the Medical Assistance for Employed

Persons with Disabilities (MA-EPD) program, which covered services related to Jason's mental illness.

Despite running into a number of snags with both MA-EPD and Medicare, Jason continued working, increased his hours, and gave up his SSDI cash benefits. He became eligible for his employer's health plan and has since given up all government benefits!

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### ANNETTE

When Annette first approached the Minnesota Work Incentives Connection, she was working part-time and using her SSDI "Trial Work Period". If she continued working at the same level, her SSDI benefits would have stopped as soon as her "Trial Work Period" ended. Annette's benefits specialist determined that she had out-of-pocket medical expenses, which Social Security would consider "Impairment Related Work Expenses". Annette got approval to have those expenses deducted from her countable income, so her SSDI continued, allowing her time to become established at her job.

**She was committed to achieving self-sufficiency.**

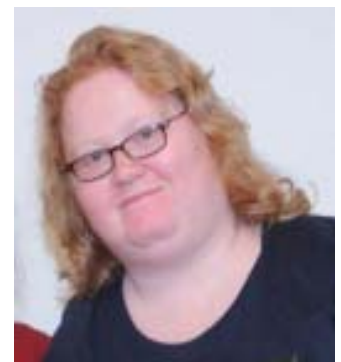
Annette subsequently increased her work hours and received a couple of raises. Soon, she was making enough to give up her SSDI check. The Connection also referred her to the Medical Assistance for Employed Persons with Disabilities program for help with some of her medical expenses.

### KIMBERLY

When Kimberly came to the Minnesota Work Incentives Connection, her benefits specialist saw immediately that she was committed to achieving financial self-sufficiency. Despite her mental illness, Kimberly worked hard in college and used a Social Security "Plan for Achieving Self-Support (PASS)" to help pay for school and a car. In 2002, she took a full-time job with Women Venture, a private, not-for-profit agency that helps women reach their vocational goals.

During this time, Annette had to have surgery, but returned to work as soon as she could. Annette has been successfully employed in her position in Northeastern Minnesota for more than 3 years!

Working at Women Venture means much more to Kim than a paycheck. She is proud of the work the agency does to help other women meet their goals. Kim has given up her SSDI benefits and reached her own goal of becoming financially independent!



**DAVID**

David works as a janitor at a nursing home, and the residents love having him around. He also works at a school in the evenings, helping to set up for events.

Receiving a benefits analysis from the Minnesota Work Incentives Connection helped David decide to give up his SSI cash benefits. After receiving a recognition award from the Connection, he was featured in the local newspaper. David is an energetic young man who isn't afraid of hard work!



### Quotes from the Connection's 2004 Satisfaction Survey

"I'm thrilled with your services and I'm now off of Social Security thanks in part to your help."

"Your program offered me hope for a better life. It provided me with opportunities and incentives to become self sufficient."

**STEVE**

Steve was studying electrical engineering at the University of Michigan when he was paralyzed due to a diving accident. After his injury, Steve was told time and time again that he should seek a different career path, as engineering required a lot of hands-on aptitude. However, Steve was not about to change his career plans. He was adamant that, "nobody should be willing to allow others to set their plans for them."



Steve continued his studies, and tailored his education and career to take on the engineering challenges in his own life. Having a disability increased Steve's desire to help others, so he pursued a graduate degree in biomedical engineering. When he was offered a job at a medical device firm in Minnesota, Steve contacted the Minnesota Work Incentives Connection. He was willing to give up his Social Security cash benefits, but was concerned about health coverage. Like most insurance, his employer's health plan did not cover the daily personal care assistance Steve needed, nor could he afford to pay out of pocket for those services, despite earning a good salary.

Steve's benefits specialist told him about the Medical Assistance for Employed Persons with Disabilities (MA-EPD) program, which allows him to maintain Medical Assistance for services his insurance doesn't cover. Steve doesn't mind paying a monthly premium, based on his income. He says, "Despite the opportunities that my degree has opened up to me, I am fairly certain that I would not be working in my current capacity if it were not for MA-EPD. MA-EPD allows me to participate, to compete, to excel on the same stage as those I consider as peers, regardless of the obstacles my disability presents."

Steve also credits the Minnesota Work Incentives Connection with helping "make my entry into the working world a successful one." He says he appreciates, "the Connection's closeness to, and thorough understanding of, work-related benefits here in Minnesota."

### TAMMY

When Tammy came to the Minnesota Work Incentives Connection, she was working 20 hours a week as a hospital dishwasher, but was anxious to increase her hours to 30 per week. The professionals who were helping Tammy discouraged her from working more because they were afraid she would lose her benefits and be worse off. Tammy's benefits analysis showed she would actually be better off increasing her hours. She quickly gave up her SSDI benefits and receives an SSI check only very rarely when her hours are reduced due to medical appointments. Tammy has retained health coverage through the SSI 1619(b) program, and has been able to remain in her group residential housing program. Since her income increased, Tammy pays more for housing, but she likes her job very much and wants to work as much as possible. She reports being able to do many more things now that she has more money.



### LINDA

Linda has overcome many obstacles to get to where she is today. She has a visual impairment and relied on SSI benefits for many years. In the Spring of 2001, Linda and her daughter were homeless for about 6 months. They were finally able to move into a subsidized apartment, just as the weather was turning cold. Linda connected with State Services for the Blind and signed up for training through the Business Enterprise Program. She learned how to run a vending machine business and manage self-employment issues.

In 2002, Linda faced another difficult set-back when she was diagnosed with cancer. Despite going through treatment for her cancer, she continued to focus on her employment goals. Linda learned about a vending site opening and decided to pursue it, even though the location was far from her home. Everything began happening very quickly. Linda threw herself into a self-employment venture that was brand new, her daughter was graduating from high school, and Linda had to move two hours away to a new community.

Linda now  
works full-time  
and is buying her  
own home.

The Minnesota Work Incentives Connection gave Linda specific information about the impact of self-employment on her government benefits. This helped her decide that she could afford to give up her SSI cash benefits and her subsidized housing. She is still eligible for health insurance through the SSI 1619(b) program. Linda now works full-time, earns a good wage, and is buying her own home. She has come a long way in a few, short years!

**To contact the Minnesota Work Incentives Connection, call:**

***Twin Cities Metro Area: 651-632-5113***

***Toll free from Greater Minnesota: 1-800-976-6728***

***TTY: 651-632-5110 or Minnesota Relay: 711***