

# **Connection Newsletter, Moving Forward, Summer 2010**

Your Connection to Answers about the Impact of Work on Benefits

## **Answers inside this issue:**

Honoring people's choices

How does Health Care Reform affect Medicare in 2010?

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Please be sure to respond to the enclosed satisfaction survey!

## **Mary Conquers an Ice Mountain in Her Tennis Shoes**

Mary taught sixth grade for several years before she started having panic attacks. Then, her life "completely derailed" and she could no longer teach. She went into a downward spiral and just sat on her couch, crying and feeling immobilized.

Mary tried everything she could think of to regain her health. Like many others trying to manage a mental health disability, she embarked on a long and often discouraging journey. There were misdiagnoses; numerous medications that didn't work; and multiple hospitalizations. Mary had to give up living independently, and felt increasingly alienated from her family and friends. Her struggle went on for over 20 years.

When she was finally diagnosed correctly, Mary says she felt "like Cinderella trying on the glass slipper". At last, she had a diagnosis which explained and fit what she had been experiencing. Recovery was a slow process. Mary describes getting back on her feet as "climbing an ice-covered mountain in tennis shoes". She struggled to believe that life would improve. With encouragement from a therapist, Mary kept "climbing the ice-covered mountain".

Mary succeeded at a variety of volunteer jobs, such as helping children with disabilities to swim; teaching music; and delivering books to the homebound. Mary's vocational counselor found her a job as a food demonstrator at a supermarket. She was apprehensive at first, but found she was good at this work. Her supermarket job was only a few days a month, so Mary started volunteering at a local day care. Working with two-year olds inspired her because they had the "do-it-yourself confidence" Mary felt she lacked. Mary's supervisor appreciated her hard work and offered her a job in the center's inter-generational program, working with seniors.

About the same time, Mary attended a presentation by the Work Incentives Connection, and learned about a program where she could keep her health care even if she worked part-time. She took the job with the seniors and continues to be amazed when her boss and co-workers thank her for being there!

Mary has reconnected with old friends, participates in a Mental Health Drop-in program, and advocates for others at the State Legislature. She formed a group of women with mental illness who get together one evening a week. As friends cheering each other's progress, there's no limit to what they can achieve!

Mary says, "I never thought work would be in my vocabulary. I couldn't even play due to my illness." Although she has reduced her dependence on government benefits, Mary feels she will always need some support because her illness prevents her from working full-time. She finds it critical to have down time to manage her illness, so she can recharge and return to work with energy and enthusiasm. This allows her to make a difference in the lives of others.

Periodically, Mary contacts the Connection for answers as her work changes over time. Mary conquered that "ice-covered mountain wearing her tennis shoes" and works hard each day to stay on top.

## **Greetings!**

I hope everyone's summer is off to a good start. We cherish these warm, sunny, blue-sky days!

Mary, whose story is featured on the front page, contacted me after receiving our Winter Newsletter last December. In that newsletter, Qianna told her story of going to work full-time and happily exiting the benefit system, which she felt was a negative place to be. Mary wrote, "As a college graduate with a disability who is working part-time, I don't feel relying on benefits is sad. I'm grateful for benefits, which are life-sustaining. They've allowed me and many people I know to fit in the world - to have housing, food, to enjoy ordinary things which most people take for granted. The people I know would quickly agree that it's important that they make something of themselves and take advantage of life's opportunities. We are working hard to do that, some of us with benefits and some without".

Mary makes a good point. Many people with disabilities work part-time and also depend on benefits. For many of those we assist at the Connection, part-time work is a big step forward. Not everyone can work full-time. Most of us who work in human services know that "one-size-fits-all" solutions, guidelines or prescriptions are never effective in addressing the challenges facing the people we serve. What works for one person does not work for another. What defines success and brings satisfaction to one person may be entirely different for someone else. Who can judge another's choices?

At the Connection, we celebrate both Qianna's and Mary's accomplishments. They have both achieved their personal goals. We are proud of all the people with disabilities we've worked with who are preparing themselves for work; started a job; increased their hours of work; took a promotion; or are now working full-time. We trust that each person has made the choice that is best for them. In the 11 ½ years since the Work Incentives Connection was established, we have witnessed countless individuals weighing their options and making decisions that move them forward in their lives. We congratulate them all!

Best regards,  
Barb Smith, Executive Director

## **Health Care Reform and You: Help for those in Medicare's "donut hole"**

The Health Care Reform law passed by Congress this year included a provision which gradually closes the coverage gap or "donut hole" in the Medicare Prescription Drug Program between now and 2020.

In 2010, if you receive Medicare Prescription Drug Coverage and the total cost of your drugs (paid by you and Medicare combined) are over \$2,830 per year, you currently pay 100% for any drug costs between \$2,830 and \$6,440. You pay a maximum of \$3,610 during the coverage gap. Once your total drug costs (paid by you and Medicare combined) total \$6,440, you begin receiving assistance again through the Medicare Care Prescription Drug Program's "catastrophic coverage" benefit.

**This year, people who do not already receive “Medicare Extra Help” will receive rebate checks of \$250 to help them cover their prescription drug costs when they reach the coverage gap.** Rebate checks will be issued automatically to eligible individuals, starting in June 2010. These checks will be sent only after people have entered the coverage gap.

In 2011, those reaching the coverage gap will receive a 50% discount when buying brand-name, prescription drugs. Over the next ten years, additional savings will be provided until the coverage gap is closed in 2020.

If you have questions, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

### **Free 2010 Wage Tracking Calendars Still Available**

Tracking earnings and reporting changes are key ways to ensure your Social Security checks are correct each month. Knowing which of your earnings Social Security counts each month requires close tracking. In our Winter 2009-2010 newsletter, we told you about our new, 2010 Calendars with step-by-step instructions for tracking earnings, depending on the type of Social Security benefit you receive (SSI, SSDI or both). These calendars are still available.

**Call us if you would like to receive a free, 2010 Wage Tracking Calendar:**

**Phone: 651-632-5113 or 1-800-976-6728**  
**TTY: 651-632-5110 or MN Relay – 711)**

The Connection is exploring whether we will be able to provide tracking calendars for 2011. Stay tuned to our next newsletter in December regarding their availability.

**(Photo of Genevieve) Genevieve keeps moving ahead – step-by-step.** She started working part-time, then took a second job, and now works three jobs. Each time her situation changed, the Connection helped her through the maze of benefit rules that applied to her. Genevieve has given up her Social Security benefits and got married just over a year ago. Genevieve and her husband are planning to buy a house, and she hopes to become a Registered Nurse.

### **Community Meetings are Back!**

After a one year hiatus, the Connection will be hosting community meetings in Greater Minnesota in the late fall. We will discuss current issues related to work and benefits that affect people with disabilities. Be sure to check out the “Did You Know?” article in this newsletter for a preview of topics that may be addressed during community meetings. Watch for an invitation, listing the dates, times and locations of these **free** meetings in a town near you! We hope to see you in person!

### **Give us a piece of your mind!**

The Work Incentives Connection needs to hear from you as we plan for the coming year. Please take a few minutes to respond to the 2010 Satisfaction Survey enclosed in this newsletter (see separate document). There are 3 ways to respond:

1. Mail the survey back in the enclosed envelope. (We’re paying for the postage because we really want to know what you think!)

Or

2. Fax the survey to us at: 651-632-5121

Or

3. Go to our website: [www.mnworkincentives.com](http://www.mnworkincentives.com) and click on the Satisfaction Survey link on the home page. You will be connected to Survey Monkey where you can take the survey online. Enter the password: [wicsurvey](http://wicsurvey).

Choose whichever option is easiest for you. Please take a few minutes now to respond. Return your completed survey no later than August 25, 2010. We really do appreciate your input!

In the next year, we will be exploring different ways of asking for your feedback when you call for assistance or attend our outreach presentations. Stay tuned...

## **We're Listening to Your Feedback**

The time you take to give us your opinions through our satisfaction survey really does make a difference. Last year, most of you (93%) indicated high satisfaction with the services provided. You also identified those services which are most important to you. For more information, see below.

2009 Satisfaction Survey Respondents' Ratings of Service Quality - 3 graphs show the following:

Clarity of Answers Provided: 1% dissatisfied; 8% neutral; 91% satisfied

Usefulness of Information Provided: 1% dissatisfied; 4% neutral; 95% satisfied

Friendliness and courtesy of staff: 1% dissatisfied; 4% neutral; 95% satisfied

A separate graph shows 2009 satisfaction survey respondents' rankings of top priority services offered by the Connection:

Hotline (providing answers via toll-free phone line – 64.6%

Newsletter with updates on work incentives – 60.6%

Individual, written, Benefits Analysis reports – 49%

Fact sheets on benefits and working – 47%

In-depth training on benefit programs and work rules – 38.9%

Local community meetings about benefits and working – 29.8%

Follow-along after base services – 22.2%

Benefit tracking tools – 17.7%

## **DID YOU KNOW?**

If you are overpaid by Social Security, you will eventually have to pay the money back. One of the biggest reasons Social Security overpayments occur is because people do not report their work or changes in work. Reporting your work to Social Security could help you avoid or minimize overpayments.

Working people on Supplemental Security Income (SSI) who have medication co-pays can use those co-pays as Impairment Related Work Expenses (IRWE). IRWE can increase the amount of SSI a person receives when working.

Work rules for Social Security Disability Insurance (SSDI) change, according to specific time periods. An SSDI beneficiary's position in the time periods is the single most important piece of information they need to make an informed decision about working.

People who receive SSI and work must plan their budgets carefully for months when they receive an extra paycheck (usually twice a year). Without planning, they may be short money for rent and other necessities twice a year.

If you have questions or need more information, please contact Connection staff at:

Phone: 651-632-5113 or 800-976-6728

TTY: 651-632-5110 or MN Relay - 711

## **Annual Report, Audit and Evaluation Report Available**

The Work Incentives Connection has several reports available that may be of interest to you:  
Annual Report for the year ended September 30, 2009  
Audited Financial Statements for the year ended September 30, 2009.  
Report with detailed evaluation results for calendar year 2009

If you would like copies of any of these reports, please contact us at: 651-632-5113 or 1-800-976-6728; (TTY: 651-632-5110 or MN Relay – 711). Copies of the Annual Report and 2009 Evaluation Report are also posted on our website at [www.mnworkincentives.com](http://www.mnworkincentives.com). (Click on “About Us” and scroll down.)

## **Key Benefit Programs Restored, but Changes Made in GAMC**

Thanks to the hard work of disability advocates and others, the 2010 Minnesota legislature reversed cuts that were scheduled to be made in the General Assistance Medical Care (GAMC), Emergency General Assistance, Emergency MN Supplemental Aid (MSA), and MSA Special Diet programs.

### **General Assistance Medical Care (GAMC) Changes**

GAMC is a state-funded program for low-income adults, ages 21-64, who have no dependent children and who do not qualify for federally funded health care programs. **Although the GAMC program was preserved, changes in how services are delivered under GAMC could limit access for some people in Greater Minnesota.** Starting June 1<sup>st</sup>, GAMC recipients must enroll in a Coordinated Care Delivery System in order to receive health services through clinics associated with one of four hospitals in the Twin Cities (University of MN, Fairview; Hennepin County Medical Center; Regions Hospital or North Memorial Medical Center). Additional options may be available starting September 1<sup>st</sup>.

For those who do not enroll in a Coordinated Care Delivery System, GAMC now only covers prescription drugs. Many individuals formerly on GAMC qualify for health coverage through MinnesotaCare, but their costs may be higher. In some communities, free or low cost care may still be available through a local hospital or community clinic. For more information, talk to your local county human services office or see: [www.dhs.state.mn.us/gamc](http://www.dhs.state.mn.us/gamc).

### **Emergency General Assistance (GA)**

The Emergency GA program has been reinstated. Cash assistance through Emergency GA is available for temporary situations where a person or family has a critical need for basic items, such as shelter or food. The lack of those items must threaten the person’s or family’s health or safety. The need for financial assistance must be temporary and not exceed 30 days.

### **Emergency Minnesota Supplemental Aid (MSA)**

MSA is a state-funded program that provides a monthly cash supplement to people who are aged, blind or disabled and who receive Supplemental Security Income (SSI) benefits. Persons on MSA and elderly, blind or disabled individuals in Group Residential Housing may receive assistance with certain types of emergencies, such as: transportation expenses related to a vehicle used for work; some foreclosure, home repair or home furnishing costs; moving expenses; utility and shelter costs; or replacing lost or stolen MSA or Food Support funds in limited cases. Emergency MSA cannot be received more than once in a 12-month period. The Emergency MSA program had been scheduled to be eliminated, but was reinstated.

### **MSA Special Diets**

People receiving MSA who require a special diet due to their disability or a chronic illness may qualify for a higher MSA payment to purchase special foods. This program was scheduled to be eliminated, but was restored in response to a lawsuit.

**Please note:** Although we serve people with disabilities who are working and using MSA and Social Security benefits, the Connection does not serve people on General Assistance. We know that some of our readers do serve these individuals. For more information about the above programs, please contact your county financial worker or your local county human services agency.

### (Photo of Joe) **Joe's Advice**

Joe says his past jobs were “just jobs”, but his current work at Goodwill Easter Seals makes him happy.

Joe has this advice for others:

“Always keep your head up.”

“Never say never.”

“Always do your best no matter what it is, even if that is raking leaves or picking up a paper.”

Think, “If today was bad, tomorrow will be better.”

### **You Can Help the Connection**

Some of you have asked how you can help the Work Incentives Connection. Here are a few suggestions:

**1. Spread the word to others who can benefit from Connection services** – Tell them we provide answers about the impact of work on benefits, and that it's easy to give us a call:

651-632-5113 or 1-800-976-6728

TTY: 651-632-5110 or MN Relay – 711

**2. Promote the Connection on Facebook:**

On your Facebook page, tell how the Connection helped you and provide a link to the Connection's website: [www.mnworkincentives.com](http://www.mnworkincentives.com).

Link your Facebook friends to the Connection via GiveMN.org:

Go to [GiveMN.org](http://GiveMN.org) and search for “Work Incentives Connection”.

Scroll down to just before the donors' wall.

Click on the Facebook icon to post a link to the Connection's GiveMN page on your Facebook wall.

**3. Inspire others with your own page on GiveMN.org** – Go to <http://givemn.org> and click on “Fundraise” to create your own, individual page where you can share your own story and encourage others to donate to the Connection.

**4. Engage with your local service club** – Talk to family members and friends who are involved with their local Lions, Kiwanis, Rotary, Masons or other service clubs. Ask to attend one of their meetings. Tell how the Connection helped you and encourage the club to support the Work Incentives Connection with a donation. If you prefer not to speak to the group yourself, suggest that they invite a representative from the Connection to make a presentation to their group.

**5. Designate the Connection through your Workplace Giving Campaign**

If your office participates in a workplace giving campaign like United Way, Community Shares MN, or the Combined Federal Campaign, you can designate all or part of your annual contribution to go to the Connection. Simply write in the “MN Work Incentives Connection, Saint Paul, Minnesota” when you sign up in the fall.

**6. Ask your agency to make a donation** if you are using the Connection services for your clients.

**7. Include funding for the Connection** when writing a grant proposal for projects where you want to use Connection services for your participants. This allows the Connection to serve more people overall.

**Thank you for your help!**

## **To Donate**

**By mail:** Send a check, payable to “MN Work Incentives Connection”, in the return envelope enclosed with this newsletter.

**or**

**Online:** Via <http://givemn.razoo.com/story/Minnesota-Work-Incentives-Connection> or simply go to [GiveMN.org](http://GiveMN.org) and search for “Work Incentives Connection”.

**Thank you!**

## **How can I change my mailing information?**

Please respond only if you wish to be taken off our mailing list, or if you would like to update your record. You can contact us in several ways:

Mail your request to:

MN Work Incentives Connection  
2200 University Ave West #240  
St. Paul, MN 55114

**OR**

Call us at 651-632-5113 or 1-800-976-6728 (TTY: 651-632-5110)

**OR**

Send a fax to: 651-632-5121

**OR**

Send an e-mail to: [mailinglist@mnworkincentives.com](mailto:mailinglist@mnworkincentives.com)

If you do not respond, we will keep you on the mailing list at the address we currently have for you.