

QIANNA'S STORY

Qianna is a remarkable individual. She is shy and quiet, but when telling her story and talking about her journey to financial independence, you see spark and determination; you hear enthusiasm and strength; and you sense her dedication to being a good mom. Having a disability and being a single mom is definitely tough and likely overwhelming some days, but Qianna gets through it by focusing on what's best for her four children. Because of the challenges she has faced in her life, Qianna is committed to giving her own kids opportunities for a better life.

After many difficult years of dealing with her disability and the isolation and despair that accompanied it, Qianna realized she was surviving for a purpose. At that point, she also realized she was the only person who could make changes in her life. She had little outside support, but with her biggest motivators being "faith, setting goals and taking risks", she got started on a new journey. Qianna started with small goals, working various part-time jobs in stores and gas stations. She didn't particularly like these jobs, but she kept working at them, knowing she was building a foundation for something greater.

As a responsible mom, Qianna knew she couldn't jeopardize the financial support needed by her family. She contacted the Work Incentives Connection to find out what would happen to her government benefits if she took a full-time job at a home health agency. The Connection showed Qianna how each of her benefits would be affected by full-time work, including the impact on her financial bottom line as she gave up benefits due to earnings. Since the benefits for Qianna's children were tied to her own, Qianna's going to work full-time did not result in the family being much better off financially. However, as always, Qianna thought about what was going to be best long-term for her children. She decided she wanted to work full-time no matter what, even though it meant giving up her Social Security benefits, as well as cash benefits for her children.

With just a little bit of needed information from the Work Incentives Connection, Qianna was able to move herself and her family to financial self-sufficiency by hard work and perseverance. When Qianna's benefits specialist asked her what the hardest part was about giving up government benefits, Qianna said there was "nothing hard about it". She was certain she had made the right decision. Qianna now makes a modest annual income for her family of five, yet she feels like she "makes a million dollars". She no longer has to answer to anyone in the benefits system. Qianna says it feels good to pay her bills on time and to finally save some money. She was able to pay for her own car repairs, and at the age of 31, she bought her first, brand new set of furniture. Qianna is fortunate to have a supportive employer who has been flexible as she deals with child care and transportation issues. Even in the face of challenges, Qianna says, "you get a lot more from working than sitting on the couch".

Qianna adds that working gives her "a feeling of freedom". Qianna never liked having to be on government benefits, and it feels wonderful to no longer rely on anyone else for her family's financial well being. Qianna strives to be a good role model for her children at all times, and reports that she took one of her children with her to the Social Security office when she first applied some years ago. She wanted her daughter to see that relying on benefits was not glamorous, but was in fact, sad and demeaning. She tells her children it is important that they make something of themselves and take advantage of life's opportunities.

Qianna talks to her children about studying hard and about going to college. She recently decided that the best way to inspire them would be to go to college herself. She's thinking about getting a degree in social work, so she can help others facing challenges like she has. What a motivating role model she will be to others! Once Qianna achieves this next goal, who knows how much further she will go!

Answers Inside this Issue...

What's up at the Connection?

Will Social Security limits change in 2010?

Who pays what for Medicare Part B?

What's changed about getting a Social Security card?

How can my group get Benefits Orientation training?

Why should I track my earnings and report to Social Security?

Remarkable Achievement

Spread the Word

You have leverage!

Can people with disabilities be successful in this economy?

How can I change my mailing information?

Greetings,

Throughout the year, we have the privilege and honor to assist several thousand people with disabilities who want to work. These people constantly inspire us with their strength, humor and persistence.

Every fall, Connection staff and board members have the pleasure to celebrate with some of our clients who have worked off their Social Security benefits during the year. On the night of the Recognition Banquet, we hear the compelling stories of people like Qianna who have overcome tremendous challenges to reach their goals. We see people who defy the stereotypes about those who use government benefits. Their joy and pride in being "off the system" and earning their own living is both contagious and gratifying. We are reminded that what we do is important, but we are also humbled by how little is actually required from us. All of the heavy lifting is done by the individual. Qianna's story illustrates this. She needed a bit of information about her benefits and work. With answers from the Connection in hand, she then provided all of key ingredients necessary to reach her goal of financial independence for her family.

This coming year, the Connection is taking a lesson from our clients' play book. We are challenging ourselves to move toward independence in raising the local match required for our Social Security grant. We champion people with disabilities to move to financial self-sufficiency, so it is fitting that we strive to become independent in this area ourselves. We must raise \$9,000 in individual contributions this year. Some of our financial supporters have already given gifts since the beginning of our fiscal year on October 1st. We are off to a good start, but we are looking for more investors. There are many people like Qianna who need just a little bit of help to be on their way to independence.

Please consider investing in the Connection and in people like Qianna and others noted in the "Remarkable Achievements" article on page 6.

Thank you for making our work possible. I hope you will continue to support the Connection in the coming year.

With warm regards, Barb Smith, Executive Director

SOCIAL SECURITY ADMINISTRATION CHANGES FOR 2010

SSDI/RSDI – No Cost of Living Adjustment: People on SSDI/RSDI will not receive a cost of living adjustment (COLA) in January 2010. Social Security calculates the annual COLA, based on the Consumer Price Index (CPI-W). Due to the recession, there was no increase in the CPI-W, so the formula resulted in a zero increase for 2010.

Medicare Part B Premium: For most people, the Medicare Part B premium will be \$96.50 per month in 2010. See separate article in this newsletter regarding those may pay a different amount.

Trial Work Period Months (for persons on SSDI): The minimum amount of earnings for a Trial Work month will increase from \$700 to \$720 per month in 2010. The Trial Work Period is nine months (not necessarily consecutive) during which an SSDI/RSDI beneficiary may test his or her ability to work. Beginning January 2010, if a person earns more than \$720 in a month, it will count as one of the nine, Trial Work Period months. If self-employed, working more than 80 hours in a month may count as a Trial Work month, regardless of income.

Substantial Gainful Activity (SGA) Level for People with Disabilities: The Substantial Gainful Activity (SGA) level for people with disabilities will increase from \$980 to \$1,000 per month in 2010. When applying for SSI, SSDI or RSDI, a person's earned income must be below the SGA level. Once benefits are approved, the SGA is only relevant for those on SSDI or RSDI. After the Trial Work Period has been completed, persons on SSDI/RSDI may lose their cash benefits if their earned income goes over the SGA level. However, special work incentives may allow them to earn more. Call the Work Incentives Connection for further information.

Substantial Gainful Activity (SGA) for People who are Blind: The SGA for people who are blind will remain \$1,640 per month in 2010.

SSI Federal Benefit Rate: The Supplemental Security Income (SSI) Federal Benefit Rate (FBR) will remain the same in 2010 (\$674 for individuals; \$1,011 for a couple). The FBR is the maximum amount someone on SSI can receive if they have no other income. The FBR is also important in calculating how a person's SSI payment is affected when they work. If you receive SSI and want to know how this applies to your situation, call the Work Incentives Connection.

Resource limits for SSI and SSI 1619(b) will remain the same (\$2,000 for an individual; \$3,000 per couple).

Student Earned Income Exclusion (for people on SSI): The Student Earned Income Exclusion is an SSI work incentive, which enables students to earn money to pay for school expenses. A portion of the money the student earns is not counted in determining how much their SSI payment is reduced because of their work. In 2010, the Student Earned Income Exclusion will remain the same as in 2009. Up to \$1,640 per month may be excluded, with a maximum annual exclusion of \$6,600 per year.

SSI 1619(b): People whose earnings cause their SSI cash payment to be reduced to zero may be eligible for continued Medical Assistance coverage through the SSI 1619(b) program. In 2010, Minnesotans who qualify for SSI 1619(b) can earn up to \$49,245 per year and keep their Medical Assistance. (Those with high health care expenses can earn more.)

For more information, contact the Work Incentives Connection:
Phone: 651-632-5113 or 1-800-976-6728
TTY: 651-632-5110 or MN Relay – 711

Who pays what for Medicare Part B?

Typically, people who receive Social Security Disability Insurance (SSDI) qualify for Medicare health coverage after 2 years. Medicare Part A pays for hospitalization and Medicare Part D pays for prescription drug coverage. Medicare Part B helps to cover the costs of doctor visits; clinic services; laboratory services; home healthcare in some instances; and some preventative services.

In 2010, Medicare Part B premiums will vary, depending on your circumstances:

New enrollees in Medicare Part B will pay a premium of \$110.50 per month.

Most people who already receive a cash payment for Social Security Disability Insurance (SSDI) have their Medicare Part B premiums deducted from their monthly SSDI payment. For these individuals, the Medicare Part B premium will remain \$96.40 per month in 2010. Due to a math calculation Social Security is required to use, some people will pay \$96.50 per month.

Those who no longer receive an SSDI cash payment will pay \$110.50 per month for Medicare Part B in 2010. This includes those in their Extended Period of Eligibility whose SSDI payments have temporarily stopped because they are earning more than the Substantial Gainful Activity Level (\$1,000 per month in 2010). It also includes those who have given up their SSDI benefits, but who are still eligible for Extended Medicare.

Some people who receive SSDI have to pay a penalty due to late enrollment in Part B. These individuals will pay \$110.50 per month in 2010, plus the amount of their monthly penalty.

People with incomes over \$85,000 per year will pay more, based on a sliding fee scale.

People in Medicare Advantage Plans (Medicare managed care) may pay lower Part B premiums, depending on the plan.

You should receive a letter from Medicare, telling you how much your Medicare Part B premium will be for 2010.

For more information, contact the Work Incentives Connection:
Phone: 651-632-5113 or 1-800-976-6728
TTY: 651-632-5110 or MN Relay – 711

What's changed about getting a Social Security card?

Until recently, those applying for a Social Security number or a replacement card could go to any Social Security office. On November 16th, that changed for people in the 9-county, Twin Cities Metropolitan Area (Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott and Washington counties).

People living in these counties who need a Social Security number or card now need to go to:
Social Security Card Center
1811 Chicago Avenue, Suite 2

Minneapolis, MN 55404

Office Hours: 9 a.m. to 4 p.m., Monday through Friday

Those in other parts of the state should still go to their local Social Security office to obtain a Social Security number or replacement card.

Benefits Orientation Offer:

Over the past year, the Work Incentives Connection celebrated its 10th Anniversary by providing Benefits Orientation trainings to groups that requested it. A Benefits Orientation is a two-hour training on basic concepts related to the impact of work on benefits for people with disabilities. In 2009, 17 trainings were conducted throughout Minnesota, with 309 people participating.

If you would like the Connection to conduct a Benefits Orientation for your group in 2010, contact Becky O’Keefe at becky.okeefe@mnworkincentives.com. Please think about combining your request with others in your area, so we can reach as many people as possible and turn these meetings into community events. Note that the Connection is only able to do a limited number of these sessions, so requests will be accepted on a first-come, first-served basis. Have your request in by January 22nd to insure your group receives consideration.

“Our advocacy staff said your training is the clearest explanation they’ve ever received about work and benefits.” —Mike, Arc Minnesota

If you are an individual who would like information about your own benefits and working, please contact us at:

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

TTY: 651-632-5110 or MN Relay – 711

Tracking your earnings has never been easier!

Tracking earnings and reporting changes are key ways to ensure your Social Security check is correct each month. This will help you avoid being overpaid, so you won’t have to worry about returning money to Social Security later on.

Keeping track can be confusing because Supplemental Security Income (SSI) counts earnings when you are paid, and Social Security Disability Insurance (SSDI) counts earnings when you perform the work, regardless of when you receive your paycheck. Some people receive both SSI and SSDI, making tracking and reporting even more challenging.

The Connection has developed two, free tools to assist with tracking earnings and reporting – a specially designed calendar and a vinyl folio for keeping important documents.

The Connection’s 2010 calendar includes step-by-step instructions for tracking earnings. The calendar includes tips about reporting work, along with things to remember throughout the year about the impact of work on benefits. We have three different calendars available, depending on which benefit you receive from Social Security – SSI, SSDI or both (known as “Concurrent”).

The “Important Papers folio” is a large, vinyl envelope, which is ideal for collecting 2010 paystubs, letters from Social Security, the county or other benefit providers, and copies of forms submitted to

benefit providers. Collecting and keeping paystubs makes it possible to make timely, accurate reports to all benefit providers. We recommend keeping paystubs even after providing copies to benefit providers. These envelopes are a great way to keep them collected and organized.

If you receive Social Security benefits and are working, or if you assist someone who may benefit from these tracking tools, please call us:

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

TTY: 651-632-5110 or MN Relay – 711

In order to send a calendar, we need to know which benefit(s) you are receiving. Since that information is highly individualized, we are not able to accommodate requests for multiple calendars. Please pass this information on to friends and customers, so they can request their own free, tracking supplies.

REMARKABLE ACHIEVEMENTS!

This has been a tough year for everyone. Finding a job is difficult, raises are few and far between, and work hours are being cut back. In the face of these and many other challenges, those honored at the Connection's 10th Annual Awards Banquet refused to be deterred from reaching their goals.

On November 12th, the Connection honored 15 individuals from all over Minnesota who worked their way off of Social Security benefits. The honorees were a diverse group with all types of disabilities and different kinds of jobs. Some were not much better off financially for working and giving up benefits, but they did it anyway, so they could fulfill a dream of independence; satisfy a strong work ethic; be role models for their children; and contribute to their communities. Others are now earning enough to save for a vacation, put a down payment on a house, buy a car or pursue other dreams they couldn't achieve when they had to rely on benefits.

In addition, 7 individuals were honored for their extraordinary efforts in supporting people with disabilities who want to work. Congratulations to all the awardees, and kudos to everyone who continues to pursue employment in these tough times!

Spread the Word...

Even after 10 years, we still find people who haven't heard about the Work Incentives Connection. You can help spread the word among people who might benefit from our services. Use e-mail, Face Book, Twitter or good, old "word of mouth" to tell people how the Connection has helped you. Direct people you know to the Connection's website for more information (www.mnworkincentives.com) and/or have them give us a call:

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

TTY: 651-632-5110 or MN Relay – 711

See the next issue of this newsletter for other creative ways to support the Connection.

YOU HAVE LEVERAGE!

Gifts from generous individuals allow the Work Incentives Connection to draw down over \$450,000 in government funding each year. You can multiply your donation by helping us leverage this funding in 2010!

There are two ways to donate to the Connection:

Online Donations

The Work Incentives Connection now accepts online donations via GiveMN.org. To donate online, go

to www.GiveMN.org and search for Work Incentives Connection.

GiveMN.org does not charge the Connection any fees to participate, so 100% of your donation will come to the Connection.

Tips for online giving:

If you don't want to create a GiveMN account to track your donations, you can "donate without an account".

The "add a designation" box allows you to donate in honor or in memory of someone else.

"Create a scheduled donation" allows you to repeat your gift automatically over several months.

We want to thank you properly, so please do not check the "hide my information" box on GiveMN.org. If you check it, we will receive your donation, but it will be listed as anonymous with no address, so we will not be able to send you a thank you letter. If you prefer not to be listed on the Connection's website or in our Annual Report, just give us a call after you donate via GiveMN.org (651-632-5113 or 1-800-976-6728) or send an e-mail to feedback@mnworkincentives.com.

You can still give by mail

You are also welcome to donate through the mail. For your convenience, a donation envelope is enclosed with this newsletter. If did not get one, please call us or send your gift in your own envelope.

When donating by mail, please make your check out to: MN Work Incentives Connection.

Send it to:

MN Work Incentives Connection
2200 University Ave W, Suite 240
St. Paul, MN 55114

Gifts to the Connection are tax deductible as charitable contributions. Please be assured that the Connection does not sell or exchange our donor list with any other organization.

Thank you for supporting the Connection!

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; or

Send it via fax to: 651-632-5121; or

Send an e-mail to: mailinglist@mnworkincentives.com

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

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