

Taking Charge of Your Own Life: Linda's Story

The Work Incentives Connection provides answers about the impact of work on benefits, so people with disabilities can clearly see their choices and explore new possibilities. The level of self-sufficiency a person can achieve depends on their health, finances, skills, family obligations, transportation options and a host of other considerations. For some, that means going to work for the first time; for others, it means working part-time or taking on additional hours. Others, like Linda, are able work their way completely off of Social Security benefits. This is Linda's story...

Years ago, Linda was helping a neighbor who was having trouble mowing her grass. She returned home to find all the locks changed and she and her cats homeless. Linda had received the notices, but had been struggling with her mental health and her finances. She was trying to maintain a part-time, second shift job, and had been biking from Blaine to New Brighton on flat tires because she couldn't afford the repair. She was able to stay with a friend that night and eventually moved into an adult foster home.

While others may describe this as hard times, Linda talks about how blessed she was. "I had so much support around," she comments. Her pastor, friends from AA, and her foster mom helped Linda turn her life around. She began receiving Social Security Disability Insurance (SSDI), but found it very limiting. "I was on a locked income when I was on disability," Linda remembers.

Linda's county case manager referred her to a vocational support program at Rise, Inc. She received training and assistance in finding a job she could manage. Linda tried a few different jobs before finding the one she loves. Eventually, she took a part-time position, assembling sensors that help companies regulate building temperatures. She had always enjoyed mechanical projects and now had a job where she could do her hobby all day long. Linda was such a good worker that her manager asked her to go full-time. Linda was ready to work more, but others cautioned her about giving up Social Security benefits.

Linda's vocational counselor referred her to the Work Incentives Connection. The Connection completed a comprehensive Benefits Analysis, which showed that Linda's budget would be very tight without her Social Security benefits; however, she would save a lot of money on health coverage because her employer offered health insurance at no cost to full-time employees. Linda was eager to leave her Social Security benefits behind and gladly accepted the full-time position.

Linda has been at her job for two years now and hasn't missed a day! She enjoys the variety, using all kinds of machines from electric hoists to microscopes and specialized machines built by on-site engineers. Her supervisor says she is a reliable, productive worker who successfully works at whatever task she is assigned.

Thanks to her job, Linda has regained her independence and is doing the things she loves. She is proud to be self-sufficient and happy to be living in her own place with her cat, Eck. Linda is grateful for all the help she received and enjoys helping others through volunteer work. When asked what she would say to people in the position she used to be in, Linda had this advice: "It's all part of life. You just have to keep on going."

Answers inside this issue:

After 10 years, what does the future hold for the Connection?

What are the Social Security Administration's changes for 2009?

Why does December 31st matter for those with Medicare Drug coverage?

How does the Connection recognize those who achieve self-sufficiency?

How can I show my support?

Where can I find the Connection's Work Incentives Fact Sheets?

Don't get cancelled. This year you have to take action to stay on our mailing list. See last page for details.

Executive Director's Report - Ten Years and Still Moving Forward

This year, the Work Incentives Connection celebrates ten years of providing answers about the impact of work on benefits. Time really does fly! From a kernel of an idea, the Connection developed a range of services with input from the community and support from generous government and private funders.

Two years ago, we successfully separated from state government and became an independent non-profit agency. In 2008, we completed our first Annual Report, added 1 and ½ staff positions, and recently completed our second financial audit. We are currently interviewing for another staff position. Once this individual has been hired and trained, we will be able to respond to even more requests for assistance from people throughout Minnesota.

As part of our 10th Anniversary Celebration, we want to thank the many agencies and individuals who have supported us along the way. As a way of saying "THANKS!", we hope to provide you with extra opportunities to tap into the Connection's expertise during the coming year. We are currently wrapping up our Fall 2008 round of Regional Community Meetings. This year, new locations were added, with 40 presentations on Social Security Work Incentives held in 35 different communities across Minnesota. We are committed to doing targeted outreach for a number of community agencies in 2009.

During this 10th Anniversary year, we will also be adding some tools to the Connection's website (www.mnworkincentives.com). In January, look for updated versions of work and benefit fact sheets. In 2009, we will be adding new tools called "Work Incentive Plans", which give step-by-step instructions about how to identify and put work incentives in place with Social Security. Monitoring forms will also be added to help in avoiding overpayments. In addition, the Connection hopes to produce an extra newsletter in 2009, with even more information about work and benefits.

I am always interested in your feedback. Tell me about your reactions to the contents of this edition of "Moving Forward" and about your ideas for additional newsletter topics. Since I am difficult to get hold of by phone, and because I do not want to divert our phones away from providing program services, I ask that you contact me by letter, fax (651-632-5121) or e-mail (feedback@mnworkincentives.com).

I wish you all a peaceful holiday season and all good things in the coming New Year.

Barb Smith, Executive Director

Social Security Administration announces increases for 2009

SSDI/RSDI Cost of Living Adjustment (COLA)

In January 2009, Social Security Disability Insurance (SSDI) and Retirement, Survivors, Disability Insurance (RSDI) benefit payments will increase by 5.8%. For example, a \$1,000 SSDI benefit will increase to about \$1,058 per month. SSDI and RSDI beneficiaries should receive letters from the Social Security Administration in December, telling them how much their monthly benefit will be for 2009.

Medicare Part B Premium: The Medicare Part B premium will remain \$96.40 per month in 2009.

Trial Work Period Months (for persons on SSDI)

The minimum amount of earnings for a Trial Work Period month will increase from \$670 to \$700 in 2009. 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 in January 2009, if a person earns less than \$700 in a month, that month will not count as one of the nine Trial Work Period months. If self-employed, working more than 80 hours in a month may also count as a TWP 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 \$940 to \$980 per month in 2009. 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 increase from \$1,570 to 1,640 per month in 2009.

SSI Federal Benefit Rate

The Supplemental Security Income (SSI) Federal Benefit Rate (FBR) will increase in January 2009. 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.

Federal benefit rate for an individual: \$637 in 2008, increased to \$674 in 2009. Federal benefit rate for a couple: \$956 in 2008; increased to \$1,011 in 2009.

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 2009, the Student Earned Income Exclusion will increase, so that 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 2009, Minnesotans who qualify for SSI 1619(b) can earn up to \$46,694 per year and keep their Medical Assistance. (Those with high health care expenses can earn more.)

To learn more about these and other work incentives, contact the Work Incentives Connection:

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

TTY: 651-632-5110 or MN Relay – 711

www.mnworkincentives.com

Medicare Prescription Drug Plans Review Your Choices

If you have Medicare and need prescription drug coverage, it's more important than ever to pick the right prescription drug plan. "Open Enrollment" for coverage in 2009 ends December 31st.

Even if you are satisfied with your Medicare Prescription Drug Plan, we recommend that you review your options for 2009. More plans have been added, several have been discontinued, and some plans have changed their formularies (lists of drugs they cover). Costs for many plans have also changed.

For help in reviewing your Medicare Prescription Drug Plan options, contact:

Disability Linkage Line - 1-866-333-2466 (TTY: 1-800-627-3529 or 711)

Medicare toll-free number: 1-800-MEDICARE (1-800-633-4227);

Medicare TTY: 1-877-486-2048

Medicare Website: www.medicare.gov

People who receive Medicare and Medical Assistance are automatically eligible for Medicare Prescription Drug coverage at low cost. Those not on Medical Assistance may also be eligible for "Extra Help" in paying Medicare Prescription Drug costs.

For more information about "Extra Help", call the Social Security Administration: 1-800-772-1213 (TTY: 1-800-325-0778).

Website: www.socialsecurity.gov/prescriptionhelp

Congratulations to Those Pursuing Self-Sufficiency!

The Work Incentives Connection knows that people with disabilities hold all kinds of jobs. We salute all those who work as much as they are able, given the poor economy, health issues, transportation problems and family obligations. We know it's even more difficult to move off of Social Security benefits and support oneself entirely on earnings from employment. To recognize some of those who have done so, the Connection held its 9th Annual Recognition Banquet on October 2nd. Twenty-five Minnesotans with disabilities received awards for achieving self-sufficiency. In addition, the Connection recognized ten individuals from the Social Security Administration, State Rehabilitation Services and State Services for the Blind who regularly go above and beyond the call of duty in assisting people with disabilities to work. Congratulations to all!

Higher Earnings, More Independence!

The Connection's Benefits Analysis participants continue to show statistically significant increases in employment within just 12 months after intake: 12.6% increase in hours worked per month. 33.2% increase in earnings per month.

Get the Facts on our Website!

Check out recent changes to the Connection's website at www.mnworkincentives.com. By January 1st, the site will be updated with Social Security's changes for 2009. Detailed fact sheets have been added on the various Social Security, health care and other work incentive rules for people with disabilities. On the home page, click on "Resources", then on "Connection Fact Sheets". If you have suggestions for our website, please e-mail: feedback@mnworkincentives.com. Please don't use this address for questions about your benefits, as we are unable to respond quickly. Instead, please call us at 651-632-5113 or 1-800-976-6728 (TTY: 651-632-5110 or MN Relay – 711.)

Show Your Support!

The Work Incentives Connection provides answers about work and benefits, so that Minnesotans with

disabilities can take advantage of life's possibilities. In the coming year, the Connection will be working to fill gaps in services and to share more of our expertise with people in the disability community.

Your charitable donation can help us leverage the funding needed to put even more people with disabilities in charge of their lives. With a tax deductible gift, you can help us demonstrate to foundations and other funders that we have the support of the community.

We are deeply grateful to those who have donated to the Connection since we became a nonprofit agency over two years ago. In 2009, we invite you to renew your support or contribute for the first time by giving whatever you can. Unless you prefer to remain anonymous, your name will be listed on the Connection's website (www.mnworkincentives.com) and in our Annual Report. Please make your check payable to: MN Work Incentives Connection and send it in the envelope attached to this newsletter. Thank you!

Report and request a receipt!

If you receive SSDI and are working, remember to keep Social Security up-to-date. Call 1-800-772-1213 and say you want to make a "disability work report." Ask for a receipt. (The Spring edition of Moving Forward will include more information about reporting. Be sure to complete page 7 to continue receiving this newsletter.)

Annual Report and Audited Financial Statements Available

If you would like a copy of the Connection's Annual Report, contact Anita at 651-632-5109 or 1-800-976-6728, ext. 5109. You can also contact Anita if you would like to set up an appointment to view the Connection's audited financial statements.

Don't get cancelled! - You must act now to stay on our mailing list!

This year, we need to know if you want to continue receiving mailings from the Work Incentives Connection. Please confirm that you wish to remain on our mailing list. If we do not hear from you by January 31st, you will be removed from our mailing list.

You can respond in one of three ways:

Complete and mail the form below to: MN Work Incentives Connection, 2200 University Ave West #240, St. Paul, MN 55114

OR

Fax it to: 651-632-5121

OR

Call 651-632-5113 or 1-800-976-6728 and press 5 to leave a message with your name and address. (To leave a TTY message, call 651-632-5110.)

Be sure to enter your name and address below, so we can accurately update our list. Thank you!

Yes. Please KEEP me on your mailing list.

Name:

Agency (if applicable):

Address:

City:

State:

Zip Code:

Phone (optional):

E-mail (optional):

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