

Minnesota Work Incentives Connection
Moving Forward: Your Connection to Answers about the Impact of Work on Benefits
Summer 2009 Edition

Andy Scales the Career Ladder

The outlook was bleak for a child born deaf with severe vision loss and heart problems. After the initial shock, Andy's parents became fierce advocates to ensure that Andy became as independent as possible. "Our goal has always been to develop a tax-paying citizen," says Andy's mother. The family moved several times, so that Andy could access the unique services he needed to get a good education. Andy's parents made a point of treating him the same as his brother and sister, always expecting Andy to do his share of household chores, even if it took him longer to accomplish them.

Andy took full advantage of the opportunities his parents provided, excelling in school, mastering computer skills, and learning to shop, cook, use public transportation and balance a checkbook. He had been working part-time for several years when his State Services for the Blind counselor referred him to the Work Incentives Connection. Andy had been offered a full-time position, working in the mail room for a federal agency, and needed to know how his new job would affect his Social Security benefits.

Connection staff coordinated with Andy, his parents and his Social Security claims representative in order to clarify several issues related to his Social Security and Medicare benefits. Andy's dad says the Connection helped the family "open the black box...turning on a flash light to help them see how Andy could live and work with or without his benefits". Having the Connection as a resource has also allowed Andy to take another step toward independence. Now, when he has a question about work and benefits, Andy can contact the Connection directly, instead of asking his parents to help him.

After working with the Connection, Andy made the decision to give up both his Social Security and his Medicare benefits, knowing that safety nets were available if he later needed those benefits back. Two years later, Andy still loves his work. Having a full-time job gives him a good salary and good benefits. The best part has been the interest that Andy's fellow employees have taken in learning how to better communicate with him. At first, if his co-workers had a question, they hesitated to talk with Andy, preferring instead to ask the person next to him. That changed when Andy showed them how they could communicate directly with him through the use of a device, called an Ubi-Duo. One co-worker has even begun learning American Sign Language.

Andy now lives in his own apartment and enjoys pottery making, waterskiing and video games when he's not working. He wants to get more training, so he can be promoted and have more responsibility. Andy's supervisor agrees he is an employee with long term potential: "Andy is a mail clerk now, but that's not where I see him in 10 years".

As would be expected, Andy's parents are very proud of his success and independence. Andy has overcome many barriers in going to work. He gives this advice to others who are faced with similar obstacles when thinking about going to work: "Keep trying and never give up!"

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Executive Director's Report

Greetings!

All of us here at the Connection hope you find our very first Summer edition of "Moving Forward" helpful. We have lots of information to share with you.

A very special date for us here at the Connection is October 1st. Over ten years ago, on October 1, 1998, the Connection got its start as a Social Security pilot project with State Rehabilitation Services. Two years ago on October 1st, the Connection became a nonprofit agency. On October 1, 2008, we began a year-long celebration of both our 2nd and our 10th anniversaries!

To mark our anniversaries, the board and the staff of the Connection want to thank the many agencies and individuals who have supported us along the way. In 2009, the Connection has increased its outreach and training activities. This allows agencies and advocacy groups who have not been able to access these services in the past to have us present to their staff and clients in person. The Connection has also added information to its website. Go to www.mnworkincentives.com for revised versions of work and benefit fact sheets, as well as new tools, called "Work Incentive Plans", which give step-by-step instructions about how to identify and put work incentives in place. We have also produced this extra edition of "Moving Forward", which is full of information about work and benefits. These extras in 2009 are our way of thanking our supporters. We do these additional tasks while maintaining our commitment to our core services.

The state of our economy is not good. Many of us worry about what will happen to the services that support our fellow citizens who are hit hardest by this deep recession. Yet, despite the weak economy, more of the people we serve are making donations to the Connection this year. These donors can't afford to give large amounts, but their contributions are extremely generous, given their very limited monthly budgets. Their donations speak volumes to the board and staff of the Connection, and remind us how important our work is to the people we serve.

In order to receive our annual Social Security grant, the Connection is required to raise local matching dollars each year to demonstrate that we have the support of the community. We rely on individual contributions for a portion of that match. Our clients have set a wonderful example for all of us by generously supporting a favorite cause with a donation, even though dollars are tight. Their example calls all of us to support our charitable causes, whatever they may be. I hope the Connection might be one of your causes and that you will consider a small donation. If not, I hope you will support other agencies that are struggling to continue serving those in need.

As always, we are grateful for your support in whatever form it takes.

Barb Smith

BENEFIT PROGRAM UPDATES

American Recovery and Reinvestment Act of 2009

The following resulted from the American Recovery and Reinvestment Act of 2009 (also known as the federal Economic Stimulus bill):

Food Stamps/Food Support Increases and Name Change

Beginning in April 2009, most people receiving Food Support received a 13.6% increase in benefits.

Extra benefits were automatically added to their EBT cards. A person who got the minimum benefit of \$14 per month now qualifies for \$16 per month.

The name of the Food Support program was changed to Supplemental Nutritional Assistance Program or SNAP.

MA-EPD Unchanged

The American Recovery and Reinvestment Act included requirements that states maintain the same level of funding for certain programs as in past years. This helped the Medical Assistance for Employed Persons with Disabilities program (MA-EPD) to avoid premium increases that had been proposed at the beginning of the 2009 state legislative session.

One-time Recovery Payments

By the time you read this, anyone who was eligible for a \$250 one-time recovery payment from the Social Security Administration should have received it. If you did not receive a recovery payment and think you should have, call the Social Security Administration's toll-free number at 1-800-772-1213.

State-Level Changes

At the time this newsletter was being completed, Governor Pawlenty had just announced his proposed "unallotments" (budget cuts) for the next two years. The information below reflects changes made by the 2009 legislature, as well as changes that are likely to occur due to the Governor's proposed "unallotments". Some of these changes may be revised upon further discussion. We will post changes on our website (www.mnworkincentives.com) and in our next newsletter as more information becomes available.

Medical Assistance Income Limits Increase

As in past years, Minnesota's income limits for Medical Assistance (MA) increase on July 1, 2009, to reflect changes to the Federal Poverty Guidelines published earlier this year. For example:

People with disabilities whose monthly income is \$903 or less qualify for MA at no cost (except co-pays) if they meet other requirements. (The prior limit was \$867 per month.)

People with disabilities whose monthly income is more than \$903 may qualify for MA, but must "spend down" (pay a portion of their health care expenses) using any income above \$677 per month before MA will pay for the rest.

MinnesotaCare (MNCare)

Previously, adults with children who qualified for MNCare had no annual cap on inpatient hospital benefits if their monthly income was at or below 200% of the Federal Poverty Guidelines (FPG).

Effective July 1st, this limit increases slightly to 215% of FPG. A single adult with 1 child whose income is at or below \$1,941 per month will have no limit on inpatient hospital benefits. Those with incomes above that amount will continue to have a yearly cap of \$10,000 for inpatient hospital care. (Higher income limits apply to those who are married and/or have more children.)

The MNCare income limit for adults without children increases July 1st from 200% to 250% of FPG. This means that a single adult without children may be eligible for MNCare if their monthly gross income is \$2,257 per month or less.

General Assistance Medical Care (GAMC)

The Governor has proposed to eliminate the GAMC program, effective March 1, 2010. We anticipate that county financial workers will assist those on GAMC in accessing Medical Assistance or MinnesotaCare if they are eligible for one of those programs.

MN Supplemental Aid (MSA)

Most people who qualify for MSA receive a basic payment of \$81 per month, which is not expected to change. Some receive an additional payment because they require a special needs diet. The monthly MSA payment for people who require special need diets increased, beginning in April 2009. Specific amounts vary depending on the type of diet a person requires. However, the Governor's "proposed unallotments" could eliminate special needs diet payments, effective November 1, 2009 through June 30, 2011. Stay tuned for more information as final decisions are made in the coming months.

Emergency MN Supplemental Aid (MSA) and General Assistance

Effective November 1, 2009 through June 30, 2011, state-funded emergency General Assistance and emergency MN Supplemental Aid (MSA) could be eliminated under the Governor's "proposed unallotments." The impact on some families may be alleviated through new emergency assistance funded through federal Economic Stimulus dollars.

Resources for more information:

- If you receive any of the benefits mentioned above and are working, call the Work Incentives Connection with your questions. See page 7 for contact information.
- The Department of Human Services - Continuing Care Administration Leadership will provide a summary of 2009 legislative actions and next steps, and will discuss the demographic and economic forces that are driving system reform with the individuals and agencies that must deal with these changes. 10 meetings will be held in various locations across the state during the month of July. Use the link below to find out more information and to register.

http://www.dhs.state.mn.us/main/groups/county_access/documents/pub/dhs16_145138.pdf

Some of the changes described above may be revised once the Governor receives feedback on his "proposed unallotments" from legislators and community stakeholders. . The Connection will post changes on our website (www.mnworkincentives.com) and in our next newsletter as more details become available.

Five Things to Know When You Work and Receive Social Security Disability-Related Benefits

Number 1: Be absolutely sure you know which benefit(s) you receive
Social Security manages two separate disability programs. One is an insurance-based benefit and the other is based on financial need. Some people receive more than one kind of benefit from Social Security. The work rules for each benefit are different.

Verify the type of benefit(s) you receive from Social Security.
Call Social Security at 1-800-772-1213 and ask for a “Benefits Verification Letter” or for a “Benefits Planning Query”. OR
Go online to www.socialsecurity.gov, click the link “Already receiving benefits”, and then click, “Request a proof of income letter”.

Number 2: Learn the differences between the two disability programs
To receive any of the Social Security benefits listed below, you must meet Social Security’s definition of disability.

Insurance Benefits:

Social Security Disability Insurance (SSDI)

Need a work history where FICA taxes were withheld from your paychecks

Disabled Adult Child Benefits (DAC) - sometimes called Childhood Disability Benefits (CDB)

Need to have become disabled prior to age 22

Must have a parent with a work record who is:

receiving retirement benefits or

receiving disability benefits or

is deceased

Sometimes called RSDI—Retirement, Survivors, Disability Insurance

Disabled Widow/Widower Benefits (DWB)

Must be at least 50 years old

DWB payment is based on the work record of deceased spouse

Sometimes called RSDI—Retirement, Survivors, Disability Insurance

NOTE: SSDI, DAC and DWB benefits are insurance-based benefits. The work rules are the same for all three.

Needs Based Benefit:

Supplemental Security Income (SSI)

Funded by general revenue tax dollars, not FICA taxes

Need to meet both income and asset limits

Number 3: Keep detailed records

Keep all of the following in one place where you can easily find them when needed:

Paystubs from work

Use a calendar to record both your work days and pay days

Arrange paystubs in date order

All letters and forms you receive from all benefit providers

Make copies of all letters and forms you send to various agencies

A phone log

Write down the date and the name of the person you talked to about your benefits and/or work.

Write down the questions you asked and what you were told

Receipts and other records

Receipts for all medical expenses you pay for out of pocket

School records and Individual Education Plans (IEPs)

Medical reports, names of the medications you are taking, and any other medical information

Keeping good records will make it easy for you to respond to requests from Social Security, the county, etc. The faster you reply to these requests, the easier and quicker it will be for them to make a decision. This could reduce or prevent overpayments.

Number 4: Know where and when to report

You need to report work to Social Security and all other benefits providers.

For SSDI, DAC and DWB benefits:

Most people should call Social Security at 1-800-772-1213 and say “I want to make a disability work report and I want a receipt”. Save these receipts from Social Security. Keep your paystubs until Social Security asks for them. This could be several years. When asked, send in copies of your paystubs.

Please note: In some areas of the state, your local Social Security office may want you to report your work directly to them rather than to the Social Security toll free number. Check with your local office.

For SSI:

Contact your local Social Security office and speak with your “SSI Claims Representative”. Find out how often you should send copies of your paystubs to your Claims Representative. Always ask for a receipt that you reported your earnings. Save these receipts.

For County Benefits

Report work to your Financial Worker. Ask when you should send copies of your paystubs.

For Housing Assistance

Contact your housing manager to report work.

Number 5: Know whom to call for help

The Work Incentives Connection can help you understand how work affects all of the benefits you receive.

Call us at: 651-632-5113 or toll free at 1-800-976-6728 (TTY: 651-532-5110 or MN Relay – 711)

We're Listening to Your Feedback

Many thanks to those who completed the Work Incentives Connection's Annual Satisfaction Survey last year. We understand that people get tired of completing our surveys, but we want you to know that the staff and board of the Connection look very closely at the feedback we receive and use the information to improve our services. The time you take to give us your opinions really does make a difference. Here's what we've done to address some of the common themes that emerged from the 2008 survey responses:

Top areas where you think the Connection should provide more services: (Note: Participants were asked to pick the top 3, so totals exceed 100%.)

Survey Participant Feedback:

fact sheets (43.9%)

newsletters (33.6%)

trainings (31.4%)

benefit analyses (29.7%)

phone hotline capacity (26.1%)

Connection Response:

update all existing fact sheets; create several additional fact sheets; create work incentive plans, and add all of these to our website;

increase the newsletter frequency from one to two this year;

hold about 28 additional community trainings with agencies around the state compared with last year;

and

hire another full-time staff person to help with both benefits analyses and the phone hotline.

Most important elements you believe the Connection should stay focused on:

(Note: Participants were asked to pick the top 3, so totals exceed 100%.)

Survey Participant Feedback:

staff expertise (56%)

individualized service (51%)

accuracy of information (47%)

thoroughness (39%)

clarity (28%)

We often get asked to go faster, so it is interesting to note that "speed of service" was ranked the lowest by survey participants (15.8%).

Connection Response:

Provide continuing education for staff and opportunities for them to learn from each other through case review meetings.

New staff person mentioned above helps to spread out the workload, so that all staff have time to tailor services to individuals.

Continue emphasis on supervision, quality control and case review to ensure accuracy and thoroughness.

Ongoing staff committee work focused on using clearer language in our fact sheets, on our website and in our benefits reports.

If you could change something about Connection services, what would it be?

Survey Participant Feedback: Spread the word to more people with disabilities

Connection Response:

Marketing the Connection's services is an ongoing activity. We place Connection brochures and posters in many public and private offices around the State, and advertise monthly in Access Press newspaper. Our website and mailing list ensure ongoing communication with those who are interested. This year, we are visiting more community agencies throughout the State, in hopes of increasing awareness of how we can help. However, it is hard to know every place where we need to make ourselves known. One of our main sources of referrals is word of mouth with one customer recommending our services to other potential customers. We could use your help to get the word out. If you know of a group or an individual you think would want to know about our services, please let us know or have those individuals call us.

Survey Participant Feedback: Speed up Benefits Analysis Reports

Connection Response

Callers to the Connection's Hotline can always get a response to their questions within 24 hours or less. However, comprehensive Benefits Analysis reports are time-consuming and depend on the cooperation of a number of different agencies and individuals. Since early this year, the Pathways to Employment program of the Department of Human Services has helped speed up our process of verifying county administered benefits. It now takes a few days instead of weeks (in some cases) to get these benefits verified. The two biggest holdups now for getting Benefits Analysis reports completed are obtaining verifications from housing providers and the need to research past use of the trial work period for some individuals who receive SSDI. For all other Benefits Analysis requests, most can be completed from start to finish in 4-5 weeks. You can help speed up the process by accurately identifying your housing provider and their contact information. For those who need their trial work period documented, you can speed up this process by helping our staff get paystubs and payroll printouts as quickly as possible. The sooner we process this information and get it into your local Social Security office, the faster we can get a trial work period decision. Then, we can write your Benefits Analysis report.

We hope you can see that we really do take the feedback you give us and use it to modify and add to our services. Our 2009 Satisfaction Survey is coming out in the next month. As in the past, you will have the choice of mailing or faxing it back to us. This year, we are also giving those who like computers the option of completing it online via Survey Monkey.

When you receive the 2009 Satisfaction Survey, we hope you will take the time to tell us how we are doing. We appreciate any and all feedback you can give.

New on Our Website: Work Incentive Plans

In addition to general Fact Sheets on various benefit topics, the Work Incentives Connection has developed new Work Incentive Plans. Social Security's disability programs (SSI and SSDI) offer several different work incentives. Work Incentives are special rules that give you some kind of advantage when you work.

Each of the Connection's Work Incentive Plans covers a different work incentive, such as Impairment-Related Work Expense (IRWE); Subsidy or Special Conditions; the Student Earned Income Exclusion; Unincurred Business Expenses; and Blind Work Expenses. Each Plan explains who can use the work incentive, when it can be used, and the benefits of using that work incentive. Step-by-step instructions are provided on how to get Social Security's approval to use the work incentive.

Check out the new Work Incentive Plans on our website at www.mnworkincentives.com. Click on "Resources" and then on "Work Incentive Plans". You can also call the Connection and ask if Work Incentive Plans apply to your situation.

Speaking of Work Incentives...More People on SSI could use IRWE

National SSI data indicates that the work incentive called Impairment Related Work Expense is likely being underused by those who work and receive Supplemental Security Income (SSI) benefits.

Using Impairment Related Work Expense (IRWE) allows you to keep more of your Supplemental Security Income (SSI) check when you work. In Minnesota, people who receive SSI are also eligible to receive Medical Assistance. Everyone who uses Medical Assistance and receives prescription medications has to pay co-pays each month. These medication co-pays can be used as IRWE. The Connection staff believes there may be lots of people who are working and receiving SSI who are not taking advantage of this work incentive.

IRWE can be used if the individual is receiving SSI, is working, and has expenses that are:
Related to a serious medical condition, and
Needed in order to work, and
Paid for by the individual and will not be reimbursed by another source.

Examples of IRWE include: *(Add graphics to illustrate some of the items below?)*

Out-of-pocket medical expenses like medication co-pays or medical supplies

Adaptive equipment

Vehicle modifications

Personal care attendant costs

Service animal costs

Some transportation expenses

If you think that Impairment Related Work Expenses (IRWE) may apply to your situation, please contact the Connection for more information and for help getting this work incentive put into place with Social Security.

To contact the Work Incentives Connection:
Phone: 651-632-5113 or 1-800-976-6728
TTY: 651-632-5110 or MN Relay – 711
Website: www.mnworkincentives.com

Annual Report Available

The Work Incentives Connection's Annual Report for Fiscal Year 2008 is now available. If you would like a copy, please call 651-332-8341 or 1-800-976-6728 and leave a message for Joan. You can also e-mail us at: mailinglist@mnworkincentives.com. Specify that you would like the Annual Report. Be sure to give us your full address and a phone number where we can reach you if we have questions.

How can I change my mailing information?

Please respond 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.

Please make the following changes to my address:

Name: _____

Agency (if applicable): _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone (optional): _____ E-mail (optional): _____