
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.

CHAD

Chad's state rehabilitation counselor referred him to the Minnesota Work Incentives Connection after he completed college. He had been offered a job working for the Minnesota Department of Transportation as a civil engineer. Chad accepted that he would lose his SSI payment, but was worried about losing his SSDI and his Medical Assistance (MA).



Although Chad's employer offers health insurance, it does not cover all the services he needs due to his spinal cord injury, such as daily Personal Care Assistance (PCA), medical supplies and specialized equipment. "There would be absolutely no way I could survive financially, or physically for that matter, without MA." Chad's Benefits Specialist informed him about the SSI 1619(b) and MA-EPD options for retaining MA for services his employer's health plan doesn't cover. A Benefits Analysis also showed Chad how he could use his SSDI "Trial Work Period" to test his ability to do the job before making the commitment to move off of SSDI.

Chad has now worked for the Minnesota Department of Transportation for almost 2 years and has given up all of his cash benefits. His employer insurance pays many of his health care expenses, thereby reducing costs to MA and Medicare. Chad's job is going well, and he is even building his own home in Southeastern Minnesota!

Joyce



On a volunteer basis, Joyce started a not-for-profit, called “Ready For Success”. The organization helps women seeking employment by giving them new or slightly used business clothing they need to enter the workforce. Joyce first called the Minnesota Work Incentives Connection when she decided she needed to be paid for the time she was putting into “Ready for Success”. She was concerned about giving up her SSDI benefits because she feared her Multiple Sclerosis would worsen, preventing her from working in the future. The

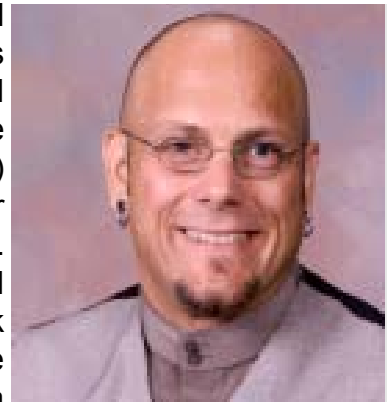
Connection provided her with information about the safety nets available to her (SSDI Expedited Reinstatement if she needs it, and health coverage through the MA-EPD program). This knowledge gave Joyce the courage to give up her SSDI benefits as soon as she had completed her Trial Work Period. Recently, she even dropped her MA-EPD coverage when she became eligible for an employer health plan that meets her needs. The many women who benefit from “Ready for Success” are certainly glad Joyce continued to pursue her goal!

Mike

Mike contacted the Minnesota Work Incentives Connection to find out how working would affect his SSI, SSDI, Medicare and Medical Assistance (MA) benefits. He was in the process of starting a company, which produced a unique line of wheelchairs. Due to a severe spinal cord injury, Mike needs extensive personal care assistance on a daily basis, so his primary concern was retaining coverage for these services. A Benefits Analysis showed that Mike could access continued health coverage through the Medical Assistance for Employed Persons with Disabilities (MA-EPD) program when he worked. Mike doesn't mind paying a high premium for MA-EPD, since he could not live without the coverage it offers. He has now given up both SSI and SSDI, and his company's success is growing rapidly!

Don

A few years ago, Don tried working full-time, but his cash benefits changed drastically and he lost the Medical Assistance (MA) coverage he needed for his spinal cord injury. When Don approached the Minnesota Work Incentives Connection, he was working part-time at a



Center for Independent Living in Northern Minnesota. He wanted to work full-time, but feared he could not afford to do so. A Benefits Analysis showed that Don would, in fact, have more money if he worked, even if he lost his SSI and had to pay more for his subsidized housing. His Benefits Specialist helped him access the SSI 1619(b) provision, which allows his MA coverage to continue when he works. A few months after receiving his Benefits Analysis, Don began working full-time! Don credits the Minnesota Work Incentives Connection with giving him "hope to work full time and live an independent life...I was able to see the changes in my benefits and I knew what to expect before I just jumped into it." Don knows firsthand that self-sufficiency is possible, so he's a terrific role model for others!

Debbie



Debbie contacted the Minnesota Work Incentives Connection when she decided to go back to work for the first time since she began receiving SSDI. The Connection showed her how working would affect her benefits. Debbie soon began working part-time. She has held a number of jobs since then, but each one has offered her increased hours and increased pay. Currently, Debbie has a full-time

position she enjoys, working as a sales associate for a phone company. The Medical Assistance for Employed Persons with Disabilities (MA-EPD) program covers her health care needs. Debbie's SSDI benefits have stopped now that she is in her Extended Period of Eligibility, and she supports herself on her wages alone.

Brenda

When Brenda contacted the Minnesota Work Incentives Connection, she had been receiving SSI, SSDI, Medical Assistance (MA) and Medicare for over 7 years. She was working part-time and wanted to know what would happen if she took a full-time job as a sales associate in a large store. Due to her physical disability, Brenda's primary concern was whether or not she would still have the health care coverage she needed. Her Benefits Specialist told her she would be eligible for continued MA coverage through the SSI 1619(b) program. A Benefits Analysis showed how her cash benefits could re-start if she found that working full-time was too difficult. Brenda has now been working full-time for over a year and a half. Her employer offers health insurance, so Medicare and MA only have to pick up the costs that the employer plan doesn't cover. Brenda has already received two raises and has given up both her SSI and SSDI benefits!

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Erika

When Erika contacted the Minnesota Work Incentives Connection, she was anxious to move off of public assistance, but could not afford to jeopardize her family's income. At the time,



Erika was receiving SSI due to her disability and Minnesota Family Investment Program (MFIP) benefits for her children. A Benefits Analysis showed that she would be better off working, even though she would lose these benefits. Erika quickly found a full-time job, which caused her SSI, MFIP and Food Stamp benefits to stop. Within six months, she had moved on to a better job in customer service at a health care supply company. The job is challenging, pays 25 percent more than her previous job, and allows her to work alongside a close friend, making her work even more rewarding. Erika doesn't like to brag about her accomplishments, but the rest of her family is very proud of her!

GERRY

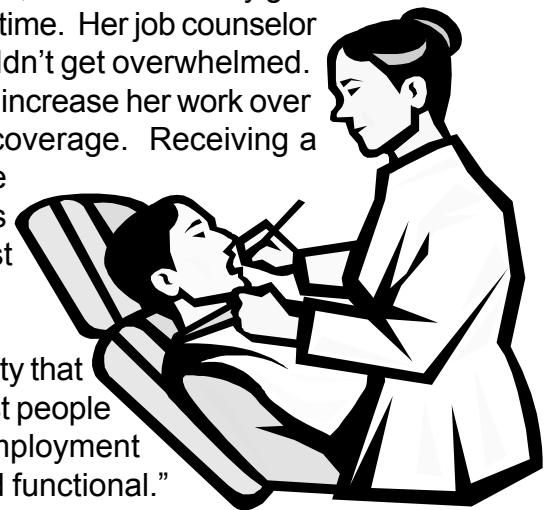
For many years, a mental illness prevented Gerry from working full-time, so he worked part-time and relied on SSDI. He had Medicare, but still needed to pay over \$3,000 a year for a supplemental insurance plan to cover his medications. Gerry contacted the Minnesota Work Incentives Connection when his employer offered him a raise and more hours on the job. A Benefits Analysis showed that Gerry would lose benefits and have less available income if he accepted the promotion, but Gerry still wanted to be self-supporting. Despite the loss of income, he accepted the raise, increased his hours to 30 per week, and made the transition off of SSDI. The Connection told Gerry about a new work incentive, called "Expedited Reinstatement", which gave him the security of knowing his SSDI benefits could be restarted if his mental illness caused him to reduce his work hours in the future. To ensure Gerry would have the health coverage he needed, the Connection helped him access a

new "Extended Medicare" provision through the Social Security Administration (SSA). The Connection also assisted him in securing coverage for his medications through Minnesota's Medical Assistance for Employed Persons with Disabilities (MA-EPD) program.

In April of 2002, Gerry was laid off due to a company merger, but he remained committed to maintaining his self-sufficiency. A month later, he found full-time work at a bank, earning a higher hourly wage than his previous job. Gerry now has primary health coverage through his employer, which reduces the expenses paid by the government under Medicare and MA-EPD. Gerry also has a weekend job playing drums in a band. He is an unassuming man who credits his success to others, including his psychiatrist, his psychologist, his former case manager (whom he no longer needs), Vail Place (his former vocational rehabilitation provider), and the Minnesota Work Incentives Connection.

Lisa

When Lisa contacted the Minnesota Work Incentives Connection, she had recently gone back to school to become a dental hygienist. While in school, she worked part-time. Her job counselor cautioned her not to take on too much at one time, so she wouldn't get overwhelmed. Lisa credits the MA-EPD program with allowing her to gradually increase her work over time without having to worry about losing necessary health coverage. Receiving a Benefits Analysis from the Connection allowed her to clearly see her financial outlook, which made her transition off of cash benefits less scary. Lisa is now working full-time as a dental hygienist and has given up her SSDI benefits.



According to Lisa, "Work is such a huge part of a person's identity that without it I felt even more depressed and worthless. I think most people on disability want to work as much as they can if barriers to employment are lifted. Just the structure of work keeps people healthy and functional."

Lisa gives a lot of credit to the professionals, friends and family members who helped her along the way. She says if she had known about the Minnesota Work Incentives Connection sooner, her recovery process would have been quicker and easier. Lisa deserves tremendous credit for overcoming her fears and pursuing her goals!

TRACY

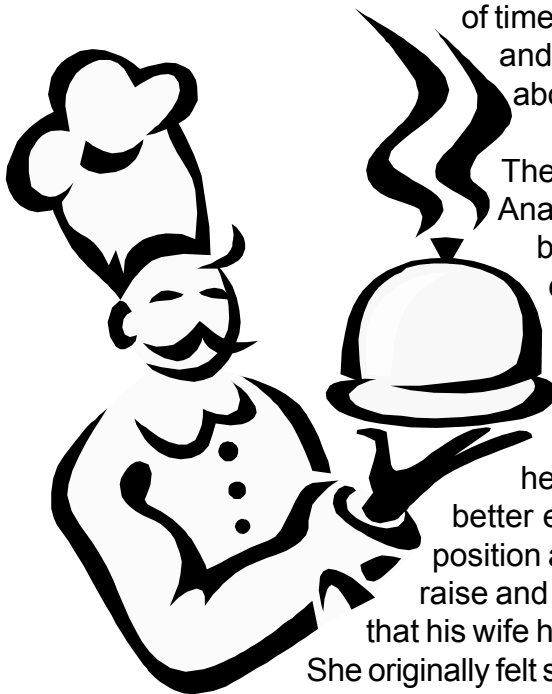
Tracy has Cerebral Palsy and has always wanted to be self-sufficient. When she got a job, she wanted to work full-time right away, but feared she might be financially worse off and lose her health coverage. To get a clear idea of what would happen if she worked more, Tracy's vocational rehabilitation counselor referred her to the Minnesota Work Incentives Connection for a Benefits Analysis. Tracy was very excited to hear about the 1619(b) program, which would allow her to keep her Medical Assistance, even when increased earnings resulted in the loss of her SSI cash payments. She quickly worked her way off of SSI, and then started saving for her future. Tracy is thrilled to be off of SSI benefits, but now wants to pursue a better job. True to form, as soon as Tracy meets one goal, she begins looking for the next challenge!



Tracy says her goal in sharing her story is, "to inspire others who are discouraged from working." She wants to tell them: "Don't let the SSI get in your way!"

CHRIS

For his entire adult life, Chris had received SSI. His wife received both SSI and RSDI, and they were both on the Minnesota Supplemental Aid (MSA), Food Stamps and Medical Assistance (MA) programs. In September 2000, Chris began doing piece work at a sheltered workshop. He was hospitalized a number of times, but returned to work each time, gradually increasing his hours and productivity. Chris was interested in working more, but worried about having less money and losing his health coverage.



The Minnesota Work Incentives Connection developed a Benefits Analysis, which examined how increased employment would impact both Chris' and his wife's benefits. If Chris worked and his wife didn't, she would lose her SSI and have to pay a monthly spenddown to keep her MA coverage. The Benefits Analysis showed that if they both worked, they would have more disposable income and their MA could continue through the SSI 1619(b) provision. Knowing that he and his wife would not lose needed health coverage was a significant factor in Chris' decision to seek better employment. In July of 2002, Chris was hired in a competitive position at a bakery/restaurant. Within less than 6 months, he received a raise and worked his way off of SSI, MSA and Food Stamps! Chris states that his wife has been very supportive, but he seems to have inspired her, too.

She originally felt she was unable to work, but has since taken a job and given up her SSI and MSA benefits, as well! Chris is proud of his wife and of himself. They had a lot of problems with underpayments and overpayments when they were still receiving benefits, but since they became more self-sufficient, they don't have to worry about that any more.

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