

2005 Success Stories from the Minnesota Work Incentives Connection

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.

SARAH



When Sarah was referred to the Connection, she and her husband were concerned that her working would affect both of their cash benefits and would cause them to lose their health coverage. A Benefits Analysis showed that Sarah would have considerably more money if she worked, and that she would be able to retain her health coverage through the SSI 1619(b) program. The Connection also helped Sarah get an Impairment-Related Work Expense deduction approved by the Social Security Administration. Several options were provided for her husband, as well. Sarah now has a job at a group home, helping people with developmental disabilities. She is working full-time, loves her job, and has given up her SSI, Minnesota Supplemental Aid and Food Support benefits. Sarah's work incentives specialist is impressed by her accomplishments: "Sarah went to work despite pressure from others not to. She has such a great attitude about her job and loves helping people."

CARMEN

Carmen was referred to the Connection by her Rehabilitation Services counselor. At the time, she was thinking of returning to work for the first time in over 10 years. After receiving a Benefits Analysis, Carmen took a part-time job, which grew as she worked more and more hours each week. Carmen had always been career-oriented, so she sent out resumes to many different employers, looking for a better job.

Finally, she landed an excellent job with the federal government and gave up her Social Security benefits. Carmen loves what she does and says her boss is the best supervisor she could have asked for. She advises others that they need to be tenacious in order to achieve their goals. In a letter to the Connection, Carmen wrote: "In order to make it off the rolls of Disability, a good deal of synergy is required, such as those behind-the-scenes activities that your office provides...If there is anything I can do to further your noble cause, please feel free to let me know."



BETH

Beth has long had a goal of working off the benefits she receives, not only for herself, but for her children. The Minnesota Work Incentives Connection completed her Benefits Analysis in June of 2004



and Beth achieved her goal less than a year later. Beth doesn't work just one job—she works three! In addition to working and raising a family, she is earning a college degree in Early Childhood Education with an emphasis in Special Education. Despite problems she has encountered along the way, Beth continues to persevere. She is happy to be working full-time and says, "A lot of my success had to do with the Work Incentives Connection." She also gives tremendous credit to her husband: "I wouldn't be here without him."



BEN

Ben called the Connection when he was working part-time for a major hardware store. He received a Benefits Analysis and help in resolving a number of problems related to his benefits. Since then, Ben has gone to work at a technology company and has given up his Supplemental Security Income (SSI) benefits. Ben encourages other people with disabilities to try to get off benefits and be independent. He says, "The Work Incentives Connection is awesome!" Ben also credits his mother and his employer with his success. Ben's employer speaks with equal enthusiasm about Ben's reliability and effectiveness as an employee: "When Ben's gone, everyone says, 'Where's Ben? Why isn't he here?' Ben carries his weight 110%!"

WENDY

When Wendy first called the Connection, she was just beginning her Social Security Trial Work Period. Wendy was very familiar with the Social Security work incentives, but just wanted to clarify some things. Since then, Wendy has gone to work at a major department store and is no longer receiving an SSDI check. She is happy with her job and glad to be working full-time.



Comment from Connection customer...

"It is very important to the people we serve that they have access to clear and accurate information about how working will affect benefits. Thank goodness your agency is there!"

CHERYL

Cheryl and her husband both have disabilities. Cheryl called the Connection with concerns about how both of their benefits would be affected if she worked. A Benefits Analysis gave her a complete picture of their financial situation before and after working. The Analysis also showed the advantages of using a Plan for Achieving Self-Support to purchase reliable transportation to get to work. Cheryl took a part-time job at an insurance company, but had to quit due to health problems. Housing difficulties also required Cheryl and her husband to move. Despite it all, Cheryl then took a job at McDonald's. Her rent increased and she gave up her Supplemental Security Income (SSI), but she thinks it was well worth it. Cheryl has become very knowledgeable about work incentive rules and is enjoying being self-sufficient. According to Cheryl, "It helps to have a plan in place and to work your plan."

**MARK**

When Mark first contacted the Connection, he had been going on and off Social Security Disability Insurance (SSDI) for over 15 years. He had a job and wanted to double-check his understanding of Social Security and Medicare rules before giving up his SSDI benefits for good. Currently, Mark is working two jobs and is going back to school to get his Master's degree. He remains self-sufficient and says, "I'm so grateful for the Work Incentives Connection. You calmed my nerves. I never thought I'd be here, but I'm thrilled!"

ROBERT

Robert had been an auto body repair technician for 25 years before health problems caused him to stop working. After numerous hospital stays, Robert decided he wanted to return to work. He tried various part-time jobs and was working in a jewelry store when he contacted the Connection. Robert's situation was complicated by the fact that he received Social Security benefits for both himself and his child. In January 2005, Robert went to work full-time in a car dealership and gave up his Social Security benefits. He continues to sell jewelry on the weekends, too. Money has been tight, but Robert is glad to be financially self-sufficient. He describes both his boss and his Work Incentives Specialist from the Connection as his guardian angels. Robert says that, "asking for help was hard, but I sure met some very nice, caring, helpful people to get back on track."



JULIE

Julie has worked at North Memorial Medical Center for many years. She went through a period of time when she was unable to work due to her disability, thus qualifying her for Social Security Disability Insurance. When she got better, Julie was able to return to North Memorial, working part-time in medical records. The Minnesota Work Incentives Connection provided her with information about how her benefits would be affected if she worked more. Julie steadily increased her hours and has now worked her way back off benefits.



BARB

When Barb first contacted the Connection, her life was in transition because her son was graduating from high school and she was working on a Bachelors degree. She was worried about losing health coverage if she worked. Barb's Benefits Analysis showed that she would be financially better off working, and that she could keep her health coverage through the Medical Assistance for Employed Persons with Disabilities (MA-EPD) program. Barb went to work part-time at a well-known museum. She later increased her hours, gave up her Social Security benefits, and became eligible for health insurance through her employer. Barb told Connection staff: "I don't know if I could have done it without all your help and support and encouragement. It's really scary giving up benefits, but the Connection's help made all the difference."

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EMMA



Emma is a vibrant and very hard working woman. She credits the Minnesota Work Incentives Connection with helping her understand how her Social Security benefits would be affected when she took a new job, and with connecting her to the Medical Assistance for Employed Persons with Disabilities program for continued health coverage. Currently, Emma works at a nursing home as an activity assistant and as a nursing assistant. Her boss wrote, "Within a week, I knew that this woman had something, a gift, that was very special, and I watched as residents gravitated towards her." Emma is also a teacher's aide at a school and a personal care assistant for two little boys. According to Emma, "It was hard for me to decide to give up my Social Security benefits...Who knows what the future holds? I'd rather take the risk than not try at all. The supports are there if I choose to use them and reach out for help."

PHILLIP

Phillip was injured in a fall while working as a window washer. As soon as he recuperated, Phillip wanted to return to work: "I had to find out if I still had it." He took a part-time job as a janitor and called the Connection when his employer offered him a full-time position. Based on the information he received about the relevant work rules and safety nets available to him, Phillip made the decision to take the full-time job and give up benefits.



Phillip loves his job and often puts in more hours than necessary. Last spring, he graduated from the University of Minnesota. Phillip wants to be a source of encouragement for others. He is grateful for the support he has gotten from family and friends, and says the help he got from the Connection "is a beautiful thing".



CINDY

After she finished college, Cindy worked as a chemical dependency counselor. Despite having stopped drinking in 1983, she developed serious kidney and liver problems. In 2001, she was also critically injured in a car crash, requiring her to "learn to think and walk again". Cindy worked hard in rehabilitation and recovered from the accident, but needed kidney and liver transplants in 2003. Nine months later, she returned to work. Cindy credits the Minnesota Work Incentives Connection with helping her to get off of disability benefits and become self-sufficient. She writes: "Today, I work nearly full-time as an Intake Counselor at an inpatient chemical dependency treatment program. I'm grateful to be alive and to be working, and for my many blessings."

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

Higher earnings! Fewer benefit dollars!

At 12-month follow up, the Minnesota Work Incentives Connection's Benefits Analysis participants show statistically significant increases in workforce participation:

- ◆ 17% increase in hours worked!
- ◆ 39.6% increase in earnings!

Participants show statistically significant decreases in government benefits dollars received, including reductions in Social Security Disability Insurance, Supplemental Security Income, Minnesota Supplemental Aid, Minnesota Family Investment Program, Food Support and public housing subsidies.

Comments from customers...

"I just want you and your co-workers at the Work Incentives Connection to know how much we (Rehabilitation Counselors) value your service."

"One of the most helpful programs I have ever utilized."

"MN Work Incentives Connection has been extremely valuable for me. It has been my only source for comprehensive knowledge and guidance for my goal of moving back into the workplace while protecting my income and health insurance... Every time I've called with a concern or question, I've been given answers and treated with respect. The Benefits Analysis I received is awesome. It helps take the fear away."

"Prior to the Work Incentives Connection, I found myself unable to convince some people to look for work at times, due to their fear of what would happen to their benefits. It was hard to "prove" to them it would be okay. Now, we can call the Connection together and get that reassurance."

"Essential for anybody with a disability who wants to work."

Quotes from the Connection's 2005 Satisfaction Survey

93% of respondents to the Minnesota Work Incentives Connection's 2005 Satisfaction Survey indicated they were satisfied or very satisfied with the Connection. 94% agreed or strongly agreed that the Connection is an important resource for people with disabilities.

"The services help to take the fear out of obtaining employment."

"As a disabled person who is employed, I appreciate knowing that I can get my questions answered."

"If you want to go to work, check out the Connection; they can really help explain things to you."