Work Incentives Planning Services

Celebrating Success

# Social Security Disability Insurance (SSDI)

**Work Incentives Planner: Lusine Asatryan, CA Department of Rehabilitation**

**Before WIP Services**

When Charlie received a job offer from a pet resort company to work as a caretaker for dogs, which paid $14 per hour, 30 hours per week, Charlie was hesitant about taking the job. Ever since he lost most of his vision in 2010, Charlie had not worked and was dependent on his Social Security Disability Insurance (SSDI) checks of only $1,200/month. He was also concerned about losing his Medicare and Medicaid benefits if he accepted the job offer. He knew that he could not afford to lose his Medicaid, because it paid for his In-Home Supportive Services (IHSS). He was approved for approximately 40 hours of IHSS monthly, and he needed the help, especially to get ready for work in the morning.

**After WIP Services**

Charlie’s Rehabilitation Counselor referred him to Lusine, who told him about the higher Substantial Gainful Activity (SGA) amount for blind individuals and informed him that, according to the information in his Benefits Planning Query (BPQY), obtained from the Social Security Administration (SSA), he met their definition of statutory blindness. Lusine explained to Charlie that, if he earns $1,818.60 per month, his earnings would still be below SGA for blind beneficiaries, which is $2,190 in 2021. This means that he could continue working and getting his full SSDI check even after his 9-month Trial Work Period ends.

Lusine explained the Medicaid Buy-in program, which enables individuals who are disabled or blind to continue receiving their Medicaid and IHSS while earning up to around $60,000/year. She referred Charlie to the local Department of Public Social Services office to apply for the program.

**Impact:**

While expressing his happiness about all the work incentives available to him, Charlie stated: “There is nothing else I could ask for”. Charlie was even happier when Lusine referred him to the local Work Incentives Planning and Assistance (WIPA) project to receive long-term work incentives planning services once his vocational rehabilitation case is closed. Lusine also gave him a list of Employment Networks that offer work incentives planning services and job retention supports. Charlie enjoys his job, and he was recently told by his employer that he would receive a promotion soon!

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# Supplemental Security Income (SSI)

**Work Incentives Planner: Scott Brown, CA Department of Rehabilitation**

**Before WIP Services**

Luis is 22 years old and is a native Spanish-speaker. His parents are mono-lingual, but Luis has become a great English-speaker.  Luis has lost most of his vision and some of his hearing. He is learning to use American Sign Language (ASL) to communicate. He can use his voice well and read lips, but he must utilize 3 languages to communicate with this family, friends, co-workers and other people in his life, which can be challenging at times.

His family relied on Luis’ Supplemental Security Income (SSI) to make ends meet. Luis wanted a better way to help support his family. After working with his Department of Rehabilitation team, he was hired with a major retailer, working in the stock room. He enjoyed working but people kept telling him he was going to lose his SSI and Medicaid in 90 days if he continued to work.

**After WIP Services**

Luis met with Scott and expressed how much he enjoyed working, but he said he would quit working if it would jeopardize his benefits. Scott explained the work incentives available to him in the SSI program. Once Luis saw that his situation would improve financially when he works, and that his benefits would be there if he needs them, he continued working and has excelled. He is earning over $1,200 a month and still receives a portion of his SSI cash benefit. His free Medicaid will continue, and soon he’ll be eligible for private health insurance through his employer. Additionally, Luis has recently started a training program for supervisors offered through his employer!

**Impact:**

With the services from his WIP, Luis now knows that he can keep his eligibility for SSI and Medicaid and work at the same time. At Luis’ young age, he now understands how important working is. He can save for retirement, earn credits, help support his family, and even have extra money for fun things like going out to dinner and a movie, or going on vacation!