

WEBVTT

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00:00:00.000 --> 00:00:05.040

All right good afternoon. Everyone so.

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00:00:05.040 --> 00:00:09.510

Hopefully, some of you are getting very familiar with Jennifer and myself.

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00:00:09.510 --> 00:00:13.380

So, I am Sandy Kaiser I am the employment for specialist.

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00:00:13.380 --> 00:00:16.470

For the division of DD and then I'm.

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00:00:16.470 --> 00:00:19.740

Also a benefit specialist, so.

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00:00:19.740 --> 00:00:23.430

And I'll let Jennifer introduce herself real quick here.

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00:00:23.430 --> 00:00:29.850

My name is Jennifer I'm a benefit specialist with and the.

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00:00:29.850 --> 00:00:35.700

Oh, we lost sound.

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00:00:35.700 --> 00:00:44.940

Jennifer, I think your sound just cut out on us. There we go.

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00:00:44.940 --> 00:00:49.770

All right, well, hopefully we do not continue to have those.

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00:00:49.770 --> 00:00:54.720

Uh, glitches so today we want to talk about.

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00:00:54.720 --> 00:01:00.450

Um, taking a closer look at so we started this discussion topic.

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00:01:00.450 --> 00:01:06.360

Uh, about 2 months ago, we started with an overview last month. We talked about.

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00:01:06.360 --> 00:01:10.410

Um, so today we're going to be talking about.

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00:01:10.410 --> 00:01:13.920

S. S. so real quick.

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00:01:13.920 --> 00:01:17.310

Just to gauge who's all in the audience.

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00:01:17.310 --> 00:01:20.700

We want to know what your role is. Are you a support coordinators?

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00:01:20.700 --> 00:01:25.710

Service provider maybe you're a regional office employee or maybe you work for another.

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00:01:25.710 --> 00:01:29.760

Date agency, maybe you're an individual or a family member, or.

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00:01:29.760 --> 00:01:33.300

Some other kind of role. So cats.

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00:01:33.300 --> 00:01:37.740

Bring up that chat, you guys got about a minute to let us know what your role is.

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00:02:34.945 --> 00:02:40.345

All right, our time has exhausted and now the results are, um.

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00:02:40.440 --> 00:02:46.200

About, um, I would probably say.

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00:02:46.200 --> 00:02:52.710

Somewhere from a 3rd to a half, uh, our support corners, we've got a few service providers out.

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00:02:52.710 --> 00:02:57.690

There, uh, a few individual and family members.

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00:02:57.690 --> 00:03:03.090

So, that's kind of our, our make up here.

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00:03:03.090 --> 00:03:06.570

All right so moving on.

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00:03:06.570 --> 00:03:10.890

Again, today's topic we want to take a closer look at how.

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00:03:10.890 --> 00:03:15.600

Income impacts those social security disability insurance.

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00:03:15.600 --> 00:03:19.560

Like benefits, and what the work incentives available.

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00:03:19.560 --> 00:03:24.030

So, we're going to give you a recap of those social security disability insurance basics.

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00:03:24.030 --> 00:03:28.140

Then we're going to jump in there and help you to see how the work and.

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00:03:28.140 --> 00:03:31.530

Then it's now some of these ones work incentives.

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00:03:31.530 --> 00:03:36.300

Occur somewhat, automatically we often refer to them as.

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00:03:36.300 --> 00:03:44.070

Phases and then there are some other work incentives where it might take a little bit more.

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00:03:44.070 --> 00:03:49.950

Connection with Social Security and making sure that they are aware.

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00:03:49.950 --> 00:03:53.490

That some of these are in play.

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00:03:53.490 --> 00:03:59.460

So, and then at the end, we're going to wrap up giving you some resources for where you can learn more.

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00:03:59.460 --> 00:04:02.880

So some basic.

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00:04:02.880 --> 00:04:08.790

Terms for today, you're gonna see essay, which is social security administration.

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00:04:08.790 --> 00:04:12.270

Standing for social security, disability insurance.

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00:04:12.270 --> 00:04:19.709

Cdb which stands for childhood disability benefit it's also known as.

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00:04:19.709 --> 00:04:23.430

A disabled adult child benefits so sometimes you might see.

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00:04:23.430 --> 00:04:26.700

D, AC, instead of CDB.

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00:04:26.700 --> 00:04:30.960

Then there's D, dwb, which stands for disabled benefit.

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00:04:30.960 --> 00:04:34.200

Of course, you're going to see a lot of it stands for.

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00:04:34.200 --> 00:04:39.120

Potential Gabriel activity trial work period is.

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00:04:39.120 --> 00:04:42.540

Is the extended period of eligibility.

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00:04:42.540 --> 00:04:48.270

Uh, of course, you probably already seen, are we a lot and that stands for impairment related work.

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00:04:48.270 --> 00:04:52.650

Fences and then E XHR expedite reinstatement of benefits.

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00:04:52.650 --> 00:04:55.950

So, we just wanted to kind of.

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00:04:55.950 --> 00:05:00.000

Presents you with this, so you weren't getting confused with.

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00:05:00.000 --> 00:05:03.090

Um, little shortcuts.

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00:05:03.090 --> 00:05:07.320

So, when talking about.

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00:05:07.320 --> 00:05:11.100

Today, what type of benefits are we talking about?

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00:05:11.100 --> 00:05:14.460

We're talking about the title 2 benefits, so.

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00:05:14.460 --> 00:05:17.730

That includes social security, disability insurance.

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00:05:17.730 --> 00:05:21.270

Which is based on a person's.

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00:05:21.270 --> 00:05:25.710

Own work history, so they have some work.

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00:05:25.710 --> 00:05:29.970

They've paid into social security and they've become.

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00:05:29.970 --> 00:05:34.320

Eligible to draw upon their own.

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00:05:34.320 --> 00:05:38.550

Um, work history, or what they've paid into social security benefits.

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00:05:38.550 --> 00:05:42.090

Childhood disability as well as disabled adult child bit of it.

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00:05:42.090 --> 00:05:46.320

That is based on a parent's work history.

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00:05:46.320 --> 00:05:49.740
Uh, and then disabled benefit is based on a.

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00:05:49.740 --> 00:05:55.350
spouse's work history we haven't seen a lot of individuals with that disabled winners benefits.

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00:05:55.350 --> 00:05:59.040
But I was telling Jennifer, I think we are going to start.

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00:05:59.040 --> 00:06:02.280
Seeing more of this a little bit later on we, we.

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00:06:02.280 --> 00:06:05.430
Be more and more individuals talking about.

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00:06:05.430 --> 00:06:10.860
Marriage and and wanting to have that type of.

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00:06:10.860 --> 00:06:17.550
Intimacy with a loved 1. um, so as more and more individuals with disabilities are.

72
00:06:17.550 --> 00:06:24.180
Getting married, we're probably going to see some of this disabled winners benefits come into play a little bit later on in life.

73
00:06:24.180 --> 00:06:28.710
All right I'm on what.

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00:06:28.710 --> 00:06:32.760
Jennifer, give us a review of.

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00:06:32.760 --> 00:06:36.720
Social Security disability so Jennifer all right.

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00:06:36.120 --> 00:06:42.870
All right, so, for those of you who may have started out with us in this training several months ago, we covered this.

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00:06:42.870 --> 00:06:47.850
Exact information then, but we want to go over it again, just to keep.

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00:06:47.850 --> 00:06:54.590

Fresh what? Exactly we're talking about this session and so is cash.

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00:06:51.720 --> 00:06:56.580

And so is cash benefits based on social.

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00:06:56.580 --> 00:07:02.580

Someone's social security work record and so, in order to get it, the person.

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00:07:00.060 --> 00:07:03.660

And so, in order to get it, the person has to be.

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00:07:03.660 --> 00:07:11.260

Determined that they have a disability according to Social security, the definition, and they have to have.

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00:07:10.260 --> 00:07:15.660

And they have to have paid enough taxes into the social security disability.

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00:07:15.660 --> 00:07:19.380

Them to reach insured status.

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00:07:19.380 --> 00:07:29.220

So, that will either be through their own work record or, like, Sandy was talking about, perhaps through a parent's work record or a.

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00:07:29.220 --> 00:07:33.780

Spouses work record everybody's.

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00:07:33.780 --> 00:07:37.560

Social security, disability benefit amount is going to be.

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00:07:37.560 --> 00:07:42.840

Different because it's based on the amount of taxes that they've paid over the.

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00:07:42.840 --> 00:07:47.490

Period of time that they've worked, so the average.

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00:07:47.490 --> 00:07:57.600

Benefit for 2022 is 1358 dollars, but clearly that's going to vary from person to person.

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00:07:57.600 --> 00:08:05.220

And someone receiving would typically get their benefit check on the.

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00:08:05.220 --> 00:08:11.850

3rd of the month, and that's just kind of a little a reminder for us or a little pointer for us to kind of.

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00:08:11.850 --> 00:08:19.900

Help determine maybe what kind of benefits someone is receiving in case. They don't know when we think about.

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00:08:17.520 --> 00:08:27.750

When we think about benefits, we often think about the health insurance benefits that come along with it and.

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00:08:27.150 --> 00:08:33.960

For title to benefits that is Medicare. So, Medicare comes into play.

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00:08:33.960 --> 00:08:37.740

20 after a 24 month waiting period.

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00:08:37.740 --> 00:08:43.260

1 of the other things that is unique about SS.

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00:08:43.260 --> 00:08:46.590

D, I is that there is no asset limit.

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00:08:46.590 --> 00:08:50.910

So, social security is not concerned about how much money someone has.

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00:08:50.910 --> 00:08:54.810

In their savings account, or in a retirement account.

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00:08:54.810 --> 00:09:02.160

So, having money in in resources is not something that makes someone not.

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00:09:02.160 --> 00:09:06.000

Their benefit amounts, so that's helpful to know.

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00:09:06.000 --> 00:09:15.330

So, now, let's look at what happens to someone's benefit if they go to work.

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00:09:15.330 --> 00:09:20.490

And 1 of the things about that makes it a little bit easier for people to.

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00:09:20.490 --> 00:09:26.280

Or understand, is that when social security is looking at earnings.

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00:09:26.280 --> 00:09:30.900

And determining whether or not someone's going to get their benefit amount.

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00:09:30.900 --> 00:09:36.450

It's not something that fluctuates in the amount they receive. They're going to receive the.

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00:09:36.450 --> 00:09:41.400

Same amount consistently either the entire amount.

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00:09:41.400 --> 00:09:44.940

40, so there's no in between.

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00:09:44.940 --> 00:09:49.050

Know up and down like, you would get with benefits.

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00:09:49.050 --> 00:09:53.070

So, if a person is earning below.

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00:09:53.070 --> 00:09:56.550

Ga, which is that substantial gainful activity.

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00:09:56.550 --> 00:10:05.270

Then that person would receive all of their earnings from their job plus their benefit check.

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00:10:02.280 --> 00:10:05.520

Their benefit check.

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00:10:05.520 --> 00:10:09.750

If the person increases their earnings.

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00:10:09.750 --> 00:10:13.290

And their earnings go up above.

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00:10:13.290 --> 00:10:19.560

And that's when social security can look at that and make a determination as to whether or not, they're going to.

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00:10:19.560 --> 00:10:29.310

Be able to keep their benefit amount for that particular month. And so if earnings are above SDA, then then that's when it's.

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00:10:29.310 --> 00:10:35.430

Very possible that the person may get 0 benefit for that particular month.

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00:10:35.430 --> 00:10:39.810

An example of that real quick would be.

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00:10:39.810 --> 00:10:49.020

Um, someone whose earnings are 720 dollars a month and getting an benefit of 925 dollars a month.

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00:10:49.020 --> 00:10:55.320

So clearly, we know that substantial gainful activity is 1350 dollars.

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00:10:55.320 --> 00:10:59.340

In 720 is less than that. So, in this particular case.

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00:10:59.340 --> 00:11:08.570

Since their earnings are below FDA, they would get both their earnings and their social security disability insurance benefit.

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00:11:07.170 --> 00:11:12.930

Benefit the 2nd, fact, we want to look at is what we like to say.

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00:11:12.930 --> 00:11:16.470

Keep a restart and this is when.

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00:11:16.470 --> 00:11:20.160

There are some incentives built in some kind of safeguards.

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00:11:20.160 --> 00:11:24.810

1, is that you can keep your Medicare and possibly even your Medicaid.

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00:11:24.810 --> 00:11:29.340

Even if you stop receiving benefits.

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00:11:29.340 --> 00:11:34.020

And also you can keep your cash benefits.

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00:11:34.020 --> 00:11:37.530

When earning above in some situations.

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00:11:37.530 --> 00:11:42.840

And we are going to cover those as we go through this training.

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00:11:42.840 --> 00:11:49.290

And then, finally 1 of the things that's also another safeguard that's built in there, is that.

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00:11:49.290 --> 00:11:56.010

Something happens to someone's income and it decreases and goes below again.

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00:11:56.010 --> 00:11:59.160

There's a special and sense special.

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00:11:59.160 --> 00:12:03.060

Situation where they can be able to restart their benefits.

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00:12:03.060 --> 00:12:13.260

Quickly, so the miss we want to look out for is I'll lose my, or I'll have less money if I work.

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00:12:13.260 --> 00:12:18.540

And we're going to look at that we're going to talk about when that may happen. And when that.

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00:12:18.540 --> 00:12:26.310

Won't happen and then finally, I'll lose my Medicare if I work. So that's another myth we want to kind of bus.

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00:12:26.310 --> 00:12:30.330

And make sure that you understand how Medicare.

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00:12:30.330 --> 00:12:34.320

What does happen to your Medicare if you are working?

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00:12:34.320 --> 00:12:38.130

Okay.

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00:12:38.130 --> 00:12:41.460

The other thing to think about when you're looking at SS.

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00:12:41.460 --> 00:12:47.460

D, I is the effects of income on it, and I talked about this already a little bit on the previous.

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00:12:47.460 --> 00:12:54.300

But remember for, they only consider earned income so that's money that someone is.

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00:12:54.300 --> 00:12:57.510

Earning from their employment.

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00:12:57.510 --> 00:13:01.830

Uh, and earned income doesn't impact benefits and assets.

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00:13:01.830 --> 00:13:08.280

Don't impact benefits and the other important thing we already talked about, it's either all or nothing when it comes.

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00:13:08.280 --> 00:13:12.630

Someone's benefit check theory, they're going to get the full amount, or they're going to get in 0 and that's.

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00:13:12.630 --> 00:13:17.250

Based on whether or not social security feels like they are working at.

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00:13:17.250 --> 00:13:22.920

Ga, or not and so above.

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00:13:20.520 --> 00:13:25.050

So, above SDA, it comes into question.

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00:13:25.050 --> 00:13:30.750

Whether they'll get their benefit check if they're below FDA, then their benefit would most likely continue.

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00:13:30.750 --> 00:13:40.140

All right and earned income versus and earned income.

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00:13:40.140 --> 00:13:46.350

This is, I think pretty self explanatory, but your earned income, we're looking at things from your job.

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00:13:46.350 --> 00:13:55.050

That could be employment at a company, or it could be net earnings from self employment. It could also be certain royalties.

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00:13:55.050 --> 00:14:03.030

Um, also sheltered workshop payments do count is earned income. Sometimes people think they don't, but they do and then they.

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00:14:00.210 --> 00:14:03.630

They don't, but they do and then things that.

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00:14:03.630 --> 00:14:08.100

Social Security does not look at, or is not concerned about when it.

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00:14:08.100 --> 00:14:12.930

Comes to your social security disability benefits is that unearned income?

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00:14:12.930 --> 00:14:16.050

But just other, um, retirement payments.

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00:14:16.050 --> 00:14:19.920

Someone may get benefits from, like, veterans or.

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00:14:19.920 --> 00:14:25.170

Different things like that. Unemployment benefits don't count interest income dividends.

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00:14:25.170 --> 00:14:30.630

Cash from friends and family, social security does not take those things into consideration.

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00:14:30.630 --> 00:14:37.670

When looking at, and 1 of the other things I might just mention real quick is he is.

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00:14:35.310 --> 00:14:39.390

Is even, like, if someone gets.

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00:14:39.390 --> 00:14:46.900

Benefits like, maybe they're taking vacation time we're sick time because the person's not.

168

00:14:45.900 --> 00:14:49.440

Because the person's not actually working, that's not.

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00:14:49.440 --> 00:14:55.200

Considered either, so, sometimes that has to be pointed out to Social security, but that's another.

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00:14:55.200 --> 00:14:59.940

Really they're only looking at it at the earning. Someone gets from actually working.

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00:15:03.380 --> 00:15:08.370

All right, so you're going to see the slide multiple times today.

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00:15:08.370 --> 00:15:15.150

Uh, and basically we just wanted to provide you with a graphic representation so you could see how.

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00:15:15.150 --> 00:15:19.110

Um, individuals move from 1 face to the next.

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00:15:19.110 --> 00:15:23.010

And what work incentives will be available under.

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00:15:23.010 --> 00:15:29.850

Those phases so, again, today we're not expecting you guys to really.

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00:15:29.850 --> 00:15:36.450

Have a thorough knowledge of all the decisions and things that come into play.

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00:15:36.450 --> 00:15:40.950

That's more something where you're gonna be referring somebody on to benefits.

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00:15:40.950 --> 00:15:46.350

Uh, planning service to get that detailed explanation of the different.

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00:15:46.350 --> 00:15:49.770

Then, uh, uh, the different work incentives and.

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00:15:49.770 --> 00:15:53.910

What decisions people might need to be making and.

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00:15:53.910 --> 00:15:59.010

How they can best utilize those work incentives. Our goal today is just to give you that.

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00:15:59.010 --> 00:16:02.070

Overview to give you that um.

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00:16:02.070 --> 00:16:06.330

Familiarity so that little basic understanding.

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00:16:06.330 --> 00:16:10.260

Of people being able to.

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00:16:10.260 --> 00:16:13.290

Keep their benefits easily get them back.

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00:16:13.290 --> 00:16:19.650

That kind of thing. So again, I put in the chat that often I hear from individuals. There are 2 biggest fears.

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00:16:19.650 --> 00:16:22.950

Are losing those medical coverage and then.

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00:16:22.950 --> 00:16:26.100
What happens if it doesn't work out.

189
00:16:26.100 --> 00:16:31.230
What happens if I get a job, I lose my social security benefits.

190
00:16:31.230 --> 00:16:35.730
Am I stuck only being able to do a brand new application and having to wait.

191
00:16:35.730 --> 00:16:39.210
3 to 5 years to get my benefits started back again. So.

192
00:16:39.210 --> 00:16:43.890
Again, today we want to kind of help give you guys some comfort.

193
00:16:43.890 --> 00:16:56.460
And reassuring people that it's okay, they can try out working, they can try and be more self sufficient and they don't have to worry about that rug being pulled out from underneath them.

194
00:16:56.460 --> 00:17:02.460
Right now, what we want to focus on is we want to focus on that.

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00:17:02.460 --> 00:17:06.450
1st phase that trial work period.

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00:17:06.450 --> 00:17:09.839
The take away here during the trial work, period.

197
00:17:09.839 --> 00:17:20.910
Is that individuals can really try out working? They can earn as much as they want and they're still going to be getting their social security benefit during that time period.

198
00:17:20.910 --> 00:17:26.579
So, it's your 1st phase in returning back to work.

199
00:17:26.579 --> 00:17:31.020
Again, during this phase beneficiaries are going to continue to receive.

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00:17:31.020 --> 00:17:36.270

All of the cash benefit, regardless of how much they are earning from work.

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00:17:36.270 --> 00:17:40.650

And as Jennifer pointed out, when it comes to Social security, determining.

202

00:17:40.650 --> 00:17:44.880

If you're engaging in substantial game for activity, they're only looking at.

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00:17:44.880 --> 00:17:48.660

At earnings from work, so.

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00:17:48.660 --> 00:17:55.560

During this phase, no other work incentives are going to apply because again an individual can.

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00:17:55.560 --> 00:17:59.580

Earn more than that substantial gainful activity.

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00:17:59.580 --> 00:18:06.390

And still get all of their social security benefit. So no, other work in Sims will apply.

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00:18:06.390 --> 00:18:11.730

Usually we hear trial work, period as being 9 months.

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00:18:11.730 --> 00:18:15.390

But those 9 months don't have to a car.

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00:18:15.390 --> 00:18:19.980

Consecutively they can be spaced out over time.

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00:18:19.980 --> 00:18:25.800

But once all of those 9 months fall within a 5 year, period.

211

00:18:25.800 --> 00:18:32.040

Somebody is going to be considered out of their trial work. Period is going to have been exhausted.

212

00:18:32.040 --> 00:18:35.220

So, trial work.

213

00:18:35.220 --> 00:18:38.520

Month is defined as any month.

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00:18:38.520 --> 00:18:42.060

The beneficiary earns at least the trial work amounts.

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00:18:42.060 --> 00:18:47.070

You'll notice these amounts are different than the substantial gainful activity.

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00:18:47.070 --> 00:18:50.460

So basically again.

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00:18:50.460 --> 00:18:53.550

Also is using that trial work amount.

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00:18:53.550 --> 00:18:59.550

For is to count those trial work months. That's all. It's being used for.

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00:18:59.550 --> 00:19:04.110

So Here's an example.

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00:19:04.110 --> 00:19:09.870

Cre tech recently obtained a full time job where he's earning 18 dollars an hour.

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00:19:09.870 --> 00:19:12.900

He started this job on June. 1st, this is this.

222

00:19:12.900 --> 00:19:16.920

1st job become since becoming entitled to.

223

00:19:16.920 --> 00:19:21.270

So, we know he has not used any trial work month.

224

00:19:21.270 --> 00:19:24.870

Up until now, because this is his 1st job.

225

00:19:24.870 --> 00:19:28.290

Since becoming entitled to that.

226

00:19:28.290 --> 00:19:32.550

So, making 18 dollars an hour and working 40 hours a week.

227

00:19:32.550 --> 00:19:36.120

We expect that he's going to earn over 3000 a month.

228

00:19:36.120 --> 00:19:40.350

So, that is definitely going to exceed the trial work.

229

00:19:40.350 --> 00:19:44.820

Month or trial work amount of 970 dollars per month.

230

00:19:44.820 --> 00:19:50.700

So, what we're expecting break tests, gonna go through his trial work period. Very quickly.

231

00:19:50.700 --> 00:19:53.730

It is going to be a consecutive 9 months.

232

00:19:53.730 --> 00:19:57.210

Um, provided that he's earning at least 970 each month.

233

00:19:57.210 --> 00:20:00.510

So, here's the benefits.

234

00:20:00.510 --> 00:20:04.950

So, you see that his work in comes over 3000 a month.

235

00:20:04.950 --> 00:20:08.310

But he's gonna keep getting his SS.

236

00:20:08.310 --> 00:20:12.090

During that time that he's earning that much.

237

00:20:12.090 --> 00:20:16.740

Through at least February of 2023 so you'll notice kind of.

238

00:20:16.740 --> 00:20:22.710

From June 1st, to February 2023 that's the 9 months.

239

00:20:22.710 --> 00:20:26.340

So, during that 9 month trial work, period.

240

00:20:26.340 --> 00:20:31.980

He's going to keep getting his cash benefit while also getting that work in.

241

00:20:31.980 --> 00:20:37.920

Jennifer, you want to talk about the 2nd.

242

00:20:37.920 --> 00:20:44.130

Face the extended period of eligibility yes. All right. So, for the 2nd phase.

243

00:20:44.130 --> 00:20:49.650

It starts after right after the trial work period ends.

244

00:20:49.650 --> 00:20:55.410

So some people may never actually get to phase 2 because if they never get.

245

00:20:55.410 --> 00:20:59.070

Finish their 9 trial work period months.

246

00:20:59.070 --> 00:21:07.380

Then they stay in phase 1, but as soon as those 9 months are over, then the extended period of eligibility.

247

00:21:07.380 --> 00:21:10.860

Begins and this phase is the.

248

00:21:10.860 --> 00:21:15.420

Same length of time for everybody in that's 3 years or 30.

249

00:21:15.420 --> 00:21:21.840

6 months, it's during this time period that we can start to look at work incentives.

250

00:21:21.840 --> 00:21:25.380

And we will get into that more as we can move through the slide.

251

00:21:25.380 --> 00:21:33.060

All right so again.

252

00:21:33.060 --> 00:21:37.440

What we have here is an example of.

253

00:21:37.440 --> 00:21:40.950

Someone who has entered his.

254

00:21:40.950 --> 00:21:44.540

Extended period of eligibility, so let's look at.

255

00:21:44.540 --> 00:21:51.660

He has been working a part time job for a little while now and he's been working long enough that back in February.

256

00:21:50.460 --> 00:21:55.500

The back in February of 2019, he earned enough work credits.

257

00:21:55.500 --> 00:22:00.600

To be able to qualify for based on his own work record.

258

00:22:00.600 --> 00:22:05.200

At that time he was earning working 30 hours.

259

00:22:04.800 --> 00:22:07.890

Hours a week making 8 dollars and 60.

260

00:22:07.890 --> 00:22:13.200

Hour and so that was over the trial work period amount.

261

00:22:13.200 --> 00:22:16.650

And he used his 9 months.

262

00:22:16.650 --> 00:22:21.020

So, in October of 2019, when he.

263

00:22:20.820 --> 00:22:24.210

Finished that up he then starts the next.

264

00:22:24.210 --> 00:22:28.020
Month in November 2019 into his.

265
00:22:28.020 --> 00:22:31.170
Period of eligibility in there.

266
00:22:31.170 --> 00:22:34.260
That window is where his 36 month.

267
00:22:34.260 --> 00:22:39.120
Timeframe starts, and at the time of.

268
00:22:39.120 --> 00:22:47.010
November 2019 SDA is 1220 dollars a month. So again, remember those numbers those.

269
00:22:47.010 --> 00:22:53.400
Fda numbers at social security comes out with a new number every year. So it's important to kind of keep.

270
00:22:53.400 --> 00:22:57.990
Up with what that number is each year so that you're making.

271
00:22:57.990 --> 00:23:02.940
Proper, you know, looking at it properly, but.

272
00:23:02.140 --> 00:23:08.490
But back in 2019, when he 1st started his.

273
00:23:08.490 --> 00:23:13.350
Send a period of eligibility. He was still working 30 hours a week, earning a.

274
00:23:13.350 --> 00:23:17.310
60 an hour, and we multiply that by 4.35 and we.

275
00:23:17.310 --> 00:23:20.550
See, if he comes up with earnings of 1000.

276
00:23:20.550 --> 00:23:29.370
122 dollars is the change that's below SDA of 1220. so that means each month.

277

00:23:29.370 --> 00:23:33.390

As long as earnings are below 1220.

278

00:23:33.390 --> 00:23:38.670

There shouldn't be any real question about whether or not, he's going to keep his Social Security disability.

279

00:23:38.670 --> 00:23:42.450

Income, it's gonna his monthly check will come just.

280

00:23:42.450 --> 00:23:47.620

Like, every month, he should get it then in 20.

281

00:23:46.020 --> 00:23:54.000

Then, in 2020, he got another raise so minimum wage went up. He's still working 30 hours.

282

00:23:54.000 --> 00:23:59.010

A week, but his way just went up to 9 dollars and 45 cents an hour.

283

00:23:59.010 --> 00:24:02.430

We do the math on that we find out he's making.

284

00:24:02.430 --> 00:24:07.260

Um, 1233 dollars a month.

285

00:24:07.260 --> 00:24:11.310

And for 2020 was 1206.

286

00:24:11.310 --> 00:24:14.970

So, he's under SDA just.

287

00:24:14.970 --> 00:24:22.640

Barely, but he is under so, unless something were to happen during this time, period, like, say he picked.

288

00:24:20.040 --> 00:24:23.240

During this time, period, like, say, he picked up an extra.

289

00:24:23.240 --> 00:24:31.620

Her shift maybe he worked extra oh, some overtime or 40 hours and covered someone's vacation time.

290

00:24:31.620 --> 00:24:36.810

If something like that happened, and he goes over for that month.

291

00:24:36.810 --> 00:24:42.660

Then it's possible for that particular month that he would not get his benefit check.

292

00:24:42.660 --> 00:24:47.460

Let's kind of the good thing about the extended period of eligibility every month.

293

00:24:47.460 --> 00:24:51.540

Was looked at and reviewed and so there's no real.

294

00:24:51.540 --> 00:24:59.070

Fear like, if something happens, when you work over that, you've lost everything because it continues for that entire.

295

00:24:59.070 --> 00:25:02.490

3 year period, where they are reviewing it month by month.

296

00:25:02.490 --> 00:25:06.870

Now, in 2021.

297

00:25:06.870 --> 00:25:14.380

He gets another raise and he's up to now 10 dollars and 30 cents an hour and.

298

00:25:13.380 --> 00:25:19.680

And s, is 1310 dollars in 2021 in his.

299

00:25:19.680 --> 00:25:24.090

Wages his earnings are 1300.

300

00:25:24.090 --> 00:25:27.810

44 dollars and 15 cents so he is just.

301

00:25:27.810 --> 00:25:34.980

Barely over SDA now what social security says then at that point is.

302

00:25:34.980 --> 00:25:38.340

Okay, it's all out on the table now.

303

00:25:38.340 --> 00:25:49.900

We need to really look at cell Max earnings and make a decision as to whether or not we think he's working at level or not. They're not just.

304

00:25:48.060 --> 00:25:51.750

They're not just looking at a number, so it's not just.

305

00:25:51.750 --> 00:25:55.260

An automatic okay. He's working at.

306

00:25:55.260 --> 00:25:58.500

They're looking at other things too, but the.

307

00:25:58.500 --> 00:26:04.080

Point is in this particular instance, if he's not using any other work incentives.

308

00:26:04.080 --> 00:26:08.940

Then it's more than likely that he would not receive his.

309

00:26:08.940 --> 00:26:14.040

So benefit amount for each month that he is working.

310

00:26:14.040 --> 00:26:24.090

Over FDA, then in 2022 he gets another raised 11 dollars and 15 cents an hour.

311

00:26:24.090 --> 00:26:31.480

For that year is 1350 because earnings are over that by quite a bit.

312

00:26:30.760 --> 00:26:35.030

Quite a bit more now about a 100 dollars over.

313

00:26:34.230 --> 00:26:41.250

Over and again, if he's not using any work incentives, then he's not going to be getting his assets.

314

00:26:41.250 --> 00:26:46.410
D, I benefit, but the key to this 1, is that now.

315
00:26:44.280 --> 00:26:49.530
Is that now towards the end of 2022.

316
00:26:49.530 --> 00:26:53.940
We're getting to the point where his extended period of eligibility is a.

317
00:26:53.940 --> 00:26:58.680
About to end, because remember, it started in December of 2 in November.

318
00:26:58.680 --> 00:27:02.970
Use me 2019, so that would mean.

319
00:27:02.970 --> 00:27:06.780
The end of October of 2022 is really all of.

320
00:27:06.780 --> 00:27:11.040
That's when his period goes through and then.

321
00:27:11.040 --> 00:27:16.650
November, he's going to start the next phase, which sandy's going to cover.

322
00:27:16.650 --> 00:27:22.290
All right, so now going back to our graphic.

323
00:27:22.290 --> 00:27:29.670
We are now about to go into phase 3 and you're going to notice there's a little gap here in between.

324
00:27:29.670 --> 00:27:34.500
Phase 2 and phase 3 and I'm going to explain that a little bit more, but.

325
00:27:34.500 --> 00:27:41.670
Basically, not, everybody enters into that phase 3 so.

326
00:27:41.670 --> 00:27:46.170
That phase 3 that 6th and final phase.

327

00:27:46.170 --> 00:27:49.500
Is the expedite reinstatement of benefits?

328
00:27:49.500 --> 00:27:53.970
2 things have to happen for somebody to be in this phase.

329
00:27:53.970 --> 00:27:59.430
1, they have to have already used up their trial work, period and extended period of eligibility.

330
00:27:59.430 --> 00:28:04.680
So those 2 phases have to be done and over with.

331
00:28:04.680 --> 00:28:08.010
But then the 2nd thing that has to happen.

332
00:28:08.010 --> 00:28:12.330
Is that their cash benefit?

333
00:28:12.330 --> 00:28:19.890
Has to have stopped due to work income. So, a lot of times what we see as individuals may have used up the trial work period.

334
00:28:19.890 --> 00:28:26.160
And their extended period of eligibility, but because they're earning below that.

335
00:28:26.160 --> 00:28:30.810
Their cash benefit hasn't stopped and so those individuals aren't.

336
00:28:30.810 --> 00:28:34.650
In that 3rd and final stage yet it's only.

337
00:28:34.650 --> 00:28:38.250
When that cash benefit stops.

338
00:28:38.250 --> 00:28:42.210
And they're outside of that, those 2 phases that.

339
00:28:42.210 --> 00:28:46.740
They will enter into that 3rd and final phase.

340
00:28:46.740 --> 00:28:50.880
So that 3rd and final phase is 5 years.

341
00:28:50.880 --> 00:28:55.770
So, and like, the extended period of eligibility.

342
00:28:55.770 --> 00:28:59.910
It's consecutive there is no stopping in between.

343
00:28:59.910 --> 00:29:04.890
So, once they go into that phase, it's 60 months period.

344
00:29:04.890 --> 00:29:09.960
So, within that 60 month, period of entering the.

345
00:29:09.960 --> 00:29:15.960
Phase if the person's ability to engage in substantial gainful activity.

346
00:29:15.960 --> 00:29:20.190
Stops if it changes then that extended.

347
00:29:20.190 --> 00:29:23.400
Expedite reinstatement of benefits.

348
00:29:23.400 --> 00:29:27.600
Process can be used to resume receiving that.

349
00:29:27.600 --> 00:29:30.990
Person's hash benefit.

350
00:29:30.990 --> 00:29:34.860
So some things to note here, so.

351
00:29:34.860 --> 00:29:40.110
The reason for no longer being able to engage in that substantial gainful activity.

352
00:29:40.110 --> 00:29:49.240
Has to be for the same disabling condition that that person is receiving the benefit cannot be would due to a new.

353

00:29:46.350 --> 00:29:52.170

Cannot be with due to a new disabling conditions.

354

00:29:52.170 --> 00:29:55.230

Also, the other thing.

355

00:29:55.230 --> 00:29:58.680

Is that that ability ability.

356

00:29:58.680 --> 00:30:02.340

To engage in that substantial gainful activity.

357

00:30:02.340 --> 00:30:09.270

Must be considered long term. It can't be something that is only temporary a month or 2.

358

00:30:09.270 --> 00:30:15.240

Here's the other really added benefit of the expedite reinstatement of benefit.

359

00:30:15.240 --> 00:30:19.050

So, security has 6 months to make a decision.

360

00:30:19.050 --> 00:30:27.720

And during that 6 month, period, that person can be getting their cash benefit while they're awaiting that decision from social security.

361

00:30:27.720 --> 00:30:31.080

So, um.

362

00:30:31.080 --> 00:30:36.030

You know, when we often hear about individuals being afraid of, hey, what happens if I lose my job.

363

00:30:36.030 --> 00:30:39.210

I I rely on that income to make ends meet.

364

00:30:39.210 --> 00:30:48.120

Uh, being able to say, hey, social security, I need my cash benefit while you're making a decision that's going to help ease. Some of that burden.

365

00:30:48.120 --> 00:30:52.920
All right, so here's an example.

366
00:30:52.920 --> 00:30:56.760
Ballet has been working at the same job for 5 years. Now.

367
00:30:56.760 --> 00:31:03.420
So do that we, we know she's probably already exhausted her trial work period in her.

368
00:31:03.420 --> 00:31:06.990
Standard period of eligibility, but she's continued to receive her.

369
00:31:06.990 --> 00:31:11.520
As her work income has remained below that substantial.

370
00:31:11.520 --> 00:31:19.500
Painful activity amount so this promotion would cause her work and come to exceed that amount.

371
00:31:19.500 --> 00:31:22.800
That she wants to give it a try to see if she could do it.

372
00:31:22.800 --> 00:31:27.180
Her team also is like, let's go for it. Let's try it out.

373
00:31:27.180 --> 00:31:31.830
So, valid was able to successfully transition into her new role.

374
00:31:31.830 --> 00:31:35.100
And at that point, her assets stop.

375
00:31:35.100 --> 00:31:39.030
However, after about 1 year.

376
00:31:39.030 --> 00:31:42.330
Ballet experienced major life changes.

377
00:31:42.330 --> 00:31:47.550
She had changed in a parent's health, which then caused her to have to.

378

00:31:47.550 --> 00:31:53.160
Move out of her family's home and go into residential support. So not only is she.

379
00:31:53.160 --> 00:31:56.880
Kind of worried about her parent.

380
00:31:56.880 --> 00:32:02.010
Who she's very connected with, but now she's having to adjust to.

381
00:32:02.010 --> 00:32:06.180
Living in another place living with other people getting supports from people.

382
00:32:06.180 --> 00:32:09.660
Outside of her family and it really.

383
00:32:09.660 --> 00:32:13.500
Put her in a tailspin she wasn't coping. Well.

384
00:32:13.500 --> 00:32:17.340
With that major life change so basically.

385
00:32:17.340 --> 00:32:21.120
Uh, this was showing up at work, it was affecting.

386
00:32:21.120 --> 00:32:26.520
With her performance, and her ability to cope with her coworkers and others so.

387
00:32:26.520 --> 00:32:30.090
It unfortunately led to her being dismissed.

388
00:32:30.090 --> 00:32:33.630
From her job, but because it was.

389
00:32:33.630 --> 00:32:37.650
Basically, due to her, her disabling condition.

390
00:32:37.650 --> 00:32:42.420
The team was able to help her with the expedite reinstatement.

391

00:32:42.420 --> 00:32:45.600

Process and go back to Social Security and say.

392

00:32:45.600 --> 00:32:52.200

Hey, I need my social security benefit back. I'm no longer able to engage in that substantial gainful.

393

00:32:52.200 --> 00:32:58.470

Activity so she was able to find a new job that wasn't as demanding. And again.

394

00:32:58.470 --> 00:33:03.060

Everybody agreed that it's like, okay, if she gets over that 20 to 25.

395

00:33:03.060 --> 00:33:09.840

Hours per week, it's almost too demanding on her. It's too much for her to handle.

396

00:33:09.840 --> 00:33:13.650

So, they kind of agree. Nope, this is going to be a long term.

397

00:33:13.650 --> 00:33:17.130

Thing where we're going to kind of stand back a little bit.

398

00:33:17.130 --> 00:33:20.940

Be, uh, less less demanding.

399

00:33:20.940 --> 00:33:25.230

And let her, you know, kind of recoup here.

400

00:33:25.230 --> 00:33:28.920

So again through that expedite reinstatement process.

401

00:33:28.920 --> 00:33:35.250

She was able to get her back as she was no longer engaging in that substantial gainful activity.

402

00:33:35.250 --> 00:33:39.870

She also received it for the 6 months that social journey took to make her.

403

00:33:39.870 --> 00:33:43.170
Make a decision about her eligibility for.

404
00:33:43.170 --> 00:33:52.170
And, Jen, you want to start us off talking about some of those work incentives that start to come and play.

405
00:33:52.170 --> 00:33:55.590
During those 2nd and 3rd phases.

406
00:33:55.590 --> 00:34:00.240
Absolutely, so the 1st, 1 we're going to talk about is impairment related work.

407
00:34:00.240 --> 00:34:05.880
Fences are always probably sounds familiar to you if you've been tuning in, because we talk.

408
00:34:04.480 --> 00:34:08.130
Tuning and because we talked about this 1 last month's.

409
00:34:07.530 --> 00:34:11.460
Month as well, so let's get into that a little bit more.

410
00:34:11.460 --> 00:34:16.159
An early is and.

411
00:34:14.610 --> 00:34:18.590
Is an impairment related work expense that is an.

412
00:34:17.790 --> 00:34:25.699
Fence that is an out of pocket cost for an item or service that's needed for someone's work, but it has to be related to the.

413
00:34:23.699 --> 00:34:28.909
Work, but it has to be related to the person's disability and it has to be needed for.

414
00:34:27.300 --> 00:34:32.489
And it has to be needed for them for their job. So it's got to be due to their disability.

415

00:34:31.489 --> 00:34:37.420

To their disability and needed for the job. So something that would count would be something that.

416

00:34:34.620 --> 00:34:39.719

So, something that wouldn't count would be something that all employees would need.

417

00:34:39.719 --> 00:34:43.350

Or have to have to work, so it has to again be kind of.

418

00:34:43.350 --> 00:34:49.550

Is specific to the to this particular person situation.

419

00:34:47.520 --> 00:34:52.960

The key takeaway here is if you'll think.

420

00:34:50.949 --> 00:34:57.890

Is if you think back to like, some of the examples we've used, where someone's earnings were just.

421

00:34:55.360 --> 00:35:01.580

Someone's earnings were just barely over SDA sometimes that, you know.

422

00:34:59.890 --> 00:35:05.010

Sometimes that 50 dollars a month, 100 dollars a month.

423

00:35:05.010 --> 00:35:10.180

A lot of times there is something that that person has an expense.

424

00:35:08.500 --> 00:35:12.580

Expense, maybe you just are forgetting about.

425

00:35:11.580 --> 00:35:17.440

Forgetting about, and it's important to kind of have a conversation about that. And then if.

426

00:35:15.450 --> 00:35:21.300

About that, and then if if there are expenses that they have out of pocket expenses.

427

00:35:18.900 --> 00:35:22.400

Fences that they have out of pocket expenses to speak with someone.

428

00:35:22.400 --> 00:35:29.250

Social Security about that, so that they can take those things into consideration.

429

00:35:29.250 --> 00:35:35.160

When determining whether or not someone is working at or not let's look at it.

430

00:35:33.990 --> 00:35:40.110

Let's look at an example here we have who has been working such.

431

00:35:37.910 --> 00:35:43.620

Who has been working since June of 2021 working 30 hours a week.

432

00:35:40.910 --> 00:35:47.980

121 working 30 hours a week, making 12 dollars an hour. This is definitely a.

433

00:35:45.780 --> 00:35:49.380

Uh, this is definitely, um, above.

434

00:35:49.380 --> 00:35:54.190

But he continued to receive his.

435

00:35:52.590 --> 00:35:58.960

To receive his cash benefits during his trial work period phase. So.

436

00:35:57.030 --> 00:36:01.620

Period phase so keeping the wages keeping the benefits.

437

00:36:01.020 --> 00:36:06.600

Benefits once his trial work, period months are over and he's.

438

00:36:04.570 --> 00:36:09.620

Months are over, and he's used those all up now is when we can look.

439

00:36:08.220 --> 00:36:13.940

Now, as when we can look at whether or not there are any arrays that come into play in.

440

00:36:12.210 --> 00:36:15.940

Come into play and for him, he has a handful of.

441

00:36:15.940 --> 00:36:21.590

Of ways to be reviewed 1 is some prescription medication.

442

00:36:19.050 --> 00:36:24.620

1 is some prescription medication that he takes and so his Co pay against.

443

00:36:22.440 --> 00:36:28.700

And so his Co pay again, it's not the total cost of the medicine. It's just out of pocket expenses is.

444

00:36:26.220 --> 00:36:32.230

Is out of pocket expenses is 6 dollars a month. He really needs.

445

00:36:29.250 --> 00:36:35.960

Dollars a month, he really needs the medicine to be able to manage his anxiety if he didn't have.

446

00:36:35.160 --> 00:36:41.030

If he didn't have it, he wouldn't be able to do his job. So typically, this is going to be considered.

447

00:36:38.490 --> 00:36:44.550

So, typically, this is going to be considered an early and then he also has 400.

448

00:36:42.150 --> 00:36:47.090

And then he also has 400 dollars a month. He has to spend for transportation.

449

00:36:45.690 --> 00:36:51.790

For transportation to and from work, now he's not able to drive.

450

00:36:48.990 --> 00:36:53.040

Now, he's not able to drive because of his.

451

00:36:53.040 --> 00:36:59.210

Anxiety so not all transportation expenses are considered early. So this.

452

00:36:56.560 --> 00:37:02.400

Are considered are we so, this is again where you you submit it.

453

00:37:00.390 --> 00:37:03.400

Where are you, you submit it to Social security.

454

00:37:03.400 --> 00:37:10.100

They review it and they make the decision, but what I always say, it doesn't hurt to.

455

00:37:08.100 --> 00:37:14.560

But what I would say, it doesn't hurt to submit it because you want to get an answer and you want that to be.

456

00:37:12.360 --> 00:37:16.410

Get an answer and you want that to be considered because again, it can make a.

457

00:37:16.410 --> 00:37:24.520

Big difference in someone's bottom line of the, the money they have to pay their bills monthly, but in in.

458

00:37:21.780 --> 00:37:26.330

Pay their bills monthly, but in, in his particular case.

459

00:37:24.930 --> 00:37:30.030

His particular case, they were able to subtract from his gross earnings both his.

460

00:37:28.230 --> 00:37:31.470

From his gross earnings, both is transportation costs.

461

00:37:31.470 --> 00:37:36.880

And his, his medication and that, then put him.

462

00:37:34.500 --> 00:37:39.300

And that then put him below.

463

00:37:39.300 --> 00:37:46.440

And he was able to continue to receive both his earnings and his Social Security disability benefits.

464

00:37:46.440 --> 00:37:50.880

All right, so now we're going to talk about.

465

00:37:49.480 --> 00:37:56.000

All right, so now we're going to talk about subsidies and special conditions and again, looking at this graphic, you're going.

466

00:37:53.010 --> 00:38:01.070

And again, looking at this graphic, you're gonna see these are to work on centers that don't come play until we're.

467

00:37:58.290 --> 00:38:03.680

Don't come play until we're outside of that trial work period so they can.

468

00:38:03.000 --> 00:38:10.720

So, they can start coming into play during that extended period of eligibility and be on. So.

469

00:38:08.610 --> 00:38:13.800

And so what are special conditions and subsidies.

470

00:38:13.800 --> 00:38:16.800

It's when an employer is paying a person more.

471

00:38:16.800 --> 00:38:20.490

In the value of their work, so.

472

00:38:20.490 --> 00:38:26.270

Uh, we know that employers by law, by department of labor regulation.

473

00:38:23.670 --> 00:38:26.850

By law by department of labor regulations.

474

00:38:26.850 --> 00:38:31.380

Uh, they can't discriminate between different people's pay in the same.

475

00:38:31.380 --> 00:38:36.980

So, if there's basically they're required to do the same work there in.

476

00:38:34.980 --> 00:38:40.380

They're required to do the same work. They're in the same position.
You're going to see a similar amount of pay.

477

00:38:37.980 --> 00:38:45.580

You're gonna see a similar amount of pay among people in that type of position. So.

478

00:38:43.560 --> 00:38:46.740

So, however.

479

00:38:46.740 --> 00:38:53.480

So, security realizes that sometimes individuals with disabilities may need extra assistance.

480

00:38:50.880 --> 00:38:54.380

May need extra assistance to.

481

00:38:54.180 --> 00:38:59.160

On that pay so who could be eligible for that? 1.

482

00:38:59.160 --> 00:39:04.260

Anyone that you're noticing that requiring extra assistance on the job.

483

00:39:03.060 --> 00:39:10.490

On the job, or having accommodations that may result in a little bit.

484

00:39:07.650 --> 00:39:11.940

Result in a little bit of difference there between.

485

00:39:11.940 --> 00:39:15.380

What is required of this employee with the disability?

486

00:39:15.180 --> 00:39:20.720

Compared to other employees without a disability so.

487

00:39:18.300 --> 00:39:21.390

A disability, so.

488

00:39:21.390 --> 00:39:26.710

It's really important like Jennifer was talking about when when someone's earning at or.

489

00:39:25.920 --> 00:39:29.110

At or above that substantial gainful activity amount.

490

00:39:29.110 --> 00:39:34.180

We really need to be looking out for anything that could be.

491

00:39:33.180 --> 00:39:36.330

Could be a special condition or a substitute that.

492

00:39:36.330 --> 00:39:42.130

That could allow that person to continue receiving their cash benefit even though their.

493

00:39:40.260 --> 00:39:46.110

Benefit, even though they're earning at or above that amounts.

494

00:39:46.110 --> 00:39:49.780

So Here's an example of.

495

00:39:49.780 --> 00:39:56.230

Subsidy so works 22 and a half hours per week.

496

00:39:54.240 --> 00:40:00.050

Hours per week recently the company increased everyone's wages to 15.

497

00:39:58.050 --> 00:40:02.940

Everyone's wages to 15 dollars an hour trying to, uh.

498

00:40:02.940 --> 00:40:06.240

Be competitive with other.

499

00:40:06.240 --> 00:40:09.300

Businesses in the community, so.

500

00:40:09.300 --> 00:40:12.720

This cost income to exceed.

501

00:40:12.720 --> 00:40:18.660

That substantial gainful activity amount so, since she had already exhausted her trial work, period.

502

00:40:15.890 --> 00:40:21.940

Since she had already exhausted her trial work, period, self screen, allowed other factors.

503

00:40:19.350 --> 00:40:25.090

True allowed other factors like those impairment related work expenses, special conditions.

504

00:40:24.090 --> 00:40:29.430

Special conditions subsidies to determine whether or not was really.

505

00:40:28.030 --> 00:40:31.470

Was really, truly working.

506

00:40:31.470 --> 00:40:37.210

At or above that amount, so often she performs most of that.

507

00:40:34.530 --> 00:40:40.010

Often, she performs most of her duties. Well, but there's 1 task that she.

508

00:40:38.210 --> 00:40:41.280

There is 1 task that she struggles with.

509

00:40:41.280 --> 00:40:48.010

And in talking with her supervisor, it's found out that supervisor thinks.

510

00:40:45.540 --> 00:40:51.340

Supervisor things about 90% of her job she's doing well, so.

511

00:40:49.890 --> 00:40:56.180

So, she's getting paid the same wage as others in her position, but she's only performing.

512

00:40:53.430 --> 00:40:57.510

Others in her position, but she's only performing 90% of her job.

513

00:40:57.510 --> 00:41:03.540

So, therefore, social security is willing to take that into consideration.

514

00:41:03.540 --> 00:41:06.930

And look at her, her earnings.

515

00:41:06.930 --> 00:41:11.830

And could possibly even determine that they're going to only count 90% of our.

516

00:41:10.830 --> 00:41:19.640

90% of her wages in determining whether or not she is engaging in that substantial gainful activity. So.

517

00:41:17.130 --> 00:41:21.240

So here's an example with special.

518

00:41:21.240 --> 00:41:30.250

Condition so currently works 30 hours per week making about 12 dollars an hour. Course this causes.

519

00:41:29.250 --> 00:41:33.450

Course, this causes his earnings to exceed that substantial gainful activity.

520

00:41:33.450 --> 00:41:39.080

However, receives about 5 hours a week of job coaching.

521

00:41:37.540 --> 00:41:43.580

Job coaching basically, all is really needing it is that job coach helps him.

522

00:41:41.380 --> 00:41:47.620

Is that job coach helps him get himself ready for the day? So kind of.

523

00:41:46.020 --> 00:41:51.290

For the day, so kind of helps him to organize his work tasks and a supplies and then.

524

00:41:49.500 --> 00:41:53.850

And a supplies, and then once Martin is off and working.

525

00:41:53.850 --> 00:41:56.850

He can go, he can take it himself. He's not.

526

00:41:56.850 --> 00:42:00.290

Getting any more hands on assistants, so.

527

00:42:00.090 --> 00:42:04.890

So, however, that 5 hours that he needs for.

528

00:42:04.890 --> 00:42:10.490

Helping him, organize his, his work tasks and his supplies.

529

00:42:09.090 --> 00:42:12.840

And his supplies that hands on assistance.

530

00:42:12.840 --> 00:42:15.980

So, security says, Ah, he got help.

531

00:42:15.980 --> 00:42:22.070

Earn that much money, so they're not going to account the time that a job coach is.

532

00:42:20.760 --> 00:42:25.770

Coach is providing that hands on assistant.

533

00:42:25.770 --> 00:42:31.740

So, key here, is that for social security to count.

534

00:42:31.740 --> 00:42:37.420

That job coaching, it has to be hands on assistant, so just.

535

00:42:35.660 --> 00:42:39.420

So just supervision just kind of watching.

536

00:42:38.820 --> 00:42:45.700

Of watching, or checking in to see how an employee is doing may not count.

537

00:42:43.470 --> 00:42:47.540

May not count so I just want to make that decision.

538

00:42:46.940 --> 00:42:50.070

That distinction there, so but in March.

539

00:42:50.070 --> 00:42:55.060

Example, his gross earnings were about 1566.

540

00:42:54.660 --> 00:42:58.800

6, again over the substantial gainful activity.

541

00:42:58.800 --> 00:43:03.540

But because we were able to subtract that 5 hours a week from his work.

542

00:43:02.540 --> 00:43:10.450

From his work income, we were able to subtract about 261 dollars of earnings, which then.

543

00:43:07.960 --> 00:43:11.370

Colors of earnings, which then brought his.

544

00:43:11.370 --> 00:43:15.640

Countable earnings down to 1000.

545

00:43:14.640 --> 00:43:18.000

Down to 1305 dollars, which is.

546

00:43:18.000 --> 00:43:24.060

Below the substantial gainful activity so this means got to keep getting his.

547

00:43:21.460 --> 00:43:25.960

To got to keep getting his benefit even.

548

00:43:24.870 --> 00:43:30.420

That even though his work wages were above that substantial gainful activity.

549

00:43:30.420 --> 00:43:33.780

All right.

550

00:43:33.780 --> 00:43:37.910

Dan, you want to talk about grace period here? Yeah. So.

551

00:43:37.110 --> 00:43:43.310

Yes, the grace period is the last 1 we're going to talk about on this little chart and.

552

00:43:41.110 --> 00:43:45.230

On this little chart, and it is the.

553

00:43:44.430 --> 00:43:48.030

The 1st, month outside of the trial.

554

00:43:48.030 --> 00:43:53.390

Period when the person earns at least amount.

555

00:43:51.780 --> 00:43:58.080

S amount and so that starts their grace period. That's the.

556

00:43:55.830 --> 00:43:58.880

Their grace period that's the 1st month.

557

00:43:58.880 --> 00:44:04.550

Is is when it starts and then it is 2 months following that. So we have a.

558

00:44:01.960 --> 00:44:05.750

2 months following that so we have a 3 month period.

559

00:44:05.750 --> 00:44:10.670

Of time that's called the grace period and during this time period.

560

00:44:08.760 --> 00:44:13.970

And during this time, period, the person, even though they're working.

561

00:44:11.970 --> 00:44:20.530

Person, even though they're working at or above and social security's made that determination, they will still receive their.

562

00:44:18.990 --> 00:44:24.680

They will still receive their cash benefit during that 3 month, period of time. And.

563

00:44:22.440 --> 00:44:27.160

3 month, period of time, and 1 of the things I always heard about.

564

00:44:25.480 --> 00:44:32.040

I always heard about this grace, period. The reason why there is a grace period is when you think about Social security.

565

00:44:32.040 --> 00:44:35.530

It kind of takes them a while to make.

566

00:44:35.130 --> 00:44:41.900

To make a decision as to whether or not someone's working at again. Think about it. Like, they're not just.

567

00:44:38.930 --> 00:44:42.960

Hey, again, think about it, like, they're not just looking at those.

568

00:44:42.960 --> 00:44:52.240

Chuck stubs and making a yes, no decision. They're not just saying, okay 1400 dollars he's working above SDA. They have to kind of look at.

569

00:44:49.560 --> 00:44:54.250

Sda, they have to kind of look at it a little bit more closely than that.

570

00:44:52.640 --> 00:44:55.650

A little bit more closely than that they have to look at.

571

00:44:55.650 --> 00:45:00.060

Those see if there's any impairment related work expenses.

572

00:44:59.460 --> 00:45:03.590

Is there any subsidy and so as they're looking at those things.

573

00:45:03.190 --> 00:45:09.300

Those things it takes them some time. So that's why that grace period is kind of there as well because.

574

00:45:07.300 --> 00:45:10.660

Kind of there as well, because it may be.

575

00:45:10.660 --> 00:45:19.160

That they're making that decision, and they haven't decided yet whether or not that person's working at. So so you've got kind of that little bit of.

576

00:45:17.760 --> 00:45:22.810

So, you've got kind of that little bit of a window to still be.

577

00:45:21.810 --> 00:45:27.710

Still beginning the, the benefit check so let's look at this.

578

00:45:25.530 --> 00:45:31.510

So, let's look at this particular example, we've got who is working 20.

579

00:45:31.510 --> 00:45:34.850

5 hours a week, making minimum wage and.

580

00:45:34.850 --> 00:45:38.520

August of 2020, her income for the year.

581

00:45:38.520 --> 00:45:44.710

For that month was 1027 dollars. This exceeds the trial work period of.

582

00:45:41.820 --> 00:45:45.760

Alerts this exceeds the trial work period amount that was less than.

583

00:45:45.360 --> 00:45:51.770

Less than SDA once she used up all of her trial work period month in June of.

584

00:45:49.770 --> 00:45:54.180

Period month in June of 2021.

585

00:45:53.580 --> 00:45:56.850

Then we have like, an increase in pay.

586

00:45:56.850 --> 00:46:01.000

And up to 10 dollars, and 30 cents an hour, which bumped.

587

00:46:00.600 --> 00:46:03.760

Monitor income up to 1000.

588

00:46:03.760 --> 00:46:08.340

120 dollars and 13 cents a month.

589

00:46:06.820 --> 00:46:11.510
Month again, this is below so she continues to.

590
00:46:10.110 --> 00:46:13.500
Ga, so she continues to receive her benefit.

591
00:46:13.500 --> 00:46:19.070
Finally in 2022, the company gives everyone that rates.

592
00:46:16.560 --> 00:46:19.740
The company gives everyone that raise to the.

593
00:46:19.740 --> 00:46:23.510
10 dollars an hour, which puts her earnings.

594
00:46:23.010 --> 00:46:29.230
Above so that 1st, month that she goes above.

595
00:46:26.850 --> 00:46:29.970
That she goes above.

596
00:46:29.970 --> 00:46:33.000
Is going to be the start of her grace.

597
00:46:33.000 --> 00:46:36.270
Period, and that will be where that.

598
00:46:36.270 --> 00:46:43.670
Starts and again, that will go for a total of 3 months so she would get her benefit during that time.

599
00:46:40.890 --> 00:46:44.550
So, she would get her benefit during that time.

600
00:46:44.550 --> 00:46:50.150
1 of the other things we always like to talk about, and we've kind of hinted at this at the beginning of the.

601
00:46:47.750 --> 00:46:51.360
We've kind of hinted at this at the beginning about ways to.

602

00:46:51.360 --> 00:46:57.620

Keep medical coverage during this time period. So when someone's earning.

603

00:46:55.020 --> 00:47:00.300

So, when someone's earning their benefits are kind of coming into.

604

00:47:00.300 --> 00:47:05.590

Question or maybe they're ending or whatever the situation is there are.

605

00:47:03.350 --> 00:47:07.620

Whatever the situation is, there are ways built into the system.

606

00:47:07.620 --> 00:47:14.450

Done to be able to keep medical coverage, which is also really crucial for people.

607

00:47:11.490 --> 00:47:19.810

Really crucial for people, you know, it's 1 of the most important things people want to know about. So.

608

00:47:18.540 --> 00:47:22.800

So, when someone stops receiving.

609

00:47:21.600 --> 00:47:25.780

Stops receiving their title to or their cash.

610

00:47:24.780 --> 00:47:27.860

I cash benefit amount due to work and.

611

00:47:27.860 --> 00:47:32.650

They can continue to receive their Medicare for up to 93.

612

00:47:31.050 --> 00:47:35.630

Here for up to 93 more months, they.

613

00:47:34.260 --> 00:47:40.190

They don't have to pay for the part, a hospitalization covered. So that's still.

614

00:47:38.430 --> 00:47:43.940

Coverage that's still no charge, but they do have to pay.

615

00:47:41.690 --> 00:47:46.540

Large, but they do have to pay for the part, the coverage and most times you.

616

00:47:45.540 --> 00:47:50.650

Most times you think about, like, the would automatically come out of.

617

00:47:49.050 --> 00:47:55.130

Automatically come out of someone's benefit checks. So, in this case, if they're.

618

00:47:52.530 --> 00:47:55.730

Benefit checks, so, in this case, if they're not getting.

619

00:47:55.730 --> 00:48:04.760

Benefit Jack, they would have to actually make that payment to Social Security to be able to keep it after the 93 month period that.

620

00:48:02.160 --> 00:48:07.030

Uh, after the 93 month, period, the individual can opt to continue.

621

00:48:05.560 --> 00:48:09.340

Up to continue Medicare beyond that.

622

00:48:09.340 --> 00:48:12.720

That, but they have to pay for both part a, and.

623

00:48:12.720 --> 00:48:17.150

Heartbeat premiums so that's important to know.

624

00:48:17.150 --> 00:48:23.740

And then we also want to talk a little bit about Medicaid and again, we're not going to get into it right now but.

625

00:48:20.900 --> 00:48:25.030

And again, we're not going to get into it right now, but there is.

626

00:48:23.910 --> 00:48:29.080

There is a program tickets, a work health insurance that.

627

00:48:28.080 --> 00:48:33.560

That allows for someone to keep their Medicaid.

628

00:48:31.560 --> 00:48:37.500

Or Medicaid, if they're below a certain income level.

629

00:48:34.710 --> 00:48:37.900

Below a certain income level, and there's.

630

00:48:37.900 --> 00:48:43.990

Several things that kind of come into play to determine someone's eligibility for that. If they're receiving a.

631

00:48:41.130 --> 00:48:45.480

Eligibility for that if they're receiving a title to benefit.

632

00:48:45.480 --> 00:48:50.130

And we are going to dive into that in an upcoming session.

633

00:48:50.130 --> 00:48:55.330

All right, so.

634

00:48:55.330 --> 00:48:59.430

Wrapping us up now you're going to see some links to some of the.

635

00:48:59.430 --> 00:49:02.910

Topics covered, so if you're wanting to learn more about trial work.

636

00:49:02.910 --> 00:49:07.110

Period you can go to dot Gov, there's a link there.

637

00:49:07.110 --> 00:49:14.010

We talked about the extended period of eligibility. Uh, there's a link to choose work dot dot. Gov.

638

00:49:14.010 --> 00:49:18.570

Uh, expedite reinstatement of benefits impairment, related work expenses.

639

00:49:18.570 --> 00:49:21.840

And then subsidies and special conditions.

640

00:49:21.840 --> 00:49:28.230

Those are all some of the topics we talked about today and there's the links that you'll be able to use to.

641

00:49:26.430 --> 00:49:31.730

That you'll be able to use to take a closer look at some of these. And again.

642

00:49:30.230 --> 00:49:36.340

At some of these, and again, if Kat mentioned this slideshow along with the.

643

00:49:33.630 --> 00:49:38.570

This slideshow along with the recording will be posted on our.

644

00:49:38.570 --> 00:49:42.960

Site, so once is available on our website, you should be able to come back.

645

00:49:42.960 --> 00:49:47.280

Uh, pull up this webinar and use these links to.

646

00:49:47.280 --> 00:49:54.130

Take a closer look at some of those topics we covered if you wanted to. So.

647

00:49:51.540 --> 00:49:55.260

So also.

648

00:49:55.260 --> 00:49:58.290

If you're wanting to learn more, so.

649

00:49:58.290 --> 00:50:02.570

Back in 2018, the division hosted a 5 part.

650

00:50:01.290 --> 00:50:06.690

5 part benefits, planning service or a series it was held.

651

00:50:04.350 --> 00:50:09.240

Or a series it was held between July, 10th and August 6.

652

00:50:09.240 --> 00:50:13.230

So, again, there's a link where you can go to access.

653

00:50:12.410 --> 00:50:17.200

Access those recorded Webinars and those materials.

654

00:50:16.240 --> 00:50:22.200

Also, Virginia, Commonwealth University, they offer introduction.

655

00:50:19.300 --> 00:50:23.930

The University, they offer an introductory web course.

656

00:50:23.040 --> 00:50:27.130

Course, which does a really great job of introducing you to.

657

00:50:26.130 --> 00:50:30.900

Introducing you to some of these concepts and explaining them when Jen was.

658

00:50:29.700 --> 00:50:35.510

Uh, when Jen was going over the SS basics, I, I, so much was tempted to come.

659

00:50:34.300 --> 00:50:38.220

Much was tempted to come off mute and say SS.

660

00:50:37.620 --> 00:50:44.070

Wage replacement, and that was something I picked up from that introductory.

661

00:50:42.270 --> 00:50:49.230

From that introductory web course. So that's how they would explain those assets benefits and it helps you.

662

00:50:47.100 --> 00:50:51.420

The benefits and it helps you think it's like, okay, it's wage replacements so.

663

00:50:51.420 --> 00:50:56.250

Only wages are going to affect it nothing else.

664

00:50:56.250 --> 00:51:01.490

So, of course, Mo, dot DB, 100.

665

00:50:59.490 --> 00:51:04.860

Mo, dot dB 101 dot Org is another great resource.

666

00:51:04.860 --> 00:51:09.910

Uh, for for you as well as individuals that you might work with 1 of the things that.

667

00:51:08.520 --> 00:51:16.030

1 of the things that I love about that mode that DB, 101 website is that there.

668

00:51:13.710 --> 00:51:21.600

Website is that there are videos and the videos are very short in duration. They're about 5 minutes. Each.

669

00:51:19.080 --> 00:51:22.170

In duration, they're about 5 minutes. Each.

670

00:51:22.170 --> 00:51:25.240

But they explain things in very easy to.

671

00:51:25.240 --> 00:51:31.730

Understand terms using everyday language, so a lot of the jargon is not getting used so.

672

00:51:29.730 --> 00:51:33.300

Is not getting used so it makes it very.

673

00:51:33.300 --> 00:51:38.540

Um, easy to follow and understand and you feel like, Ah, okay, now I get it.

674

00:51:36.570 --> 00:51:42.630

Okay, now I get it if you want to take a deeper dive, if you want to know a little bit.

675

00:51:40.140 --> 00:51:46.080

Died if you want to know a little bit more, go into the weeds as Jennifer, and I will talk to.

676

00:51:43.430 --> 00:51:52.560

Went to the weeds as Jennifer, and I will talk about going in deep into those weeds. You can click on the articles to to learn more about certain topics.

677

00:51:52.560 --> 00:51:57.440

And then, of course, there is an Estimator for individuals who are like, hey, I.

678

00:51:56.040 --> 00:52:00.120

For individuals who are like, hey, I just got a raise. What's that going to do?

679

00:52:00.120 --> 00:52:03.920

You can go and answer those questions and figure it out that estimator.

680

00:52:03.320 --> 00:52:08.550

Estimator I will say, takes about 30 minutes to get through all the way.

681

00:52:08.550 --> 00:52:14.440

All right, and of course, we have some tip sheets available.

682

00:52:11.840 --> 00:52:18.270

All right, and of course, we have some tip sheets available on our website again. You can kind of look at these links.

683

00:52:15.870 --> 00:52:22.060

Um, again you can kind of look at these links later on click on them, but there's an.

684

00:52:19.230 --> 00:52:22.260

Click on them, but there's an easy.

685

00:52:22.260 --> 00:52:28.470

Guide to managing employment and benefits tip sheet. There is a kind of like a.

686

00:52:25.650 --> 00:52:29.270

There is a kind of like a social security.

687

00:52:29.270 --> 00:52:32.790

Side by side, uh, benefit to.

688

00:52:32.790 --> 00:52:39.690

And then there is information about changing the culture and message about benefits. So, again.

689

00:52:37.500 --> 00:52:44.090

About benefit so again, our hope here is that you guys are now going to feel a little bit more.

690

00:52:42.690 --> 00:52:47.800

Feel a little bit more comfortable, reassuring people that yeah, you can go to.

691

00:52:46.800 --> 00:52:52.000

Yeah, you can go to work it's not going to be that bad and and they're.

692

00:52:49.980 --> 00:52:55.740

Bad and there are work incentives you can utilize that can either help you.

693

00:52:53.740 --> 00:52:57.720

To to utilize that can either help you to keep getting your cash benefit.

694

00:52:57.720 --> 00:53:03.600

Or, if you're really earning too much, you can still get it back. If you need it back.

695

00:53:03.600 --> 00:53:10.580

All right, so coming up next month, July 13th.

696

00:53:07.710 --> 00:53:14.100

Uh, next month, July 13th, we're gonna talk about that Medicaid coverage. So we're gonna talk about.

697

00:53:12.300 --> 00:53:15.360

Coverage, so we're going to talk about ticket to work health insurance.

698

00:53:15.360 --> 00:53:19.370

As well as probably talk a little bit more about that 6,019.

699

00:53:18.570 --> 00:53:21.830

119 be as well, so.

700

00:53:21.630 --> 00:53:26.220
Then, in August, we're contemplating.

701
00:53:25.030 --> 00:53:29.760
Doing a session where it'd be more interactive.

702
00:53:29.760 --> 00:53:35.630
Giving you scenarios and seeing if you can point out, you know oh, this person would be.

703
00:53:32.970 --> 00:53:41.550
Oh, Ooh, this person would be a good candidate for this time to get them to a benefits specialist. Um, so this might be a way for you guys.

704
00:53:39.390 --> 00:53:46.050
So this might be a way for you guys to test out your knowledge. So, let us know in the.

705
00:53:44.280 --> 00:53:51.560
Uh, so, let us know in the surveys, if you think that's a good idea. And then September 4th, we'll probably be on.

706
00:53:49.560 --> 00:53:53.160
And then September 4th will probably be on a new topic, but.

707
00:53:53.160 --> 00:54:00.010
So, again, those surveys help us to determine what to do next.

708
00:53:58.720 --> 00:54:04.710
What to do next and, like I said, I pointed out a little teaser there that were.

709
00:54:02.140 --> 00:54:08.430
A teaser there that were contemplating doing a, uh, more interactive session.

710
00:54:05.830 --> 00:54:09.270
Doing a more interactive session.

711
00:54:09.270 --> 00:54:14.580
Uh, where you guys can test out your knowledge. So, in that survey, let us know what you think of that.

712

00:54:12.300 --> 00:54:16.230

In that survey, let us know what you think of that idea we want to hear.

713

00:54:16.230 --> 00:54:22.000

And other than that, if you've got any questions, please feel free to reach out.

714

00:54:21.000 --> 00:54:24.820

Please feel free to reach out to me any time. My phone number.

715

00:54:24.620 --> 00:54:28.830

Number is.

716

00:54:28.830 --> 00:54:32.190

And I can be reached via email at Sandy.

717

00:54:32.190 --> 00:54:38.700

That Kaiser and that's spelled K. E. Y. S. E. R. at damage. Mow dot. Gov.

718

00:54:38.700 --> 00:54:44.550

And thank you for joining us this afternoon, take care of everyone.