



Improving lives THROUGH  
supports and services  
THAT FOSTER self-determination.

# Champions of Employment

## Taking a Closer Look at Work Incentives for Medicaid



Promoting Employment First

# Today's Topic



Taking a closer look at work incentives available for Medicaid recipients:

- Recap of impact on healthcare coverage
- Medicaid work incentives for SSI recipients
  - 1619 a
  - 1619 b
- Medicaid work incentives for SSDI recipients & those without Social Security benefits
  - Ticket to Work Health Assurance (TWHHA)
- Resources for learning more

# Who's in the Audience?



## Poll Question #1

What is your role?

- Support Coordinator
- Service Provider
- Regional Office Employee (UR, PR, CLC, SDS, AD, etc.)
- Other State Employee (VR, DHEWD, DBH, RSB, etc.)
- Individual/Family Member
- Other

# Basic Terms



SSA = Social Security Administration

SSI = Supplemental Security Income

SSDI = Social Security Disability Insurance

CDB = Childhood Disability Benefit

DAC = Disabled Adult Child Benefit

DWB = Disabled Widower's Benefit

SGA = Substantial Gainful Activity

TWHA = Ticket to Work Health Assurance

FPL = Federal Poverty Limit



When talking about SSDI,  
we're really talking about...



# Title II Benefits

Social Security Disability Insurance (SSDI)  
Based on one's own work history

Childhood Disability Benefit (CDB)/ Disabled Adult Child  
(DAC)

Based on a parent's work history

Disabled Widower's Benefit (DWB)  
Based on a spouse's work history

# Medical Coverage

## SSI

Usually Medicaid

(requires an extra step)

\*Note that one must meet asset limits for SSI, which are more stringent than the asset limits for Medicaid

## SSDI

Usually Medicare

(happens automatically)

\*Note there is a 24 month waiting period before one becomes eligible for Medicare coverage

SSI	Medicaid
\$2,000 individual (\$3,000 couple)	\$5,301.85 individual (\$10,603.70 couple)

Individuals may also qualify for Medicaid

# Effect of Earned Income on Medical Benefits



## SSI

- Even if cash benefit ends, individual may keep free Medicaid coverage until going over the “threshold limit,” an annual income limit that varies from state to state. The 2022 threshold amount for Missouri is \$47,856
- If free Medicaid coverage ends due to eligibility for SSDI, having assets exceeding SSI limits, or not responding to SSA’s requests; individuals still have options for continued Medicaid coverage

## SSDI

- After beginning work, Medicare coverage stays in effect for at least 7 1/2 years (93 months) past the point SSDI cash benefit has ceased.
- After the 93 month period ends, individuals can purchase Part A & B Medicare coverage
- Individuals may also have Medicaid coverage under TWHA or spend-down



# Work Incentives for SSI Recipients



Focusing on those work incentives that specifically pertain to medical coverage (i.e. Medicaid)

- Addressing those who continue to receive a cash SSI payment (1619 a)
- And those whose cash SSI payment ends due to work income (1619 b)

# 1619 a

## **What is it?**

A protection allowed under 1619 a of the Social Security Act which allows an individual to continue his/her Medicaid coverage when engaging in Substantial Gainful Activity. The following conditions need to be met:

- He/she has been eligible for SSI cash payment for at least 1 month prior to engaging in SGA
- He/she still meets the disability requirements
- He/she still meets other non-disability requirements (i.e. asset limits, residency, etc.)

## **Who could potentially be eligible for this?**

Anyone receiving SSI, has Medicaid, and is earning (or will potentially be earning) at or above SGA amounts.

## **What to do if you think someone is potentially eligible for 1619 a?**

Encourage that person to contact SSA if there has been, or will be, a change in income due to work activity

# 1619 a Example

Abby has been receiving SSI since she graduated high school in 2016. This has been her only source of income. She also has Medicaid. Abby is now 24 years of age.

Abby has been offered a job where she will be working 25 hours/week, making \$15/hr. Her monthly income will be over the SGA of \$1350, but will still have her receiving something in SSI.

She will be able to maintain her Medicaid coverage as she is still receiving SSI cash benefit.

Total income from Work (25 hrs/wk x \$15/hr x 4 weeks/mo)	\$1500/month
Minus the General Income Exclusion (- \$20)	\$1480
Minus the Earned Income Exclusion (-\$65)	\$1415
Minus the Earned Income Disregard (1/2)	- \$707.50
SSI Countable Earned Income	\$707.50
Base SSI Amount	\$841
Minus SSI Countable Income	-\$707.50
Adjusted SSI Amount	\$133.50
Total Monthly Income (Earnings + Adjusted SSI)	\$1633.50/month
Minus Cost for Medicaid Coverage	(-\$0)

# 1619 b



## **What is it?**

A protection allowed under 1619 b of the Social Security Act which allows an individual to continue his/her Medicaid coverage when his/her cash SSI benefit has stopped due to work income and the following conditions exist:

- He/she has been eligible for SSI cash payment for at least 1 month prior to SSI cash payment stopping
- He/she still meets the disability requirements
- He/she still meets other non-disability requirements (i.e. asset limits, residency, etc.)
- He/she needs Medicaid benefits to continue to work
- He/she has gross earnings that are insufficient to replace SSI, Medicaid, and publicly funded person care attendant services
  - This is typically determined using a state threshold amount - \$47,856 is Missouri's threshold for 2022
  - Can use an individual amount based on Medicaid's actual expenditures for those whose income exceeds the state threshold amount

## **Who could potentially be eligible for this?**

Anyone who has SSI & Medicaid and has (or will have) a job which will cause his/her SSI cash benefit to be reduced to \$0

## **What to do if you think someone is potentially eligible for 1619 b?**

Encourage the individual to contact Social Security 1<sup>st</sup> to establish eligibility for 1619b  
Then follow up with Medicaid once 1619 b eligibility has been confirmed

- If the individual is, or will be, making more than Missouri's threshold, \$47,856/yr, consider connecting with a Benefits Specialist (either through a WIPA program or under waiver funded Benefits Planning service)

# 1619 b Example

Ziva had been receiving \$500 in SSDI & \$361 in SSI when she took a job working 40 hours/week, making \$15/hr. She had also had Medicaid, which allowed her access to Medicaid Waiver funds.

This job opportunity allowed Ziva to have \$2400 in gross income each month - \$1539 more than what she had with just SSDI & SSI.

As her income from work caused her SSI to go to \$0/month, she was able to maintain her Medicaid coverage under 1619 b

Unearned Income (SSDI cash benefit)	\$500/month
Minus General Income Exclusion (-\$20)	\$480
Countable Unearned Income	\$480
Total Income from Work (40 hrs/wk x \$15/hr x 4 weeks/mo)	\$2400/month
Minus the Earned Income Exclusion (-\$65)	\$2,335
Minus the Earned Income Disregard (1/2)	- \$1,167.50
SSI Countable Earned Income	\$1,167.50
SSI Total Countable Income (Countable Unearned Income + Countable Earned Income)	\$1,647.50
Base SSI Amount	\$841/month
Minus Total Countable Income	- \$1,647.50
Adjust SSI Amount	\$0
Total Available Monthly Income (Gross Monthly Earnings + SSDI + Adjusted SSI Amt)	\$2900*/month
Minus Cost for Medicaid Coverage	\$0

# Ticket to Work Health Assurance (TWHA)



## **What is it?**

Ticket to Work Health Assurance (TWHA) allows disabled individuals age 16-64 years old who are employed get or keep MO HealthNet (Medicaid) coverage. TWHA has different income rules than MO HealthNet for Disabled which allows disabled workers to qualify for coverage even if their earnings put them above the usual MO HealthNet income limits for people with disabilities.

## **Who could potentially be eligible for this?**

Anyone who has Medicaid, & has, or will have, income from work

- Total gross income (SSDI benefit + other unearned income + work income) must not exceed 300% of the FPL
- Work income must generally be twice as much as spend down minus \$50 would be if not working

## **What to do if you think someone is potentially eligible for TWHA?**

Utilizing the Ticket to Work Health Assurance (TWHA) Calculator can help give a clear picture of whether or not someone may potentially be eligible for TWHA.

- Those not receiving TWHA, but wishing to, will need to contact Family Support Division to make this change.

# TWHA Example - Kate



Kate currently receives \$900/month in SSDI benefits.

She has been offered a job working 20 hours/week, making \$15/hr.

This will provide her with an additional \$1305/month in income from work, on top of her \$900/month income from her SSDI benefit.

Kate will only have to pay a \$62/month premium to continue receiving her Medicaid coverage.

If she has Medicare, her Medicare premiums will be taken directly from her SSDI benefit.

Monthly Cash SSDI Benefit	\$900/month
Total Available Income When Not Working	\$900/month
Income from Work (20 hrs/wk x \$15/hr x 4.35 weeks/mo)	\$1305/month
Total Monthly Income When Working (SSDI + work income)	\$2205/month
Medicaid Premium	(-\$62/month)
Medicare Premium	(-\$170/month)
Difference in monthly income (minus Medicaid & Medicare premiums)	+ \$1073/month



# TWHA Calculator - Kate

## Step 1 - Unearned Income Amounts

1) Amount of monthly SSDI benefits	\$900.00
2) Amount of unearned income each month (NOT including any SSDI or SSI)	\$0.00
3) Amount of dental and/or optical insurance premium each month	\$0.00
4) Amount of monthly Medicare (SMI) or other health insurance premiums (besides dental/optical)	\$0.00

## Step 2 - Spend Down Calculation if Not Working

5) SSDI plus other unearned income (lines 1 & 2)	\$900.00
6) Personal Income Exemption	\$20.00
7) Countable Income, not working (line 5 minus lines 3,4, & 6)	\$880.00
<b>Spend Down Amount, not working</b> (Amount by which Countable Income exceeds the non-spend down Income limit of \$963)	\$0.00

## Step 3 - Earned Income Amounts

8) Amount you earn monthly from a sheltered workshop	\$0.00
9) Amount you earn monthly from any other job (non-sheltered workshop)	\$1,305.00

## Step 4 - TWHA Eligibility If Working

10) Unearned Income (SSDI and other, except SSI, lines 1 & 2)	\$900.00
11) Personal Income Exemption	\$20.00
12) TWHA SSDI Standard Deduction	\$50.00
13) TWHA deduction for dental/optical insurance (not less than \$75)	\$0.00
14) Other health insurance premiums (line 4)	\$0.00
15) TWHA deduction for Impairment-Related Work Expenses (half of wages)	\$652.50
<b>16) TWHA Net income (line 10 minus lines 11-15)</b>	<b>\$177.50</b>
<b>Net Income Eligibility</b> TWHA net income limit \$963.00	Eligible
<b>17) TWHA Gross Income</b> (SSDI, other unearned income, non-sheltered workshop)	<b>\$2,205.00</b>
<b>Gross Income Eligible</b> TWHA gross income limit \$3,398.00	Eligible

TWHA Eligibility	Eligible
------------------	----------

## Step 4 - TWHA Premium Calculation, If Working

For individuals who are eligible for TWHA, the monthly premium will depend on which of the following ranges match their TWHA Gross Income.

Above \$2,831.99	Premium of \$156.00
Above \$2,264.99	Premium of \$104.00
Above \$1,698.99	Premium of \$62.00
Above \$1,133.00	Premium of \$42.00
\$1,133.00 or less	Premium of \$0.00

18) Current Calculated Gross Income, if working	\$2,205.00
<b>Premium</b>	<b>\$62.00</b>

## Step 5 - Spend Down Calculation if NOT Eligible for

For individuals who are working but are not eligible for TWHA (or prefer Spend Down), the Spend Down will increase \$1 for every \$2 of non-sheltered workshop earned income above \$65.

<b>Spend Down Amount</b> (if a negative number, amount is zero)	<b>\$537.00</b>
---	-----------------

## End Result

Current Available Income	
SSDI Benefits & Unearned Income	\$900.00
Insurance Premiums	\$0.00
Current Monthly Spend Down	\$0.00
<b>Current Available Monthly Income</b>	<b>\$900.00</b>
Potential Available Income (if working)	
SSDI Benefits & Unearned Income	\$900.00
Insurance Premiums	\$0.00
Earned Income	\$1,305.00
TWHA Premium (if any)	-\$62.00
Spend Down with earned income (if any)	\$0.00
<b>Available Monthly Income if working</b>	<b>\$2,143.00</b>
<b>Increase in Available Monthly Income</b>	<b>\$1,243.00</b>



# TWHA Example - Tony



Tony receives \$1400/month, gross cash benefit, in Disabled Adult Child benefit, based on his father's work history.

Tony's spend down, without work income, is \$417/month. If he has Medicare, the \$170 he pays for his Medicare premium counts towards meeting his spend down. This premium is taken directly from his DAC benefit.

Tony has an opportunity to work 20 hours/week, making \$12/hour. This will give him an additional \$1,044/month in income.

Monthly Cash DAC Benefit	\$1400*/month
Minus Spend Down for Medicaid	(-\$417*/month)
Available Income (when not working)	\$983/month
Income from Work (20 hrs/wk x \$12/hr x 4.35 weeks/mo)	\$1044/month
Total Monthly Income (DAC benefit + work income)	\$2444/month
Medicaid Premium	(-\$104/month)
Medicare Premium	(-\$170/month)
Difference in monthly income (minus Medicare & Medicaid premiums)	+ \$1187/month

# TWHA Calculator - Tony



## Step 1 - Unearned Income Amounts

1) Amount of monthly SSDI benefits	\$1,400.00
2) Amount of unearned income each month (NOT including any SSDI or SSI)	\$0.00
3) Amount of dental and/or optical insurance premium each month	\$0.00
4) Amount of monthly Medicare (SMI) or other health insurance premiums (besides dental/optical)	\$0.00

## Step 2 - Spend Down Calculation if Not Working

5) SSDI plus other unearned income (lines 1 & 2)	\$1,400.00
6) Personal Income Exemption	\$20.00
7) Countable Income, not working (line 5 minus lines 3, 4, & 6)	\$1,380.00
<b>Spend Down Amount, not working</b> (Amount by which Countable Income exceeds the non-spend down Income limit of \$963)	<b>\$417.00</b>

## Step 3 - Earned Income Amounts

8) Amount you earn monthly from a sheltered workshop	\$0.00
9) Amount you earn monthly from any other job (non-sheltered workshop)	\$1,044.00

## Step 4 - TWHA Eligibility If Working

10) Unearned Income (SSDI and other, except SSI, lines 1 & 2)	\$1,400.00
11) Personal Income Exemption	\$20.00
12) TWHA SSDI Standard Deduction	\$50.00
13) TWHA deduction for dental/optical insurance (not less than \$75)	\$0.00
14) Other health insurance premiums (line 4)	\$0.00
15) TWHA deduction for Impairment-Related Work Expenses (half of wages)	\$522.00
<b>16) TWHA Net income (line 10 minus lines 11-15)</b>	<b>\$808.00</b>
<b>Net Income Eligibility</b> TWHA net income limit \$963.00	Eligible
<b>17) TWHA Gross Income</b> (SSDI, other unearned income, non-sheltered workshop)	<b>\$2,444.00</b>
<b>Gross Income Eligibility</b> TWHA gross income limit \$3,398.00	Eligible

## Step 4 - TWHA Premium Calculation, If Working

For individuals who are eligible for TWHA, the monthly premium will depend on which of the following ranges match their TWHA Gross Income.

Above \$2,831.99	Premium of \$156.00
Above \$2,264.99	Premium of \$104.00
Above \$1,698.99	Premium of \$62.00
Above \$1,133.00	Premium of \$42.00
\$1,133.00 or less	Premium of \$0.00

18) Current Calculated Gross Income, if working	\$2,444.00
<b>Premium</b>	<b>\$104.00</b>

## Step 5 - Spend Down Calculation if NOT Eligible for TWHA

For individuals who are working but are not eligible for TWHA (or prefer Spend Down), the Spend Down will increase \$1 for every \$2 of non-sheltered workshop earned income above

<b>Spend Down Amount</b> (if a negative number, amount is zero)	<b>\$906.00</b>
---	-----------------

## End Result

<b>Current Available Income</b>	
SSDI Benefits & Unearned Income	\$1,400.00
Insurance Premiums	\$0.00
Current Monthly Spend Down	-\$417.00
<b>Current Available Monthly Income</b>	<b>\$983.00</b>
<b>Potential Available Income (if working)</b>	
SSDI Benefits & Unearned Income	\$1,400.00
Insurance Premiums	\$0.00
Earned Income	\$1,044.00
TWHA Premium (if any)	-\$104.00
Spend Down with earned income (if any)	\$0.00
<b>Available Monthly Income if working</b>	<b>\$2,340.00</b>
<b>Increase in Available Monthly Income</b>	<b>\$1,357.00</b>

# TWHA Example - Tim



Tim currently receives \$950/month in SSDI.

Currently, Medicaid pays his Medicare premium.

He has been offered a full-time job making \$36,000/year.

He has already used up his Trial Work Period, thus making it likely that his SSDI cash benefit will stop after about 3 months.

While Tim continues to receive his SSDI cash benefit, he will not be eligible for TWHA & will have to pay spend down for his Medicaid to be active.

Once his SSDI cash benefit stops, he will become eligible for TWHA.

If he wants to continue receiving Medicare, he will need to pay this out of his work income

Monthly Cash SSDI Benefit	\$950/month
Total Available Income When Not Working	\$950/month
Income from Work	\$3,000/month
Total Monthly Income When Working (SSDI + work income)	\$3,950*/month
Spend down	(-\$1434/month)
Difference in monthly income (minus spend down)	+\$2,516/month
Medicaid Premium	(-\$156)
Medicare Premium	(-\$170)
Difference in monthly income w/o cash SSDI benefit (minus Medicaid & Medicare premiums)	+ \$1,724/month

# TWHA Calculator - Tim (with SSDI)



## Step 1 - Unearned Income Amounts

1) Amount of monthly SSDI benefits	\$950.00
2) Amount of unearned income each month (NOT including any SSDI or SSI)	\$0.00
3) Amount of dental and/or optical insurance premium each month	\$0.00
4) Amount of monthly Medicare (SMI) or other health insurance premiums (besides dental/optical)	\$0.00

## Step 2 - Spend Down Calculation if Not Working

5) SSDI plus other unearned income (lines 1 & 2)	\$950.00
6) Personal Income Exemption	\$20.00
7) Countable Income, not working (line 5 minus lines 3,4, & 6)	\$930.00
<b>Spend Down Amount, not working</b> (Amount by which Countable Income exceeds the non-spend down income limit of \$963)	\$0.00

## Step 3 - Earned Income Amounts

8) Amount you earn monthly from a sheltered workshop	\$0.00
9) Amount you earn monthly from any other job (non-sheltered workshop)	\$3,000.00

## Step 4 - TWHA Eligibility If Working

10) Unearned Income (SSDI and other, except SSI, lines 1 & 2)	\$950.00
11) Personal Income Exemption	\$20.00
12) TWHA SSDI Standard Deduction	\$50.00
13) TWHA deduction for dental/optical insurance (not less than \$75)	\$0.00
14) Other health insurance premiums (line 4)	\$0.00
15) TWHA deduction for Impairment-Related Work Expenses (half of wages)	\$1,500.00
<b>16) TWHA Net income (line 10 minus lines 11-15)</b>	<b>\$0.00</b>
<b>Net Income Eligibility</b> TWHA net income limit \$963.00	<b>Eligible</b>
<b>17) TWHA Gross Income</b> (SSDI, other unearned income, non-sheltered workshop income)	<b>\$3,950.00</b>
<b>Gross Income Eligibility</b> TWHA gross income limit \$3,398.00	<b>Ineligible</b>

## Step 4 - TWHA Premium Calculation, If Working

For individuals who are eligible for TWHA, the monthly premium will depend on which of the following ranges match their TWHA Gross Income.

Above \$2,831.99	Premium of \$156.00
Above \$2,264.99	Premium of \$104.00
Above \$1,698.99	Premium of \$62.00
Above \$1,133.00	Premium of \$42.00
\$1,133.00 or less	Premium of \$0.00

18) Current Calculated Gross Income, if working	\$3,950.00
<b>Premium</b>	

## Step 5 - Spend Down Calculation if NOT Eligible for TWHA

For individuals who are working but are not eligible for TWHA (or prefer Spend Down), the Spend Down will increase \$1 for every \$2 of non-sheltered workshop earned income above \$65.

<b>Spend Down Amount</b> (if a negative number, amount is zero)	<b>\$1,434.00</b>
---	-------------------

## End Result

<b>Current Available Income</b>	
SSDI Benefits & Unearned Income	\$950.00
Insurance Premiums	\$0.00
Current Monthly Spend Down	\$0.00
<b>Current Available Monthly Income</b>	<b>\$950.00</b>
<b>Potential Available Income (if working)</b>	
SSDI Benefits & Unearned Income	\$950.00
Insurance Premiums	\$0.00
Earned Income	\$3,000.00
TWHA Premium (if any)	\$0.00
Spend Down with earned income (if any)	-\$1,434.00
<b>Available Monthly Income if working</b>	<b>\$2,516.00</b>
<b>Increase in Available Monthly Income</b>	<b>\$1,566.00</b>

# TWHA Calculator – Tim (without SSDI)



## Step 1 - Unearned Income Amounts

1) Amount of monthly SSDI benefits	\$0.00
2) Amount of unearned income each month (NOT including any SSDI or SSI)	\$0.00
3) Amount of dental and/or optical insurance premium each month	\$0.00
4) Amount of monthly Medicare (SMI) or other health insurance premiums (besides dental/optical)	\$170.00

## Step 2 - Spend Down Calculation if Not Working

5) SSDI plus other unearned income (lines 1 & 2)	\$0.00
6) Personal Income Exemption	\$0.00
7) Countable Income, not working (line 5 minus lines 3,4, & 6)	\$0.00
<b>Spend Down Amount, not working</b> (Amount by which Countable Income exceeds the non-spend down income limit of \$963)	<b>\$0.00</b>

## Step 3 - Earned Income Amounts

8) Amount you earn monthly from a sheltered workshop	\$0.00
9) Amount you earn monthly from any other job (non-sheltered workshop)	\$3,000.00

## Step 4 - TWHA Eligibility If Working

10) Unearned Income (SSDI and other, except SSI, lines 1 & 2)	\$0.00
11) Personal Income Exemption	\$20.00
12) TWHA SSDI Standard Deduction	\$0.00
13) TWHA deduction for dental/optical insurance (not less than \$75)	\$0.00
14) Other health insurance premiums (line 4)	\$170.00
15) TWHA deduction for Impairment-Related Work Expenses (half of wages)	\$1,500.00
<b>16) TWHA Net income (line 10 minus lines 11-15)</b>	<b>\$0.00</b>
<b>Net Income Eligibility</b> TWHA net income limit \$963.00	<b>Eligible</b>
<b>17) TWHA Gross Income</b> (SSDI, other unearned income, non-sheltered workshop inc)	<b>\$3,000.00</b>
<b>Gross Income Eligibility</b> TWHA gross income limit \$3,398.00	<b>Eligible</b>

TWHA Eligibility	Eligible
------------------	----------

## Step 4 - TWHA Premium Calculation, If Working

For individuals who are eligible for TWHA, the monthly premium will depend on which of the following ranges match their TWHA Gross Income.

Above \$2,831.99	Premium of \$156.00
Above \$2,264.99	Premium of \$104.00
Above \$1,698.99	Premium of \$62.00
Above \$1,133.00	Premium of \$42.00
\$1,133.00 or less	Premium of \$0.00

18) Current Calculated Gross Income, if working	\$3,000.00
<b>Premium</b>	<b>\$156.00</b>

## Step 5 - Spend Down Calculation if NOT Eligible for TWHA

For individuals who are working but are not eligible for TWHA (or prefer Spend Down), the Spend Down will increase \$1 for every \$2 of non-sheltered workshop earned income above \$65.

<b>Spend Down Amount</b> (if a negative number, amount is zero)	<b>\$314.00</b>
---	-----------------

## End Result

Current Available Income	
SSDI Benefits & Unearned Income	\$0.00
Insurance Premiums	-\$170.00
Current Monthly Spend Down	\$0.00
<b>Current Available Monthly Income</b>	<b>-\$170.00</b>
Potential Available Income (if working)	
SSDI Benefits & Unearned Income	\$0.00
Insurance Premiums	-\$170.00
Earned Income	\$3,000.00
TWHA Premium (if any)	-\$156.00
Spend Down with earned income (if any)	\$0.00
<b>Available Monthly Income if working</b>	<b>\$2,674.00</b>
<b>Increase in Available Monthly Income</b>	<b>\$2,844.00</b>

# 3 Key Takeaways

- 1) People do NOT have to choose between work income & needed Medicaid benefits.
- 2) Working will usually provide a more favorable outcome than just relying on Social Security benefits alone.
- 3) When in doubt, consult a Benefits Specialist!!

# Links to topics covered



- 1619 a:  
<https://secure.ssa.gov/apps10/poms.nsf/lrx/0502302010#c>
- 1619 b:  
<https://www.ssa.gov/disabilityresearch/wi/1619b.htm>
- Ticket to Work Health Assurance (TWHHA):  
<https://dmh.mo.gov/medicaid-eligibility/twha>
- TWHHA Calculator:  
[https://dmh.mo.gov/sites/dmh/files/media/file/2022/03/MH\\_SD\\_TWHACalculator.xlsx](https://dmh.mo.gov/sites/dmh/files/media/file/2022/03/MH_SD_TWHACalculator.xlsx)

# Where to Learn More...



- 5-part Benefits Planning series hosted by the Division of DD in the summer of 2018 (July 10<sup>th</sup> – August 6<sup>th</sup>):  
<https://dmh.mo.gov/developmental-disabilities/webinar/previous/2018>
- VCU's Introductory Web course:  
<https://vcu-ntdc.org/training/introductory/introindex.cfm>
- <https://mo.db101.org>



# Where to Learn More...



- Tip Sheets available on DMH's website:
  - <https://dmh.mo.gov/media/pdf/easy-guide-managing-employment-and-benefits-tip-sheet>
  - <https://dmh.mo.gov/media/pdf/social-security-benefits-employment-tip-sheet>
  - <https://dmh.mo.gov/media/pdf/changing-culture-and-message-about-benefits>

# Save the Dates



Champions of Employment Webinars  
2<sup>nd</sup> Wednesday of each month

1:30 – 2:30

August 10<sup>th</sup>

September 14<sup>th</sup>

October 12<sup>th</sup>

# Don't Forget



- Please answer the survey questions at the end of this webinar.
- You're feedback will be very useful in making these webinars worthy of your time.

# Reach Out Anytime



Sandy Keyser

Phone: (636) 926-1229

[sandy.keyser@dmh.mo.gov](mailto:sandy.keyser@dmh.mo.gov)



Improving lives THROUGH  
supports and services  
THAT FOSTER self-determination.

**THANK YOU!**