



Work and Keep Your Benefits With a CalABLE Account

June 16, 2021

Webinar Setup

■ Presentations Slides

- Please visit the CalABLE website for a copy of today's slides.
<https://www.treasurer.ca.gov/able/events/webinars/2021/index.asp>

■ ASL Interpreters

- View the speaker gallery to find a video feed of our ASL interpreters. Click the three dots in the upper right corner of the interpreter's video and pin the video.

■ Captioning

- Turn on Closed Captioning in the webinar controls.
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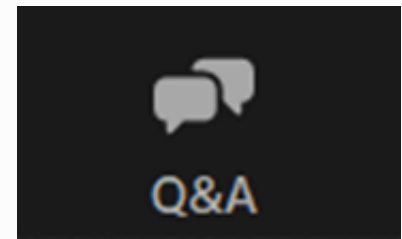
Webinar Setup

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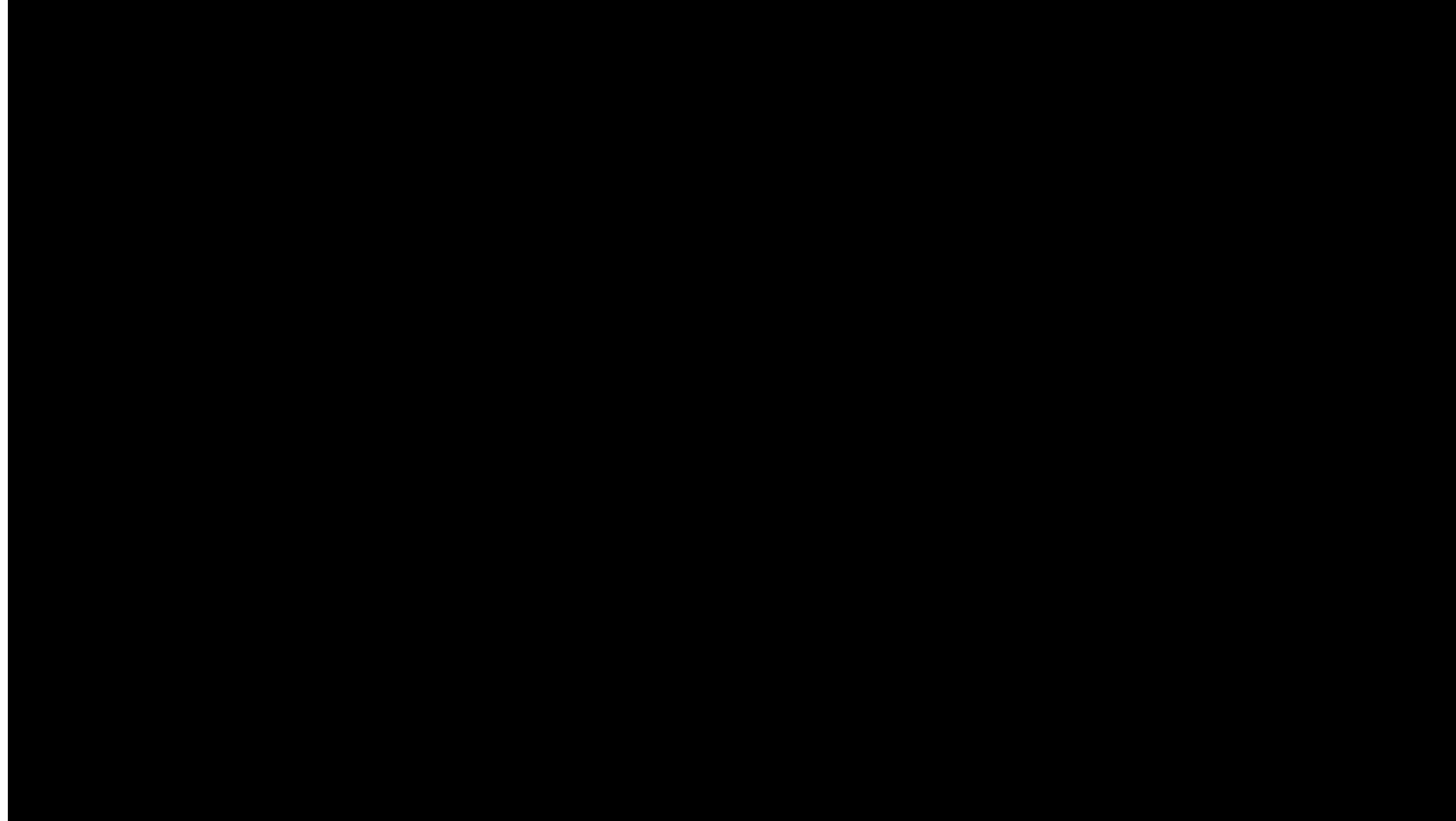
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 1. Call **+1-669-900-6833**
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■ Submitting Questions

- Submit your questions using the **Q&A box** at any time.
- Audio-only participants may email us at calable@treasurer.ca.gov
- We will address your questions at the end of the presentation.



Welcome



Today's Topics

- I. ABLE Basics
- II. PASS Program, Social Security Administration
- III. Work Incentives Planning, Department of Rehabilitation
- IV. CalWORKs, Department of Social Services
- V. Resources
- VI. Q & A



ABLE Basics

Achieving a Better Life Experience Act (ABLE)

Background

- 2014 - The ABLE Act was established to empower people with disabilities and help them save to cover the additional costs of living and working with a disability.
- Added Section 529A Qualified ABLE Program to the Internal Revenue Code
- Allowed states to create **tax-advantaged** savings and investment programs for people with disabilities.



ABLE Background

- An ABLE account **will not affect eligibility for means-tested benefits like SSI or Medi-Cal.**
- Allows individuals with disabilities to maintain public benefit status even while saving and investing above the established resource limit of \$2,000.
- The assets in your ABLE account are protected so people with disabilities can provide financial support for themselves and their families.

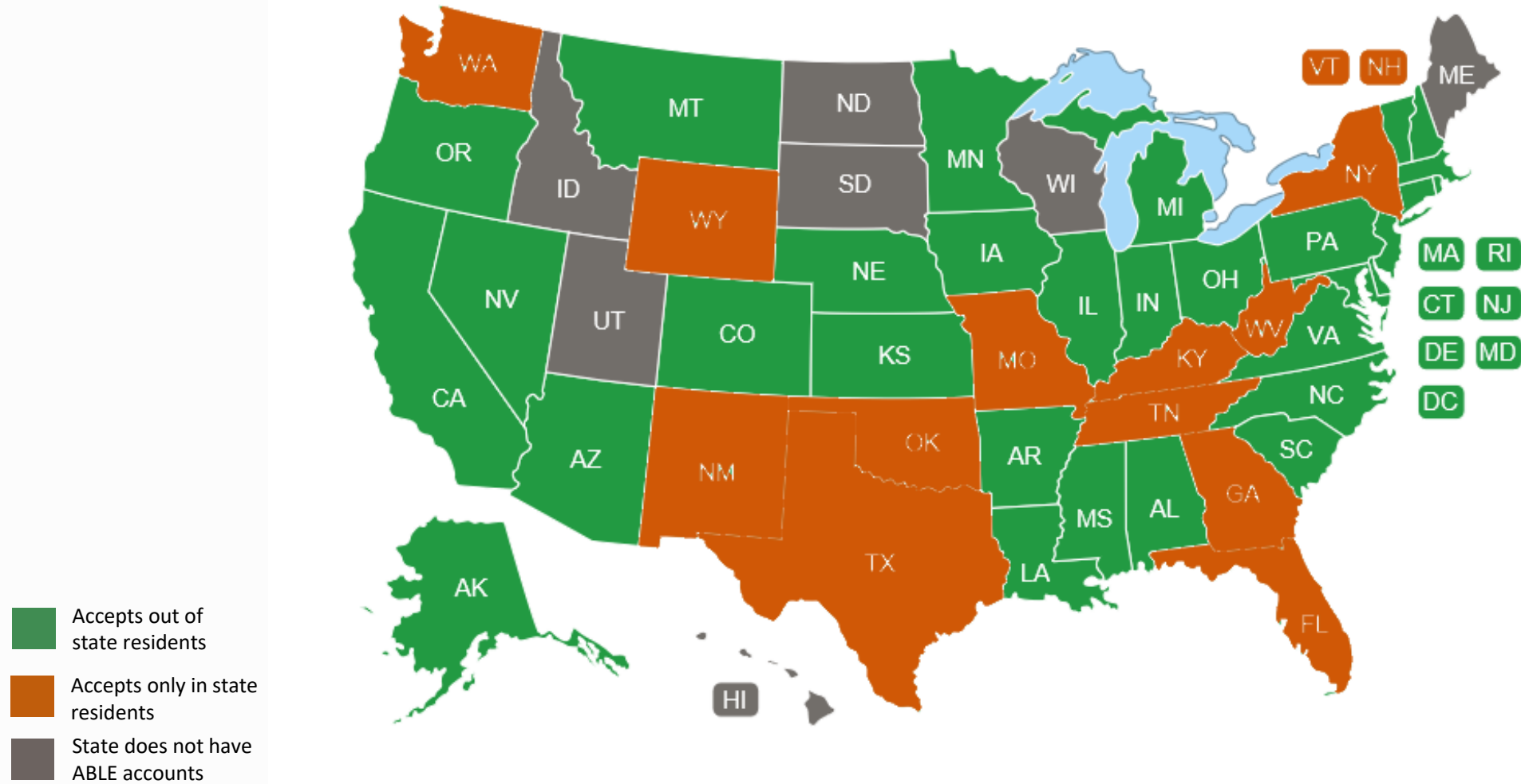
California ABLE Act: “CalABLE”

CalABLE - California’s ABLE Program

- A national program and mirrors the federal law
- Online-based savings and investment program
- Program administered by the State Treasurer and overseen by seven-member Board
- Launched on December 18, 2018



United States ABLE Programs Map



Who is Eligible?

- Onset of disability before age 26 – **AND** –
 - Meets the eligibility criteria for disability benefits like SSI or SSDI
- **OR** –
- Self-certification: Has been diagnosed by a qualified physician with a physical or mental disability resulting in marked and severe functional limitations that is expected to last at least one year
- Condition is listed on SSA's List of Compassionate Allowances or Blue Book Listings

How Do ABLE Accounts Work?

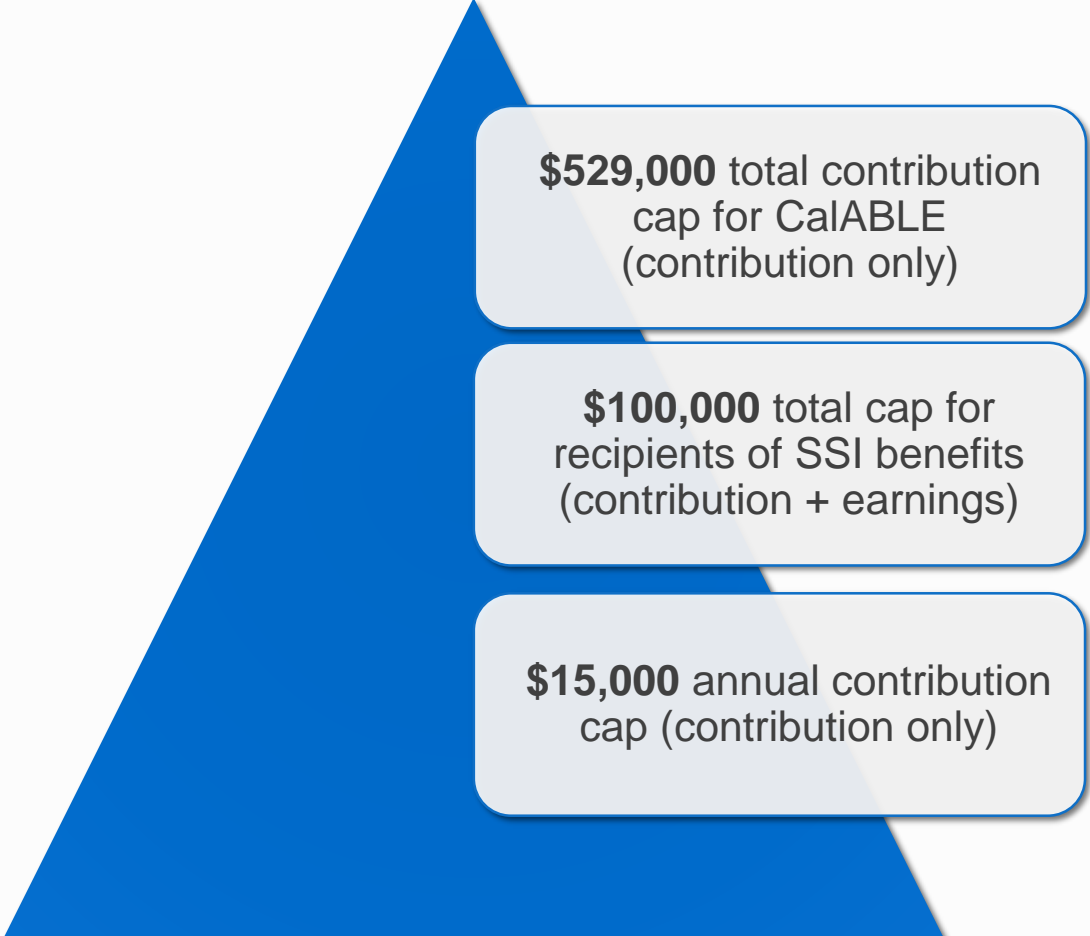
- Accounts are designed to **protect assets**, but they cannot shelter income
- Function both like a savings or an investment account
- Anyone can contribute
- Funds are tax-exempt as long as they are spent on “Qualified Disability Expenses”

What is a Qualified Disability Expense (QDE)?

- Any expense related to the designated beneficiary as a result of living a life with disabilities that **helps maintain or improve your health, independence or quality of life**
- Categories are **intentionally broad**, and include education, **housing***, transportation, health care expenses and more

Account Contributions

- Before the ABLE Act
 - A person with a disability could not save more than \$2,000 without impacting their SSI
- Now
 - You can save up to \$15,000 per year and up to \$100,000 in total before SSI is impacted
- CalABLE will automatically reject excess contributions



\$529,000 total contribution cap for CalABLE (contribution only)

\$100,000 total cap for recipients of SSI benefits (contribution + earnings)

\$15,000 annual contribution cap (contribution only)

ABLE to Work

- Permits working account owners to contribute above the \$15,000 annual contribution limit, if they or their employer are not contributing to a retirement plan
 - Can contribute whichever is less:
 - Amount equal to annual gross salary – **OR** –
 - Federal Poverty Level (\$12,760 in 2021)
 - For a potential \$27,760 per year

PASS Program

Social Security Administration

Guest Speaker

Michael Kojis, PASS Specialist
Social Security Administration

Michael Kojis is a specialist for the Social Security Administration's PASS program, which lets disabled individuals set aside income and resources to pay for items or services needed to achieve a specific work goal. The objective of PASS is to help disabled individuals fund their educational or business startup costs -- leading to employment that reduces dependency on SSI or SSDI benefits. Michael also serves as a an agency liaison and policy contributor for various SSA work incentives. Prior to working at SSA, Michael held positions as a project supervisor with the San Diego Urban Corps; and case manager/lead trainer for the San Diego Labor Council.



P.A.S.S.

*Plan to Achieve
Self-Support*





Mission

1972 Congressional Mandate:

“to provide every opportunity and encouragement to the blind and disabled to return to substantial gainful employment.”

The background of the slide is a photograph of a warehouse filled with high industrial shelving units. These units are densely packed with cardboard boxes of various sizes. The shelving is made of metal with orange-colored beams. The perspective is from a low angle, looking up at the shelves, which recede into the distance. Overlaid on this image are several white hexagonal shapes of different sizes. A large, dark grey hexagon is positioned on the left side, partially obscuring the shelving. A smaller white hexagon is located in the upper right area. Another white hexagon is on the right side, containing a small inset image of a box. The overall lighting is bright, typical of a warehouse environment.

Eligibility

- Age 15 to 64
- On Supplemental Security Income (SSI) with other income/resources, or
- On Social Security Disability Insurance (SSDI)
- School or Self-Employment

Features

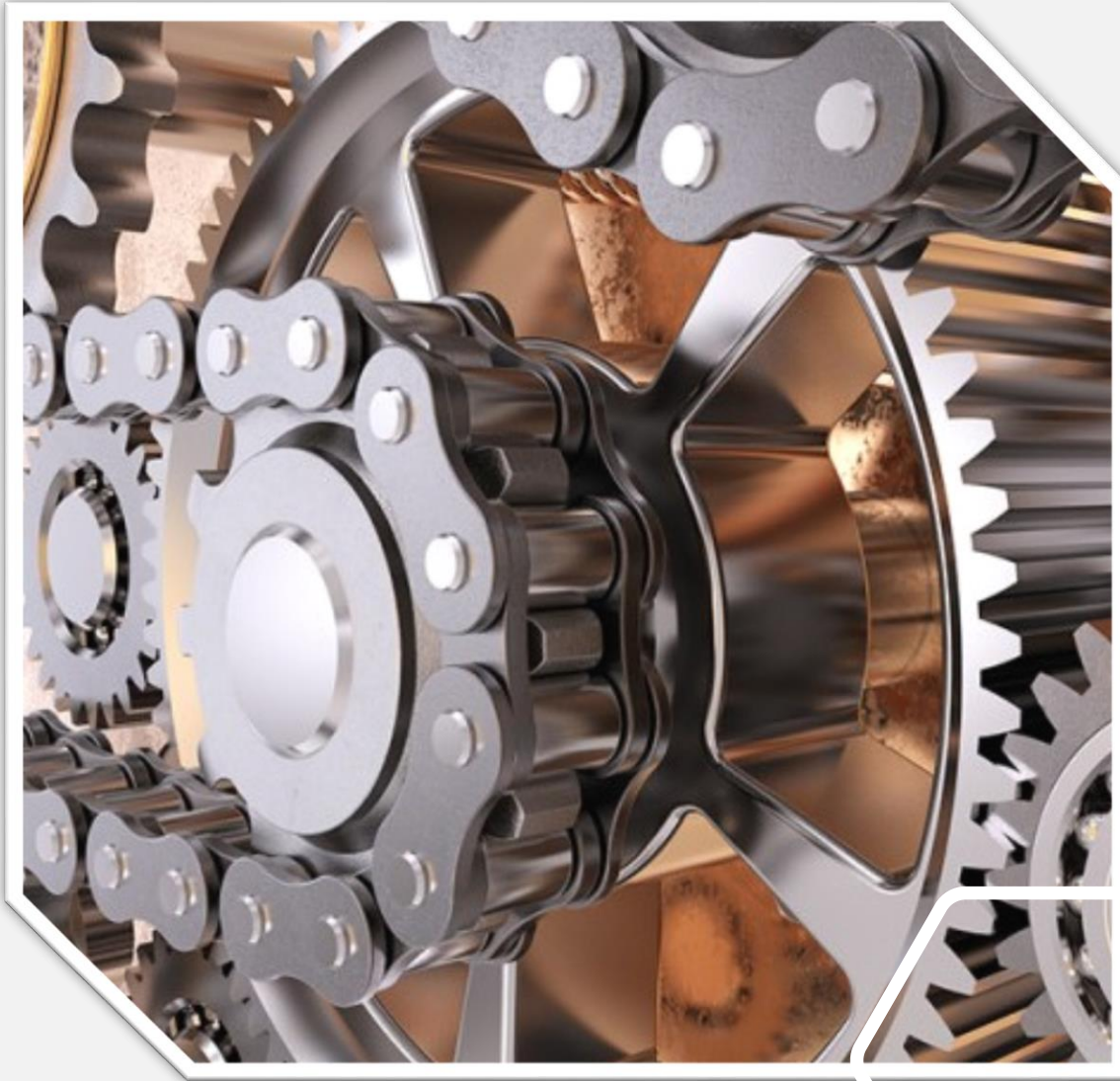
Excludes income or resources

Funds expenses for:

- Education
- Self-Employment

Tuition, Books, Transportation,
Laptops, Childcare, Tools,
Clothing, Internet, Phone





Example: How It Works

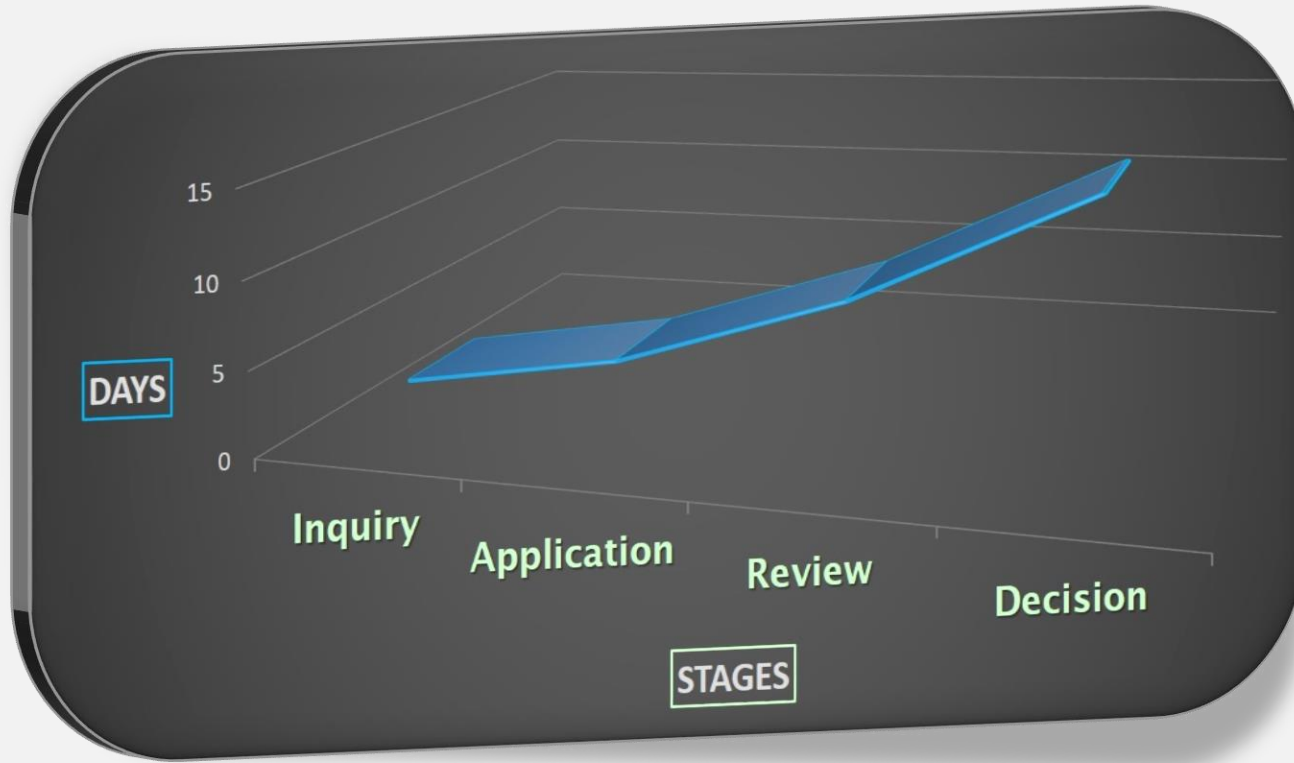
Carla receives SSI and makes \$1085 per month thru her job.

\$1085.00	\$ 954.72	TI = \$1085.00
- <u>85.00</u>	- <u>500.00</u>	+ <u>454.72</u>
= \$1000.00	= \$454.72 SSI	\$1539.72
÷ 2		
= \$500.00 CI		

Carla spends \$500 per month thru PASS on school tuition.

\$500.00	TI = \$954.72
- <u>500.00</u>	+ <u>1085.00</u>
= \$0 CI	= \$2039.72

PASS Timeline



- Reviews every 5 – 6 months.



- Plans can last up to 4+ years for education
- 18 months for self employment

Companion Program: [Ticket to Work](#)



Free Employment Services

- To help you prepare for work,
- Find a job, or
- Maintain success while you are working

Eligibility

- Age 18 through 64
- Receive SSI Disability or SSDI

Benefit Protection

- Beneficiaries using the Ticket will not be selected for a Continuing Disability Review





PASS and ABLE

- A beneficiary can take advantage of both programs at once. For example:
 PASS for its income exclusion
 ABLE for its resource exclusion

Both programs allow funding and disbursements toward costs involving:

- Tuition, books, training, uniforms, tools
- Equipment, transportation, childcare

Contact Information

Program	How to Apply	Publications
PASS	www.ssa.gov/disabilityresearch/wi/passcadre.htm www.passonline.org 1-800-772-1213, weekdays, 7 am to 7 pm	PASS Application www.ssa.gov/forms/ssa-545.pdf Working While Disabled – A Guide to PASS www.ssa.gov/pubs/EN-05-11017.pdf
Ticket To Work	1-866-968-7842 (Maximus) www.choosework.ssa.gov	Your Ticket to Work www.ssa.gov/pubs/EN-05-10061.pdf
Wage Reporting	www.ssa.gov/myaccount SSI Mobile Wage Reporting App 1-866-772-0953 (SSI)	Working While Disabled www.ssa.gov/pubs/EN-05-10095.pdf



Thank
you!

**WHO IS THE
MOST AWESOME
PERSON TODAY?**



Work Incentives Planning

Department of Rehabilitation

Guest Speaker

Karla Bell, Chief, Social Security Programs Section
Department of Rehabilitation

Karla Bell is the Chief for the California Department of Rehabilitation's Social Security Programs Section within the Policy and Resources Division. Karla is responsible for the Statewide Coordination of Social Security Programs. Her Section is the lead in the implementation, technical assistance, and oversight activities of the department relative to Social Security Programs, including the Work Incentives Planning Services, the Ticket to Work program and fiscal oversight of the Cost Reimbursement program. She is an experienced benefits planner, trainer and instructional designer. Also she is a Virginia Commonwealth University certified Community Partner Work Incentives Counselor and Cornell University credentialed Work Incentives Practitioner.



Department of Rehabilitation Work Incentives Planning Services



Who is the Department of Rehabilitation?

- The California Department of Rehabilitation (DOR) administers the largest vocational rehabilitation and independent living programs in the country.
- DOR provides consultation, counseling, vocational rehabilitation, and works with community partners to assist the consumers we serve.

Eligibility for DOR

To be eligible for services, an individual must:

- Have a physical or mental impairment; AND
- Require vocational rehabilitation services to prepare for, secure, retain, or regain employment

Individuals who receive Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) are presumed eligible for DOR services.

What Types of Services Does DOR Offer?

- Work Incentives Planning
- Career assessment and counseling
- Job search, interview skills and placement assistance
- Independent living skills
- Career education and training
- Assistive technology
- DOR Student Services
- To apply for services contact a local DOR office:
dor.ca.gov/Home/FindAnOffice

DOR Work Incentives Planning Services

- DOR offers Work Incentives Planning Services through Work Incentives Planners (WIPs)
- WIPs provide individualized services to help individuals receiving SSI and/or SSDI understand the work incentives available to support their employment efforts

Goals of Work Incentives Planning Services

- Helps DOR SSI/SSDI consumers bridge the gap between Social Security benefits and employment
- Get the information individuals and their families need to feel confident about their employment options and their future



What Can DOR Work Incentives Planners (WIPs) Do for You?

- Explain how employment will impact your cash and health benefits
- Provide options and recommendations on appropriate work incentives
- Explain how to use work incentives
- Share information about ABLE Accounts
- Guide and assist with wage reporting, financial literacy and benefits management
- Provide tools to help you manage your benefits
- Connect you with services after your DOR case is closed

More About the Benefits of DOR and Work Incentives Planning Services

- Participating in DOR services will not affect your benefits
- You can have and use an ABLE account while you participate in DOR services
- Learn about your options and that you do not have to lose your benefits prematurely when you go to work!
- Dispel myths and fears about work and disability benefits
- Prevent overpayments from work incentives not applied correctly or missed at Social Security related to employment or paid work experience
- Provide foundational benefits management skills, preparing consumers for independence
- Help you maximize all available resources/work incentives, such as CalABLE and PASS, to help with achieving gainful employment

Time
to think about
SUCCESS

For more information please contact:

California Department of Rehabilitation
dor.ca.gov

DOR Social Security Programs Section
TTWinfo@dor.ca.gov
1-866-449-2730



@dorcalifornia



@CaliforniaDOR



California Dept
of Rehabilitation



CaliforniaDOR

CalWORKs

Department of Social Services



Guest Speaker

Jessica Zarazua De Maldonado, Program Analyst

Early Engagement and Eligibility Bureau

Family Engagement and Empowerment Division

Department of Social Services

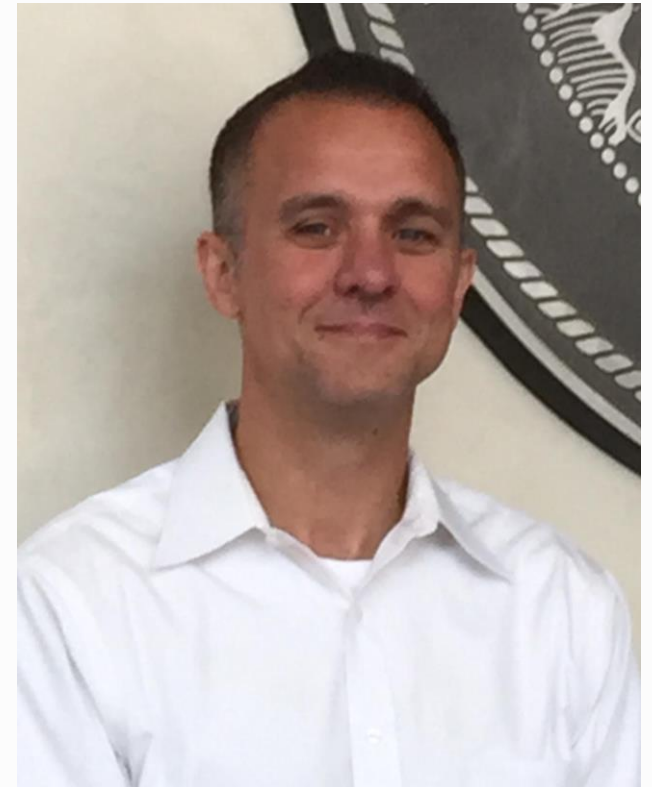
Jessica is an Associate Governmental Program Analyst for the Early Engagement and Eligibility Bureau within the Family Engagement and Empowerment Division at the California Department of Social Services (CDSS). Jessica is the subject matter expert for California Work Opportunity and Responsibility to Kids (CalWORKS) property and resources. Jessica has a total of eight years of experience with the CalWORKs program. Prior to joining CDSS, she worked for the County of Sacramento as a Human Service Specialist, determining eligibility.



Guest Speaker

Damien Ladd, Chief, CalWORKs Engagement Bureau
Family Empowerment and Engagement Division
Department of Social Services

Damien Ladd is currently the Chief of the CalWORKs Engagement Bureau within the Family Empowerment and Engagement Division at the California Department of Social Services, responsible for ongoing oversight of the CalWORKs Welfare-to-Work program. Damien has been actively involved in deliberations and negotiations that resulted in significant changes to the CalWORKs program, including the enactment of a new, comprehensive client-engagement process and the subsequent development of the On-line CalWORKs Appraisal Tool, known as OCAT. Prior to his work in the area of welfare to work programs, Damien held several other positions both at the California Employment Development Department and the Department of Social Services, where he began work in 2006.



California Work Oppportunity and Responsibility to Kids (CalWORKs)

CalWORKs Eligibility and
Employment Services
June 2021



California Department of Social Services
CalWORKs and Family Resilience Branch

1996 Federal Welfare Reform

- ◉ Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA)
- ◉ Temporary Assistance for Needy Families (TANF)
 - Federal/State Relationship Change
 - Block Grant Funding
 - Time-Limited Aid
 - Flexibility
 - Reauthorization

Goals of TANF

The statutory purpose of TANF is to increase state flexibility in meeting four goals:

- Provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives
- End the dependence of needy parents on government benefits by promoting job preparation, work and marriage
- Prevent and reduce the incidence of out-of-wedlock pregnancies
- Promote the formation and maintenance of two-parent families

CalWORKs

- ◉ CalWORKs is California's implementation of TANF, the federal welfare reform effort authorized by PRWORA in 1996
- ◉ CalWORKs was enacted by state legislation (AB 1542) and became effective in California on January 1, 1998

Program Eligibility

CalWORKs Eligibility Factors

- Eligible Child
- Deprivation
- Age
- Income
- Property
- Residency
- Citizenship
- Time on Aid

Maximum Earned Income

Assistance Size	Region One Applicants Earned Income	Region Two Applicants Earned Income	Income for Recipients Must be Under Tier 2 IRT* Limit
1	\$741	\$703	\$1,354
2	\$1,216	\$1,155	\$1,832
3	\$1,507	\$1,430	\$2,311
4	\$1,788	\$1,700	\$2,790
5	\$2,040	\$1,944	\$3,269
6	\$2,295	\$2,183	\$3,748
Applicants must pass two income tests. The maximum income is based on the type of income and is adjusted annually			* Income Reporting Threshold revised annually

Maximum Unearned Income

Assistance Size	Region One Applicants Unearned Income	Region Two Applicants Unearned Income	Income for Recipients Must be Under Tier 2 IRT* Limit
1	\$550	\$520	\$1,354
2	\$696	\$661	\$1,832
3	\$878	\$834	\$2,311
4	\$1,060	\$1,007	\$2,790
5	\$1,242	\$1,180	\$3,269
6	\$1,424	\$1,353	\$3,748
Applicants must pass two income tests. The maximum income is based on the type of income and is adjusted annually			* Income Reporting Threshold revised annually

Maximum Aid Payment

Once eligibility is met, the AU receives a Maximum Aid Payment (MAP)

The MAP is based on the family's size, income and the region where the family lives.

Assistance Unit Size	Maximum Aid Payment Exempt	Maximum Aid Payment Non-Exempt
1	\$606	\$550
2	\$778	\$696
3	\$983	\$878
4	\$1,181	\$1,060
5	\$1,385	\$1,242
6	\$1,589	\$1,424
Region One		

Assistance Unit Size	Maximum Aid Payment Exempt	Maximum Aid Payment Non-Exempt
1	\$576	\$520
2	\$739	\$661
3	\$934	\$834
4	\$1,122	\$1,007
5	\$1,316	\$1,180
6	\$1,510	\$1,353
Region Two		

CalABLE Accounts

Impact on CalWORKs Eligibility

Any amount up to \$100,000 in an ABLE account is not considered a resource for the CalWORKs eligibility determination

Withdrawals used towards all qualified disability expenses are not counted as income

Unearned income can be reduced by making contributions to your ABLE account

Employment Services

Welfare-to-Work

As a condition of receiving CalWORKs assistance, adults must participate in Welfare-to-Work activities for a specified number of hours, unless they qualify for an exemption from Welfare to Work participation.

WTW Exemptions

- Vast majority of exemptions are related to:
 - Pregnancy
 - Caring for young children
 - Disability

Participation Requirements

	Average Monthly Hours per Week
Single Parent w/ Child Under 6	20 hours
Single Parent w/ no Child Under 6	30 hours
Two-Parent Families	35 hours

Three “buckets” of WTW Activities

1. Work and “Work-like”

- Employment
- Subsidized Employment
- Community Service

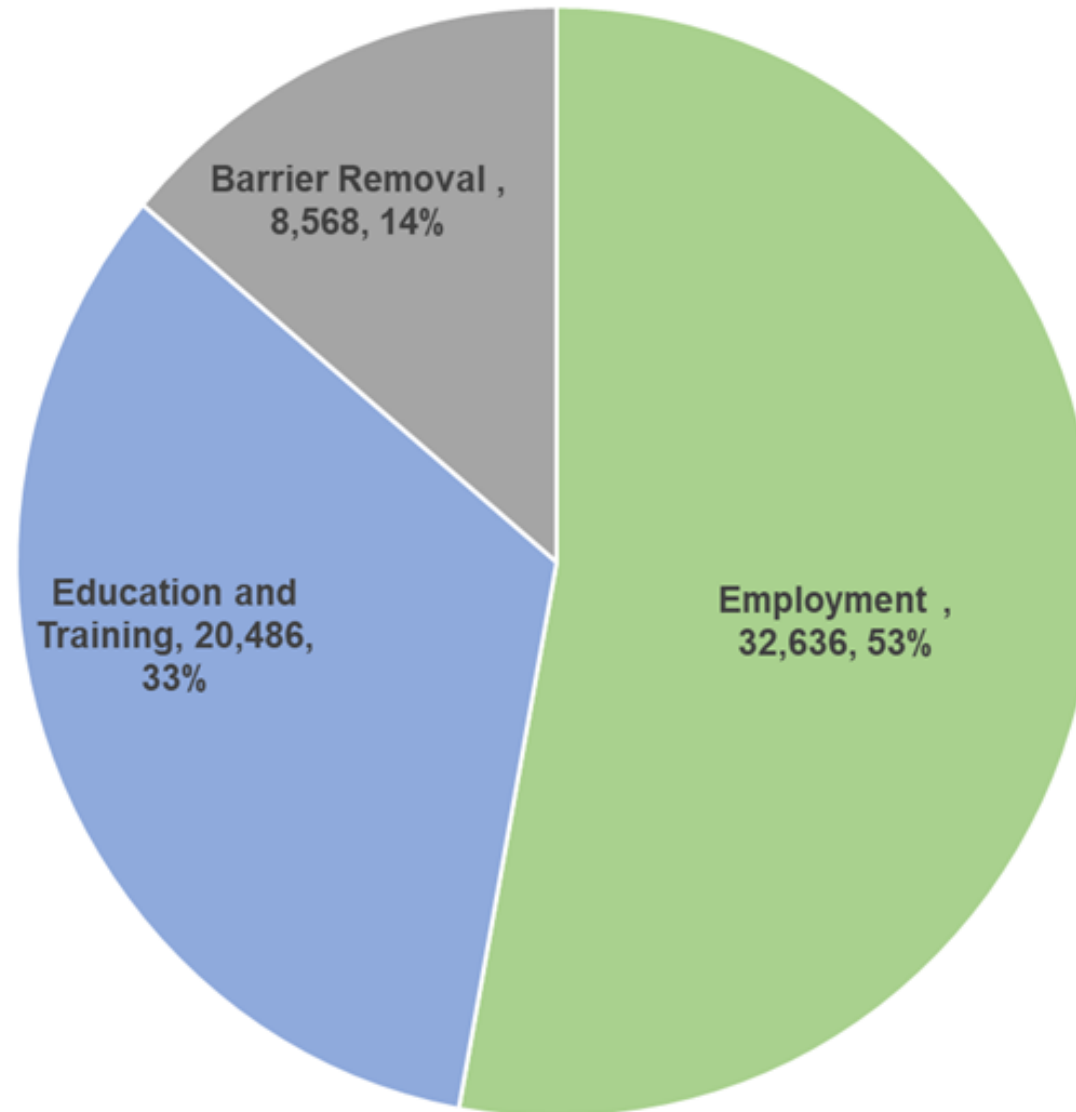
2. Education and Training

- Community Colleges
- Adult Ed
- Vocational Ed

3. Barrier Removal

- Substance Abuse
- Domestic Violence
- Mental Health

Welfare-to-Work Activity Category Participation* CY 2020



Supportive Services

- ◉ Transportation
- ◉ Childcare
- ◉ Ancillary (school supplies, books)
- ◉ Diapers
- ◉ Mental Health, Substance Abuse, Domestic Violence

Sanction

- **Sanction:** Financial penalty that occurs when a non-exempt recipient fails or refuses to participate in his or her assigned activity without good cause. The grant is reduced by the sanctioned adult's portion of the grant. To end the sanction or removal from aid, the adult must contact the County Welfare Department, request to cure the sanction, and then begin a "curing plan"

TANF Work Participation Rate (WPR)

Families meeting
work
requirements
(numerator)

Families
subject to work
requirements
(denominator)

Federally Required
WPR -
2 Separate Rates

- All families = 50%
- Two-parent = 90%

County Flexibility, WPR and Finding Balance

- ◉ WPR is compliance oriented
- ◉ Significant penalties for failure
- ◉ TANF educational opportunities are limited
- ◉ DSS has been modifying the program over the last several years...

Other CalWORKs Program Components

- ◉ On-line CalWORKs Appraisal Tool (OCAT)
- ◉ Family Stabilization
- ◉ Subsidized Employment
- ◉ Cal-Learn
- ◉ Welfare-to-Work 24 Month Clock

Cell-Ed

- ◉ Remote learning option to upskill customers and meet program requirements
 - CalFresh E&T
 - CalWORKs Welfare-to-Work Activities
 - Refugee Support Services Required Activities

CalWORKs Outcomes and Accountability Review (Cal-OAR)

The purpose of Cal-OAR is to establish a local accountability system that facilitates continuous improvement of county CalWORKs programs by collecting & disseminating data & best practices.

Three components:

1. Performance Measures
2. County Self-Assessment (CSA)
3. System Improvement Plan (SIP)

Cal-OAR Conceptual Framework



Cal-OAR Performance Measures

- Phased in approach
- First five-year cycle focused on Early Engagement
- Three phases of performance measure development
 - Existing Performance Measures (7)
 - Phase 1 Performance Measures (8)
 - Phase 2 Performance Measures (11)

Cal-OAR Data Dashboard



County Demographic Profile



County CalWORKs Reports



At-a-Glance County Profiles



Documentation

Coming
Soon!



Initial Engagement



Ongoing Engagement



Supportive Services



Education



Employment and Wages



Exits and Reentries

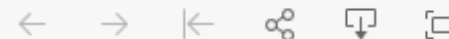
Coming
Soon!

Coming
Soon!

Coming
Soon!

Coming
Soon!

For a better viewing
experience



Cal-OAR Performance Measures



CQI moves us through a logical process to ask...

How are we doing?

What can be done better?

Instruction Manual: ACL 19-108

Questions?

Submitting Questions

Please use the Q&A box to submit any questions you have. We will try to answer them all.

Additional Resources

- Frequently Asked Questions: <https://www.treasurer.ca.gov/able/final.pdf>
- CalABLE YouTube channel: <https://www.youtube.com/channel/UCk02cbbE8PCkHATlvrsTfIA> has additional information on topics such as CalABLE 101, Special Needs Trusts, Qualified Disability Expenses and Rollovers.



Resources



A collaboration between
NDI and CalABLE

nationaldisabilityinstitute.org/achievable-corner

CalABLE Resources - treasurer.ca.gov/able/resources.asp

ABLE National Resource Center - ABLENRC.org

Disability Benefits 101 - DB101.org

POMS - <https://secure.ssa.gov/poms.nsf/lnx/0501130740>



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Need Help?

CalABLE Customer Call Center

Open 9:00 AM to 5:00 PM Pacific Time
Monday – Friday

833-Cal-ABLE (833-225-2253)

CalABLESupport@CalABLE.ca.gov



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- Find us on **Facebook, Twitter, YouTube, and LinkedIn**

- Facebook: California ABLE Act Board
- Twitter: @CalABLE_Board
- YouTube: California ABLE Act Board
- LinkedIn: California ABLE Act Board

All social media platforms are managed by the State of California.

- Join our **email distribution list** – visit <http://www.treasurer.ca.gov/able>; under “Quick Links” in left side bar, click “Sign Up to Receive CalABLE Information”



Ready to Open Your Account?

Get started at CalABLE.ca.gov



The banner features the CalABLE logo on the left, which consists of a stylized blue and yellow wave icon next to the text "CalABLE". To the right of the logo is a navigation bar with links: "About CalABLE", "Who Is Eligible?", "Plan Benefits", "Qualified Expenses", and "Saving & Investment Choices". Above these links is a section for "Be a CalABLE Ambassador" with a "LEARN MORE" button. To the right of this is a "LOG IN" button with a person icon and an "OPEN AN ACCOUNT" button with a plus icon. Below the navigation bar is a large blue section with white text that reads "Save & invest for the future without affecting public benefits." followed by "Tax-free treatment on earnings and withdrawals to pay for disability-related expenses." and a yellow "OPEN AN ACCOUNT" button. On the right side of this section is a circular image of a smiling woman and a young boy. The CalABLE logo is also present in the bottom right corner of the banner.

Save & invest for the future without affecting public benefits.

Tax-free treatment on earnings and withdrawals to pay for disability-related expenses.

OPEN AN ACCOUNT



Disclaimer

Consider the investment objectives, risks, charges and expenses before investing in the California 529A Qualified ABLE Program (CalABLE Program). Please call toll-free 833-CAL-ABLE for a Disclosure Statement containing this and other information. Read it carefully.

Before investing in any ABLE program, you should consider whether your home state provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state's ABLE program. You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's ABLE program, or any other ABLE program, to learn more about those plans' features, benefits and limitations. State-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The CalABLE Program is offered by the State of California. TIAA-CREF Tuition Financing, Inc. (TFI), program manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter.

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