



Work and Keep Your Benefits with a CalABLE Account

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DANTE ALLEN: Good afternoon, everyone, and welcome to CalABLE's webinar, Work and Keep Your Benefits with a CalABLE Account. My name is Dante Allen, and I want to thank you for joining us today. I am the Executive Director for CalABLE. We are pleased to have a group of very special guests with us today to discuss an important benefit of CalABLE where just by opening a CalABLE account, it can actually help you to keep your government benefits even while working. Our bevy of guests are here to share details about their respective programs and how, when combined with a CalABLE account, they can actually help you maintain benefits while working.

The first question we typically receive is: where can I get a copy of the slides? And that is available on our website. If you go to www.treasurer.ca.gov/able, you can get a copy of the slides. For those of you who received a reminder email about an hour ago, if you scroll to the bottom of that email you should see a link that you can click to get to the slides for this particular presentation.

In terms of accessibility options, we have a pair of ASL interpreters available, so if you need that service, please find them in the speaker gallery and pin their video feed so you can see them at all times. The other accessibility option we have is captioning, and that can be turned on using the closed captioning in your webinar controls. You may choose to adjust the captioning settings to make them larger if you need to. We also have a transcript view available as well. At the end of today's presentation, we will answer questions from the audience, so please submit your questions using the Q&A box, and we will get to as many of those as we can at the end. With that message in mind, please allow me to introduce California State Treasurer Fiona Ma with some opening words for today's presentation.

CALIFORNIA STATE TREASURER FIONA MA: Good afternoon, everyone. I am California State Treasurer Fiona Ma, and I would like to welcome you to the CalABLE webinar series. Today's webinar will first review the ABLER to Work provision, which allows certain CalABLE account owners who work and earn income to contribute above the annual contribution limit. Then, CalABLE staff will introduce you to a panel of experts from the Social Security Administration, the Department of Rehabilitation, and the Department of Social Services, all of whom are here to share with you information about programs available to assist you as you work toward finding employment and greater independence. We encourage you to ask questions and become familiar with how ABLER and these programs can work for you.

CalABLE is an important tool designed to enable people with disabilities to attain financial wellness and reach their financial goals. As State Treasurer, I truly believe that CalABLE can change the lives of many Californians with disabilities, and I am committed to promoting this program as a way to help Californians achieve a better life experience.

Thank you for joining us today and for your continued support of the CalABLE program. Now, I would like to turn things over to CalABLE Executive Director Dante Allen.

DANTE ALLEN: Thank you, Treasurer Ma. I have already provided the setup information. We can go to the next slide, please.

Next slide. Okay, thank you for that, Alyssa. So, today we will be talking about working while keeping your benefits with an ABL Account. And we have probably been doing this series for just about a year and a half now, and each month we have learned from your questions and your feedback about what is most valuable during these presentations. So, for those of you who have been with us in the past and feel like you know a little bit about ABL, this may be the part where if you need to go grab a drink of water, you may be willing to step away, but for those who are joining us for the first time and didn't have the opportunity to go look at one of our older videos on ABL 101, I will quickly walk you through some of the basics – how the program works, who is eligible, those types of things – before we get into the meat of today's topic where you will hear from the administrators of the PASS program through Social Security, or the Work Incentives Planning program through the Department of Rehabilitation, CalWORKS through the Department of Social Services.

We will also provide you with some resources so you will be able to contact those if you have additional questions, or even additional places that you can look whether it is on the CalABLE website or through our various social media platforms, where you can get some additional information.

The final thing that we will do, and I think this is typically the most valuable time for just about everyone, is the Q&A. And so, you do have the ability to submit questions that we will get to through the course of today's presentation, and set up some time left at the end to be able to answer those questions. And that is by clicking on the Q&A box, depending on where it appears on your screen, and then you can submit your questions there. Some of those questions, if we feel like they may be valuable to answer but not necessarily to address to the entire group, we will answer those right there in the Q&A box. But for some of them that we feel like are more relevant to today's conversation, we will certainly go over those at the end to give everyone an opportunity here. So, with that in mind if you could advance to the next slide, please. One more.

So, the basics of ABL. For those of you who may not be aware, ABL stands for Achieving a Better Life Experience Act. It was passed into federal law in 2014, and what the law did was it

enabled states to create these tax-advantaged savings and investment programs for people with disabilities. There is actually a new section of the IRS tax code that gave the states the power to create these accounts that as long as you were using the money for the everyday expenses of living a life with a disability, you would not pay any taxes or penalties when you needed to withdraw the money. As of today, there are 42 states plus the District of Columbia that offer ABLE programs. Many of those programs are national programs, meaning you don't need to live in that state to participate in that state's program. Next slide, please.

An ABLE account also will not affect your eligibility for means-tested benefits programs like SSI or Medi-Cal. It allows an individual with a disability to maintain their public benefit status even while saving and investing above and beyond the established resource limits. If you are an SSI recipient, you may be well aware of the \$2,000 resource limit which says that if you ever accumulate more than \$2,000 in savings and assets, your benefits can be suspended until you complete a spend-down. The assets in your ABLE account are protected with the notion that people with disabilities can provide financial support for themselves and their loved ones. Next slide.

CalABLE is California's version of the federal ABLE program. As I mentioned before, there are many programs that are national programs, which means you don't need to live in that state in order to participate in that program. So, if you lived anywhere in the United States, you do have the ability to open a CalABLE account, but I'm going to walk you through some of the things that may make it better for you if you live in the state where the ABLE program exists, and I will explain what I mean by that in just a minute.

It is an online-based savings and investment program. There are no CalABLE branches for you to go into to do a deposit and withdraw your money. It happens primarily online, although we do have a number of ways to be able to make deposits and withdrawals. We also have customer engagement through various methods as well. Our program is administered through the State Treasurer's Office, and you just heard from State Treasurer Fiona Ma, and we are overseen by a seven-member board. That board meets on a quarterly basis to talk about the planning and the operations of CalABLE, and those meetings are entirely open to the public, so if you would like to attend, our next board meeting is actually next week, June 23, and you can attend those online or in person if you are in the Sacramento area.

CalABLE launched in December of 2018, and in the two and a half years we have been in operation we have enrolled more than 7,000 people into CalABLE accounts and have exceeded assets above \$50 million. We are off to a great start. We are the fastest growing ABLE program in the nation, but as you can imagine the number of people who would qualify for an ABLE account is a lot higher than that 7,000 number that I just gave you, so we feel like we are just scratching the surface which is why we continually hold events like this and try our best to get

the word out about CalABLE because we think that it is a great program for folks. Next slide, please.

This is a map of the United States, and it has three colors on it. And the states are distinguished in color by whether or not they offer an ABLE program and whether or not that ABLE program accepts out of state residents. The majority of the map you can see is green. Those are all of the states that offer an ABLE program that is open for national enrollment. So, you can live anywhere in the United States and open an ABLE account in any one of those states. There is, I would call it, a brownish orange-ish color where you see a smaller number of states. Those are the states that offer an ABLE account, but you must be a resident of that state to participate in that program. And then there are just a few states that are highlighted there in gray, and those are the states that do not currently offer an ABLE program, although I know that a couple of those are in the works. I know that Hawaii has been working on developing their ABLE program, and hopefully, it will be available soon. But if you live in any of those states and are interested in an ABLE program, you should look at the green colored states to consider.

The main thing that you should know about ABLE programs is in a lot of ways they are very, very similar. Remember, this is based on a federal law and so we all follow the federal law, and so things are just about the same no matter which ABLE program you go to – like eligibility, things like the tax-advantaged status of the money you put into an ABLE account, who can open an ABLE account – all of those things are the same. But there are a few subtle differences and those mostly include if the state of your ABLE program has passed additional laws to offer additional protections, it may be to your advantage to seriously look into the ABLE program in the state that you live. So, I will try to point out a few of those differences. If you could go to the next slide, please.

So, who is eligible to open an ABLE account? First and foremost, the individual must have a disability, and that disability must begin before the 26th birthday. If both of those are true and you meet the eligibility criteria for disability benefits like SSI or SSDI, then you are automatically qualified to open an ABLE account. You can go right to www.calable.ca.gov and begin opening your ABLE account. That is not to say that you need to be a benefits recipient to open an ABLE account. There is no requirement that you receive benefits, and there are a number of folks who are working and who don't qualify for benefits but still utilize CalABLE accounts for the flexibility of those accounts. In that case, if you have never qualified for benefits programs like SSI or SSDI, you have to go through just a few more steps in order to be able to open your ABLE account and it starts with self-certification. That is when the Beneficiary attests under penalty of perjury that they have been diagnosed by a qualified physician with a physical or mental disability that results in a marked and severe limitation which is expected to last a year or longer. We also ask at CalABLE that you provide a letter or that you actually acquire a letter from a physician that has a diagnosis that says that the likely onset of that diagnosis was before the 26th birthday of the Beneficiary. We don't ask you to

turn that letter in to us. We just want you to hold on to it because in the future you may be asked to prove that you really are eligible for a CalABLE account, and one of the best ways to do that is to have that letter that you acquired before opening the ABLE account.

We use the same definitions for disability that the Social Security Administration uses, so if you have ever made yourself familiar with the List of Compassionate Allowances or the Blue Book of Social Security, those are the conditions that the Social Security Administration recognizes as disabilities, and it includes many. It's a very broad definition and it includes things like mobility disabilities, developmental or intellectual disabilities, even a number of mental health conditions are included on that List of Compassionate Allowances. And so, we use their same definitions. Next slide, please.

So, how do ABLE accounts work? And here is an important distinction to make. ABLE accounts are designed to protect assets. They cannot be a shelter for income. So, what do I mean by that? In the example of an individual working, and I will give myself as an example because I am a person with a disability. I work full time and I also have a CalABLE account. And so, because I am working and I have an ABLE account, even if I put my entire annual salary into my ABLE account, that would not turn that money, that earned income, into non-income so I would then go and qualify for benefits. What it does, though, is it protects my assets. So, if say for instance, I became more disabled and unable to work, the fact that I have money stored in my ABLE account would not disqualify me from being able to receive benefits, whereas if I had cash in a bank account or some other investment account that doesn't offer ABLE protections, that could be a barrier, that I would have to spend that money down before I would actually qualify for benefits.

ABLE accounts function both like a checking or savings account, or like an investment account where you can actually invest your money in the markets, and you have the potential to grow your money over time. Anyone can contribute to an ABLE account. Whether you are the Beneficiary, the person with a disability, or you are a friend or family member or a church or a foundation, you can contribute to an individual's CalABLE account. And the main thing that you should know is that if anyone other than the Beneficiary contributes to that CalABLE account, that money is not counted as a resource or as income for that Beneficiary if they are receiving benefits. So, it is a very flexible way to be able to help family members and not have it count against their benefits program.

The funds in an ABLE account are tax-exempt, meaning that you don't pay any income taxes on the growth of the money that is in your account as long as when you withdraw that money, it is spent on Qualified Disability Expenses. Next slide.

What is a Qualified Disability Expense? It is any expense related to the designated Beneficiary as a result of living a life with a disability that helps to maintain or improve your health, your

independence, or your quality of life. I know that definition is pretty broad, and it is intentionally broad because these accounts are meant to be very usable. When ABLE was set up, it was designed in a way that you would not have to play a lot of guesswork on whether or not something would be a Qualified Disability Expense. But I do know based on previous presentations that that definition could be a little broad for you. So, Social Security went a little further to talk about what could be potentially a Qualified Disability Expense, and that can include things like education expenses, housing expenses, transportation, health care expenses, and many, many more. One of the questions we receive most often during these types of presentations is would a vacation be considered a Qualified Disability Expense. And I have an old joke, and I know it is old because I have said it just about every time I have presented this, but I attest that I have never been on a vacation in my life that didn't improve my quality of life. And so yes, a vacation could absolutely be a Qualified Disability Expense. Next slide.

This slide talks a little bit about how CalABLE or ABLE accounts work. As you can see, before ABLE, a person with a disability could not have more than \$2,000 in savings without impacting their SSI benefits. Now, with an ABLE account, you can actually save up to \$15,000 a year and up to \$100,000 in total before your SSI is impacted at all. So, SSI will completely disregard any money in an ABLE account below \$100,000. Once you get above \$100,000, the same thing that would happen at that previous \$2,000 mark would happen. So, you would get a letter that likely said you need to do a spend-down. If you don't do the spend-down within the timeframe that they set, they are going to help you out by discontinuing or suspending your benefit until you actually get below that threshold.

And just so you know that CalABLE automatically rejects excess contributions. So, if you tried to put in more than \$15,000 in a year, or if you are getting close to having more than \$100,000 in your ABLE account, we will actually send you a message saying hey, you are exceeding the annual contribution limit, or you may be putting your benefits in jeopardy if you try to go above that \$100,000. Now, let me say that the \$100,000 is a limit for maintaining SSI benefits, but you can actually contribute a lot more into a CalABLE account. As a matter of fact, you can continue contributing until you reach a balance of \$529,000, and even at \$529,000, your account could continue to grow. It is an investment account after all, and we hope and would like for those accounts to continue growing. So, even above \$529,000, your account could continue to grow. You just would not be able to continue to put additional deposits into the account. Next slide, please.

There is a select number of individuals who can actually contribute above that \$15,000 annual contribution limit, and the requirement is if they, the Beneficiary, is working and they are not contributing to an employer-based retirement program, they can actually contribute a portion of their own income in an amount equal to their annual gross salary, or to the federal poverty level in the state which they live from the previous year. So, in addition to \$15,000, if you live

here in California, this year you would be able to put in an additional \$12,760 from your own income for a potential total of \$27,760 in a single year. Now remember, in order to qualify for ABLE to Work, you have to be working, and you cannot be contributing to an employer-based retirement program in order to reap the benefit of that. Next slide, please.

I will turn it over to you, Anne.

ANNE OSBORNE: Thank you, Dante. I am Anne Osborne, and I'm the program manager for CalABLE. It is my pleasure today to introduce Michael Kojis, who is a PASS specialist at the Social Security Administration. Michael has been a panelist on our CalABLE webinar before in March, and we are excited that he is coming back to speak about this program. He is a specialist for the Social Security Administration PASS program – next slide, Alyssa. Thank you – which lets disabled individuals set aside income and resources to pay for items or services needed to achieve a specific work goal. The object 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, the floor is yours.

MICHAEL KOJIS: Thank you very much, Anne and Dante, Sandra and Alyssa, for the opportunity to speak today about a few work incentives that the Social Security Administration offers, principally the PASS Program. Next slide, please.

So, PASS is very much the best kept secret of Social Security work incentives. It's a program that can be quite powerful in its help to individuals who want to help themselves, who want to better their lot in life in order to become financially independent from either Social Security Disability Insurance benefits or Supplemental Security Income benefits, otherwise known as SSI. And there are a lot more individuals that would qualify for a PASS program than are currently with a PASS plan, and I appreciate very much the opportunity to get the word out. During the last five years or so, we have had a big push in the Southern California region and elsewhere to plug the program because it does have a lot of benefits, and personally I wanted to reach those individuals that could use the program. A lot of times, we have college seniors contact us and say, oh, I wish I had known about this when I was a freshman, or people in general wishing they had known about it. So, again it is imperative that a program like this not be kept a secret and that we go over the facets of the program with as many individuals as possible. Next slide, please.

The mission of PASS comes from a 1972 congressional mandate that also established the Supplemental Security Income program as well. PASS is just as old as SSI, and Congress wanted to provide every opportunity and encouragement to the blind and disabled to return to substantial gainful employment. Within Social Security, we have what some would call the stick, and that would be continuing disability reviews were folks on disability are subject to a medical review every three to seven years to find out if they are still disabled. And sometimes

during those reviews, we find that they are no longer disabled and they essentially get kicked off their benefits. But there are appeal rights whereby they can continue on benefits. There is also the carrot, and the carrot is in the form of various work incentives and safety nets that we have through Social Security, PASS being one of them. Next slide, please.

For eligibility of PASS, someone could be as young as age 15 or as old as age 64. They have to be on Supplemental Security Income (SSI) with some other type of income or resources above the SSI limit for it to work. If they are just on SSI and receiving the maximum, there is no deduction on their SSI because of other income, the PASS won't work. I encounter a lot of individuals with interest in the program that are in this boat, but I let them know if they had some other income, be it through a part-time job doing whatever, as long as it is legal, that could be a source of income that we could use to fund their PASS plan, and I will go into in a little bit how we do that. Someone could also be on Social Security Disability Insurance, or SSDI, and have a PASS plan. They don't have to be on SSI to start. We also have individuals that are on both SSI and SSDI, and usually, that makes it easier for PASS funding that way. So, they have to be on some sort of disability benefit through the Social Security Administration.

It can also be a benefit off of someone else's record. For instance, there is what we call the DAC benefit, the Disabled Adult Child benefit, where a disabled individual is receiving essentially SSDI but on their parent's record, for example. Lastly, the person would have to be motivated or interested in school or self-employment. They don't have to be in school at the moment or self-employed at the moment, but they have to be making steps towards those routes. Next slide, please.

Now, various features of the PASS program. Like I mentioned before, it is an exclusion program, mostly with regards to income, sometimes with regards to resources. So, what we are doing is, we are excluding income from counting against someone's SSI benefit. If they are just on SSDI, we can exclude that benefit in order to make them eligible for SSI, and we do such exclusions to fund expenses principally related to education. Those are our bread and butter plans. But we also have self-employment plans where we can fund startup costs for self-employment. The costs associated with either type of plan can vary greatly. They are tailor-made to each individual. Typically, they are related to tuition, books, transportation, laptops, childcare, tools, clothing, Internet, phone, various things that individuals would need that they otherwise would have to pay out of pocket in order to go to school or start working. So, what the PASS plan can do is eliminate or reduce some of the common barriers to either education or employment. Next slide, please.

This is an example of how it works, and I'm going to take each part of this one by one. I know there was a lot of numbers up there, but we will start with this example. Say Carla receives SSI and makes \$1,085 gross per month through her job. Those are her wages. Now, in that first left hand column, typically Social Security will disregard \$85 of what someone earns if their only

income other than SSI is through work. So, that gets us down to \$1,000 that we would think to count against her SSI benefit. What we do at that point is we divide by 2, so out of \$1,085 in wages, we are only counting \$500 against her SSI. That in and of itself is a work incentive because we are counting less than half of what a person makes against their SSI benefit. Because of the scenario, someone will always have more income by working and being on SSI than just being on SSI alone.

In the middle column, we take that \$500 that we are going to count against their income, and we subtract from – what I put on there is the “regular” rate for SSI if they are renting a room, rents an apartment, or pays their own way with shared expenses in a household. In this scenario that person would normally get \$454.72 of SSI, but of course, their overall income, the TI is total income and CI is countable income. Total income is \$1,085 in wages plus their SSI, so they are getting about \$1,500 and change total in income.

What happens with PASS? Say that Carla spends \$500 per month through PASS on school tuition, and what we would do is we would exclude that \$500 from what we count as her income. So, that \$500 that we were counting from her wages, we reduce that by \$500 making zero the amount that we would reduce her SSI by. So, the total income in the scenario is the full SSI, no deduction even though she is working, plus she keeps her wages. We all know she might not get \$1,085 exactly because of Uncle Sam, or Tio Sam as they call it, so she would technically theoretically take home, pretending that Uncle Sam and taxes don't exist, \$2,039.72. So, essentially, we are reimbursing her \$500 a month for her tuition expenses. Thank you for standing through that slide, and next slide, please.

The PASS timeline, I wanted to throw up here just to give an idea of how it works. It doesn't take us too long to make a decision once we get an application and all of the information that we need. And it can involve financial aid, school schedule, classes, all of that stuff. We review the plan for feasibility and viability given the person's disability limitations. It could be their education and work history as well. Plans can last up to 4+ years for education. We have funded folks up to and including PhDs and master's and everything in between, apprenticeships, vocational education, all types of things. It is typically 18 months for self-employment. That is one instance where there is a cap, the business of helping individuals start their business, but not keeping them afloat for years on end. Reviews happen every 5 to 6 months where we have them account for the funding, and we are checking grades and making sure that they have an education plan and they are keeping that up. The same thing with self-employment, seeing about the progress. Next slide, please.

A companion program to PASS is another work incentive called Ticket to Work that a lot more people can use than actually have been using it. It involves free employment services to help you prepare for work, find a job, or maintain success while you are working. The eligibility is somewhat similar to PASS – anyone age 18 through 64, and you have to be on a disability

benefit kind of like PASS through Social Security. Ticket to Work, in addition to helping you find a job, also gives you protection against what I mentioned before, those continuing disability reviews whereby we might find that you might no longer be disabled per our rules and look to phase you off of benefits. If you have an active ticket, and later on a slide or two I will indicate how to contact Ticket to Work to apply, it's just a phone call basically, but if you have an active ticket, Social Security cannot open up a disability review on you. So, that is a protection for your benefits while you are looking to start working, so it's a really good program and it can be used in tandem with PASS. A lot of work incentives, pretty much most are not mutually exclusive. Next slide, please.

PASS and ABLE. ABLE, and CalABLE specifically, is very much a work incentive as well. If someone has both, and I have several clients that do, they can take advantage of the pros of each program. So, someone could use PASS for its income exclusion. PASS also has a resource exclusion, but the limits on the spending are little bit different. This individual could use their ABLE account for its resource exclusion. Dante earlier used the example of a vacation as a qualified expense for ABLE. Unfortunately, for PASS a trip to Cancún is not a legitimate expense for PASS, but it can be with ABLE. Also, a difference in the program is one does not have to be found disabled prior to age 26 for PASS. So, they could participate in the PASS program even if they were found disabled technically up until age 64. Both programs allow funding and disbursements toward costs involving similar things, so tuition, book, training, uniforms, tools, equipment, transportation, and childcare. Put together, they can be a very powerful joint resource for an individual who is wanting to start working or continue working because of the exclusions involved to help them stay tied to their benefits while they are trying to get their education or begin working. Next slide.

Contact information. I am not going to go over all of this because it would take too long and I am running out of time here, but you will have access to the slides like Dante had mentioned. So, you can refer back to this for information on how to find your local PASS specialists. There are about 35 of us nationwide. How to pull up our application, the Social Security number, access to the Ticket to Work program is literally just a phone call. Wage reporting, we get a lot of questions on that and there is some good tools there on the slide for that, so something to refer back to. Next slide, please.

Thank you very much for the opportunity to present on PASS. Obviously, I am going to be sticking around for a lot of the question and answer because many have to do with PASS or Social Security in general, so I appreciate your time as well today to go over a great program that can do a lot of help for individuals that are wanting to get ahead. Thank you.

ANNE OSBORNE: Next slide, please. Thank you, Michael. We have gotten a lot of questions in the question and answers related to Social Security and PASS, so we will be discussing those at the end of this presentation. Next, I would like to welcome Karla Bell. She is the chief of the

Social Security Program Section at the Department of Rehabilitation. Karla Bell is the chief within the Policy and Resources Division. Karla is responsible for the statewide coordination of Social Security programs. Karla, I think you have the right audience today. 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 financial oversight of the Cost Reimbursement program. She is an experienced benefits planner, trainer, and instructional designer. Next slide, please, and then the next slide for Karla. Thank you, Karla, for joining us, and I look forward to your presentation.

KARLA BELL: Thank you so much, Anne. Can you hear me okay? Great. Good afternoon, everyone. Thank you again for the introduction, and I want to thank Dante and the CalABLE team for the opportunity to present today. As Anne said, I am Karla Bell from the California Department of Rehabilitation, and today I am going to share information about the services we offer with a focus on Work Incentives Planning Services. Let's move to the next slide to learn about who is the Department of Rehabilitation.

The California Department of Rehabilitation, or DOR for short, administers the largest vocational rehabilitation and independent living programs in the country. Vocational rehabilitation services are designed to help job seekers with disabilities obtain competitive employment in integrated work settings. Independent living services may include peer support, skill development, advocacy, referrals, assistive technology services, transition services, and personal assistant services. There are 28 independent living centers in California. DOR provides consultation, counseling, vocational rehabilitation, and works with community partners to assist the consumers we serve. Next slide, please.

To be eligible for DOR services, an individual must have a physical or mental impairment that substantially impedes his or her ability to secure employment and require vocational rehabilitation services to prepare for, secure, maintain, or regain employment consistent with the applicant's unique strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choice. Individuals who receive Social Security disability benefits such as Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) are presumed eligible for DOR services. Next slide, please.

DOR's vocational rehabilitation teams work closely with job seekers to establish the best combination of services and resources needed to prepare for, find, retain, and advance in employment. Our services are tailored to each individual's strengths and challenges to ensure the greatest chance of success. Services offered include, but are not limited to, work incentives planning, career assessment and counseling, job search, interview skills and placement assistance, independent living skills, career education and training, assistive technology, and DOR student services. When you come to the DOR for services, you will work closely with your

counselor and vocational rehabilitation team to develop an individualized plan with the services you need to be successful in obtaining and retaining employment. DOR also offers DOR student services, which are activities that support students with disabilities ages 16 to 21 in exploring and preparing for the world of work. To apply for services, you can contact a local DOR office which you can find on the following website that is on this slide, www.dor.ca.gov/home/findanoffice. Let's look at one of the services DOR offers in more depth, Work Incentive Planning Services. Next slide, please.

A lot of you, if you or a family member or are receiving SSI or SSDI, you probably have a lot of questions about how work may impact your benefits. You may have heard people say you will lose your cash and medical benefits if you go to work. This is a common misconception. In fact, the Social Security Administration has employment supports and work incentives designed to help you transition to the world of work and self-sufficiency without losing your benefits prematurely. Along with the DOR counselor, service coordinator, and business specialist, a DOR consumer's DOR vocational rehabilitation team also includes a work incentives planner, or WIP for short. The DOR developed the Work Incentives Planning Services program to enhance the current level of services that people on SSI and/or SSDI receive once they have an open case with DOR. DOR WIPs are highly-trained and certified to provide comprehensive and individualized Work Incentives Planning services to DOR consumers receiving SSI or SSDI benefits in specific case statuses. DOR WIPs work closely with their vocational rehabilitation team in support of the client's employment goals. Next slide, please.

Social Security work incentives can be complex and wage reporting is critical to prevent overpayments. Working with a work incentives planner can decrease fears and empower consumers receiving SSI and SSDI to go to work. The cornerstone of Work Incentive Planning Services is providing DOR consumers receiving SSI and/or SSDI work and benefits options and accurate information. It is our goal to see that Work Incentives Planning Services bridge that gap between a person's Social Security disability benefits and their goal to find employment and financial independence. As DOR, SSI, and SSDI consumers work with their work incentives planner, they will get knowledge, tools, and resources they need about how getting a job will impact their cash and health benefits so they feel confident about moving forward, not only in their employment goals but their future, and learn how to effectively utilize all available work incentives to obtain and maintain competitive integrated employment while decreasing poverty and reliance on Social Security benefits. Next slide, please.

You might be wondering: what can a DOR WIP do for me? Let's learn more about the role of the DOR WIP and what it includes. WIPs assist DOR consumers receiving SSI or SSDI in understanding the impact of employment on their cash and health benefits so they can make an informed choice. Before providing individualized work incentive planning services, to a consumer, a benefits planning query, or BPQI for short, is requested from Social Security to verify if they have SSI or SSDI benefits, or both. The WIP meets with the consumer to review

the BPQI, gather additional information about other public benefits they receive, and address the consumer's questions and concerns about work and benefits. WIPs also share general information and guidance about ABLE account options, the impact on benefits, and referrals. Based on a consumer's benefits, needs, and employment goal, the WIP educates about the work incentives and creates a personalized written analysis that explains current benefits, the impact of work on cash and health benefits, and available options for work incentives and continued health care coverage. The WIP also provides the consumer with a work incentives plan that is an individualized checklist of action steps for the consumer.

WIPs guide and assist with work incentives utilization, wage reporting, financial literacy, and benefits management. WIPs teach consumers about the tools and templates they can use to help manage their benefits and communicate effectively with Social Security. The WIP also refers the consumer to their local Work Incentives Planning and Assistance project, WIPA for short, for ongoing long-term work incentives planning for continued support and referrals to employment networks for Ticket to Work and ongoing job retention services for after their DOR case closes to help an individual stay employed. These services complement the other services the individual receives from their vocational rehabilitation team. Next slide, please.

Let's learn more about the benefits of DOR and Work Incentives Planning Services. You can have SSI and SSDI and other public benefits and participate in DOR services. The DOR WIP can answer your questions about how employment may impact the benefits received. You could also have an ABLE account while you participate in DOR services. Having an ABLE account is not required but can complement services you receive from DOR and other agencies and help you build assets while you are working. Work incentives planning services are designed to empower and encourage SSI and SSDI recipients to participate in employment by addressing the fears of losing benefits prematurely and misinformation about the impacts to disability cash benefits and health insurance.

When I was a work incentive planner, I heard from most people that they had no idea that there were so many options and they could keep their Medi-Cal and Medicare health benefits for a long time while working. They were relieved, really relieved, to hear that due to the work incentives, they did not have to lose their benefits prematurely when they went to work. But lack of understanding about wage reporting and work incentives unfortunately missed by Social Security can be barriers and disincentives for consumers and their families unnecessarily causing overpayments. But these services empower consumers and their families to make informed choices concerning the public benefits they receive and the work incentives available so they can make better informed decisions about their financial future, ensure greater economic self-sufficiency, and a more successful transition to employment and independence. Work incentives planning provides consumers with foundational benefits management skills to help them prepare for independence and for navigating confusing and complex public benefits systems and rules, increasing the likelihood that they will be successful in employment and

self-sufficient. DOR's WIPs can help consumers maximize all the available resources and incentives such as CalABLE and PASS to help with achieving gainful employment. In fact, next I would like to share a DOR consumer success story illustrating the use of a CalABLE account. Next slide, please.

Thank you. Let's finish with a success story, my part of the presentation at least, because we have another great presenter to come. This success story is from one of our work incentives planners. Tish is from the DOR Inland Empire district. Tish noted that most consumers found it easy to open an ABLE Account and at least 15 of her consumers enrolled in the last year. Tish was working with a consumer named Kyle, who had SSI. She encouraged Kyle to open an ABLE account since he was planning to save to buy a used car. His grandmother wanted to send him \$10,000 to help them afford something reliable. Tish explained that if his grandmother were to send him a \$10,000 check and he deposited into his bank account, he would need to report the money to Social Security as income. She explained the impact on the SSI and the \$2,000 resource limit should he not purchase a car by the end of the month. Tish shared that he could open an ABLE account, his grandmother could deposit the money directly to his ABLE account so the gift would not be counted as income by SSI, and he could take his time purchasing the car has the money in an ABLE account does not count as a resource for SSI. Tish encouraged him to contact the CalABLE Customer Call Center to discuss his plans and learn more about how quickly he could open the account. In referring Kyle to CalABLE, she gave him a great option to save and purchase a car he needed to be successful at work and be more independent without jeopardizing his SSI and Medi-Cal. Next slide, please.

To finish my presentation, I would like to share several ways you can get more information about DOR and Work Incentives Planning Services. You can go to the DOR website at www.DOR.ca.gov or by contacting the DOR Social Security Program Section via email at TTWinfo@dor.ca.gov or by phone at 1-866-449-2730, or if you are already a DOR consumer you can ask your DOR counselor about Work Incentives Planning Services. And all of this information is in the slide deck. I want to thank everyone and I wish everyone much success in their path to employment. I will turn it over to Anne for our next presenter. Thank you.

ANNE OSBORNE: Thank you so much, Karla. Our next presenter – next slide, please – is going to be Jessica Zarazua De Maldonado. I apologize, Jessica. I was practicing that. 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. Jessica is a 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 CalWORKs. Prior to joining CalWORKs she worked for the County of Sacramento as a human services specialist determining eligibility. Thank you so much, Jessica, for joining us. Next slide, please.

JESSICA ZARAZUA DE MALDONADO: Hello. Good morning, everyone, or good afternoon, everyone. My name is Jessica, and today I am going to go over the program of for California Work Opportunity and Responsibility to Kids, also known as CalWORKs. Before I start, I would like to give thanks for allowing the CalWORKs program to be part of this presentation. Next slide, please.

The program known as Welfare Reform established the TANF program, which replaced existing welfare programs mainly Aid to Families with Dependent Children (AFDC). PRWORA eliminated the open-ended entitlement of prior welfare programs and created TANF as a block grant to provide time-limited cash assistance and establish work requirements for needy families. Currently, the CalWORKs program is federally regulated with state oversight. Next slide, please.

The statutory purpose of TANF is to increase state flexibility in meeting four goals. The first one is to provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives. Second is to end the dependency of needy parents on government benefits by promoting job preparation, work, and marriage. Third is to prevent and reduce the incidence of out of wedlock pregnancies. And lastly to promote the formation and maintenance of two parent families. Next slide, please.

CalWORKs is California's implementation of TANF. It became effective in California on January 1st of 1998. CalWORKs provides eligible and needy families with time-limited cash assistance grants and welfare to work services. Next slide, please.

And now we are going to go ahead and go over the program's eligibility portion. Next slide, please.

For CalWORKs, we look at the following components to determine eligibility. To be eligible, families must meet income and asset requirements and must include a child who is deprived of parental support or care. With deprivation, the child must be deprived of parental support or care because at least one parent is deceased or physically or mentally incapacitated or the applicant parent is not working or is working less than 100 hours per month, or is absent from the home.

Age: the child must be under the age of 18 years of age, or 18 years of age and attending high school or a vocational school and is expected to complete the program by their 19th birthday, or is disabled and attending school. Income: applicant income less deductions compared with the minimum basic standards of adequate care and the calculated amount exceeds this level the family is considered ineligible for CalWORKs.

Property: the property of a child and the parent must be under the following limits. Families without an elderly or disabled member may have up to \$10,000 combined of personal and real property. As of July 1, the amount will be increased by 2.11 percent which will result in

\$10,211. Families with elderly 65 years of age or older or a disabled member may have up to \$15,000 combined in personal and real property for a family. As of July 1, the amount will be increased by 2.11 percent, which will result in \$15,317. Furniture, clothing, and appliances are exempt from consideration. The family's home is exempt provided that the family lives in the home, and automobiles may be exempt for a specific reason, or it can be exempt up to \$25,000. As of July 1, the maximum value allowed for nonexempt vehicles will increase by 1.9 percent leaving it to \$25,483.

Residency: must be legal residents of the United States, must live in California, must apply for aid in the counties where they reside.

Citizenship: US citizenship and legal noncitizens may be eligible. CalWORKs recipients must have a Social Security number.

And lastly time on aid: currently CalWORKs is a 48-month time limit. Next slide, please.

This is a table of the maximum earned income. Applicants must pass two income tests to be eligible for CalWORKs. The maximum income is based on the type of income and it is adjusted annually. For CalWORKs, California has two regions. Region 1 represents the counties with the higher cost of living. Next slide, please.

This table represents the maximum for unearned income. You can see the amounts for region 1 and Region 2. Next slide, please.

This is the current maximum aid payment (MAP) a family can receive. The MAP is based on the family size, income, and region. There is a budget proposal to increase this amount by 5.3 percent on October 1 of this year. Next slide, please.

AB 449 added Section 4880 to the Welfare and Institutions Code, which provides that the monies in, contribution to, and any distribution up to \$100,000 for qualified expenses from a CalABLE account shall not be counted towards determining eligibility for any state or local means-tested program. For CalWORKs eligibility determination, any amount up to \$100,000 are now considered as a resource and any withdrawals used towards the Qualified Disability Expenses shall not be counted as income. Some examples of the Qualified Disability Expenses are education if it is used for tuition, books, or supplies; housing if it is used to purchase a home, to pay rent, utilities, insurance, or property taxes; transportation if it is used to purchase or make modifications to a vehicle, for mass transit, or taxi, shared ride; employment services if it is related to gaining or maintaining employment, entrepreneur, or job-related training; health and wellness if it is used to pay insurance premiums, therapy, equipment, or personal assistance; and miscellaneous expenses if it is used for financial management or legal fees. Qualified persons may reduce their unearned income by making contributions to the ABLE or CalABLE account to maintain their CalWORKs eligibility. Next slide, please.

Now, I am passing it over to Damien Ladd with employment services. Thank you.

ANNE OSBORNE: Thank you, Jessica. We are going to introduce Damien here. I know we are going to move back to his bio. Damien Ladd is currently the chief of 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 Online CalWORKs Appraisal Tool known as OCAT. Prior to his work in this 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. It is my pleasure to welcome Damien to our presentation. Thank you so much, Damien, for being here.

DAMIEN LADD: Hi. Yes, thank you. I am so glad to be here. I am here sort of as a companion to Jessica, and so I will be talking about the welfare to work aspect of the CalWORKs program, the employment services aspect of our program. So, if we could move back to the slide we were at before. Keep going. Go to the slide that said Employment. I think that is where I start. There we are. Okay, and we can go ahead and jump to the next slide. Okay.

So, generally speaking as a condition of receiving CalWORKs cash aid, unless you are exempt, clients on CalWORKs are required to participate in a Welfare to Work program. Let's go to the next slide. So, exemptions. Generally, the vast majority of our exemptions are related to pregnancy, caring for young children, or a disability. So, if you are exempt, you can still have the opportunity to volunteer to participate in the welfare to work program. Let's go to the next slide.

There are participation requirements associated with welfare to work. It is required that you participate a particular number of hours every week. So, either 20, 30, or 35 hours depending on the configuration of your family. If you are single with a young child, the hourly requirements are little bit less. Let's go to the next slide.

So, there is generally three buckets of welfare to work activities. There is actual employment, work, and work-like activities, which is employment including subsidized employment. We have clients in the Welfare to Work program who were on an educational pathway attending community colleges, vocational schools, that sort of thing, adult education if needed. We also have an array of barrier removal activities. So, if you are facing barriers to employment, substance abuse, domestic violence, mental health, we have services and counseling that can help that. Let's go on to the next slide.

This gives you a sense of the types of activities of those three buckets I mentioned: employment, education, and barrier removal. What are the majority of folks participating in? Employment is the main activity folks in our program are in. We also have a good chunk in education and training. And then barrier removal as well, which you can see here on the pie chart. Let's go to the next slide.

As well, we offer a full array of supportive services in order for people to be able to successfully participate in the program. That includes transportation to and from whatever welfare to work activity you are in. If you are employed, transportation to and from childcare so you have a place for your child to go. Diapers, mental health, substance abuse and domestic violence services, and a more recent support service we offer is a stipend for diapers if you have a young child. Let's go to the next slide.

It is possible to be sanctioned if you don't participate and meet those hourly requirements that I mentioned. If you are required to participate in welfare to work and you don't, the adult portion of the overall grant is removed, reducing the overall monthly grant that somebody receives. It's usually the equivalent of about \$120. Let's go to the next slide.

A driver in our program, the federal program that is nationally equivalent to CalWORKs is called TANF, Temporary Assistance for Needy Families. Each state develops their own version of TANF. In California ours is CalWORKs. And the federal government holds us to essentially one performance measure, which is this work participation rate that you see in front of you, which is essentially: the denominator is everybody is required to participate in welfare to work and the numerator is essentially all those who are participating for that number of hours that we mentioned earlier, the 20, 30, or 35. Let's go to the next slide.

So, for us this slide speaks to finding that balance between achieving a federal performance measure, which is a little bit more of a compliance-oriented type of measurement, as opposed to providing more human-centered case management types of services. Let's go on to the next slide.

So, in order to help our county partners, we are a state-supervised, county-administered program. So, CalWORKs is administered through 58 county welfare departments in California. Here at DSS at the state level, we provide the guidance and regulations as to how counties should operate the programs. We have added some components recently to help counties achieve that balance I talked about, to provide more – I would describe them as case management oriented services, as opposed to compliance oriented services. Those items are listed here. We have what is called an appraisal, an Online CalWORKs Appraisal Tool that is pretty comprehensive. As you are entering into the Welfare to Work program, it's a pretty comprehensive interview where we try to determine what our client's strengths and barriers are in order to provide them with the best level of service.

We have a family stabilization program which is for folks on our program who are facing crisis-type situations that we attempt to resolve those prior to really entering into the Welfare to Work program wholeheartedly. For example, if somebody is homeless or somebody is facing a pretty severe substance abuse issue, we will try to stabilize that issue first before we put you into the Welfare to Work program. We have had over the years a very successful subsidized employment program which is a program where the county welfare department will provide either partially or fully subsidized wages of employees, usually for 6 to 12 months at a time in hopes that employee will be hired on full-time and unsubsidized with that employer. We have a Cal-Learn program which is for pregnant and parenting teens, and then we have a Welfare-to-Work 24 Month Clock, which is more flexible rules associated with how you participate in Welfare to Work. Let's go on to the next slide.

Coming out of the pandemic, something that happened in our Welfare to Work program – and I am sure a lot of the experience we have all been having is a lot more distance activities – you have no more face-to-face, in-person meetings. And so, we have launched something in the Welfare to Work program called Cell-Ed, which is essentially an educational program you can do on your cell phone, so cell phone education. Some highlights of the program is that it is broken down into short modules, 5-minute modules, 15-minute modules that participants in the Welfare to Work program –the thought is that you would be able to do a module while you are waiting in line at the grocery store, and so that over time clients can achieve skills gains via the Cell-Ed program. It is also available to people in our CalFresh program and our refugee programs. Let's go on to the next slide.

Another initiative that we launched recently is called Cal-OAR, Outcomes and Accountability Review, which is going back to what I was talking about before. To this point in time, the federal government has held us to one performance indicator for that work participation rate. It is a poor performance measure frankly. It measures how busy people are, which is not a terribly interesting thing to know. So, we launched something called Cal-OAR which is an entirely new set of performance indicators for our program. Based on those performance indicators, there is 25 new ones. Counties will perform a self-assessment, which says you look at all of those new performance indicators and you provide DSS an analysis of what your outcomes show, and based on that analysis, you put forth an assistance improvement plan. You pick two or three areas to focus on and try to make changes in the program to help do better on that area of focus. Let's go to the next slide.

This speaks a little bit more to Cal-OAR. I don't know that it is terribly relevant for all of us here today, but this speaks a little more to the conceptual framework. I think the bottom line of what this slide shows is it goes back to the old adage of what gets measured gets done. So, we are hoping that these new performance measures that we developed will help counties move towards achieving a more human-centered type of program. Let's go on to the next slide.

There was a little bit more on Cal-OAR. I think we have talked enough about it. We can go past this slide. Slightly or mildly interesting, we have a Cal-OAR data dashboard. So, if you are interested in knowing more about the CalWORKs program and all of these new performance indicators that I mentioned, you can google “Cal-OAR data dashboard” and you will see a whole array of data related to people in the CalWORKs program and the Welfare to Work program. Let's go to the next slide.

And there is more on Cal-OAR, so we can go to the next one. That was it, okay.

So, in terms of the most relevant salient points for the CalWORKs Welfare to Work program, I think that CalWORKs generally and those on Welfare to Work generally are a smaller sliver of the pie in terms of people who have a disability and potentially are on a government program of some sort. Generally speaking, there are other programs more specifically – mainly under the Department of Rehabilitation (DOR) – more specifically geared towards people who have a disability, whereas CalWORKs is less geared towards that. However, there are people on the CalWORKs program at various levels of disability, and people participating in the Welfare to Work program with various levels of disability, cognitive or physical, and we do provide services for them. So, I will leave it there and I'm happy to answer your questions.

DANTE ALLEN: Thank you. Alyssa, we can go to the next slide, please.

Many of you have been submitting questions through the chat, and I know that we are running short on time and we will try to get to as many as we can. Our sign language interpreters have a hard stop at 3:30, but we do have the live captioning that you can use if you would like to stick around just a little bit longer. And so, I am going to do what I can to get us to be able to answer some of your questions quickly. I have answered as many as I could through the Q&A, but there were a number of them that I was hoping to be able to answer live. Next slide, please.

I am going to motor through these because you can get the slides and they are available on the CalABLE website if you visit www.treasurer.ca.gov/able, you can get it, and our interpreters said they can stay past 3:30. Thank you for that. I'm not going to go over these but these are great resources for you to be able to do some comparing and contrasting of ABLE programs and being able to make the most of your ABLE account, so please take a look at those if you get the opportunity. Next slide.

If you would like to send the CalABLE team a message, there is our email address and phone number. Please feel free to reach out to us. We are a small team, but we are very responsive, so please reach out to us. Next slide.

We also have the CalABLE Customer Engagement Center. It's available Monday through Friday, 9 AM to 5 PM, at 833-CalABLE, and you can also send an email. Next slide.

And then if you would like to follow us on any of social media, this is where you can get updates on the program and notifications of events like today's to be able to participate with us. Next slide.

If you would like to open a CalABLE account, please visit us at www.CalABLE.ca.gov and you will see down there the Open an Account button and it will walk you through the process. It really takes about 15 minutes, and you can start saving and investing today. Next slide.

And this is our final disclaimer page. It explains that CalABLE is an investment program and like with any other investment program, there is a potential to lose money. And so you should be aware of the risk associated with making investment choices and investing your money. Thank you for joining us. Let me see, I think that is the end of the slides. You can stop sharing. And Anne let's get to some questions and try to get to some of these. We had lots and lots of questions so thank you for those and we will do our best to answer what we can quickly.

ANNE OSBORNE: I think our first question should be trying to understand how the PASS, Work Incentives and CalWORKs, how they all work with CalABLE. Somebody was confused about that and wanted to know how they all are related.

DANTE ALLEN: I will start it off. CalABLE does protect your resources. Under typical SSI benefits, if you are saving more than \$2,000, even if you are earning money and that money is considered income, even when you put it into your ABL account it could be still counted as a resource. So, if you go above that \$2,000 on the limit if you are receiving SSI, it can jeopardize your benefits even if you had permission to earn that money through one of these programs. Having those excess resources could affect you long-term unless you put the money in an ABL account, and under those circumstances if you do, that money is not counted as a resource as long as your ABL account is below \$100,000. Do any of our guests want to add to that?

MICHAEL KOJIS: Hi, this is Michael. Tagging along with that, if someone had both a PASS and an ABL account, the resource exclusion that ABL provides. If the individual had deposited their own income into the ABL account and they were on an SSI benefit, for instance if they were working and they made \$1,000 a month and they wanted to put that into their ABL account, such deposit of the money would protect them from the resource limit of SSI, but SSI would still count those wages as income and reduce their SSI based on that income. Granted, we count less than half of it, but it would still count. With PASS and ABL technically PASS could exclude that income from counting against SSI. So, in that scenario you would get the income exclusion when you receive those pay stubs, and also if you deposit that into an ABL account, you would have a resource exclusion through the ABL program as well. That is one way they can work together. These programs, like we had mentioned before, are not mutually exclusive. There's a lot of different work incentives that work together. I have a ton of clients for example referring to Karla's presentation that are PASS participants with us at the federal

level, and also at the state level Department of Rehab recipients of services there. And the more resources an individual can get, the more exclusions they can get, typically the more successful they will be. Thanks.

DANTE ALLEN: Next question, Anne.

ANNE OSBORNE: Okay, next question. My understanding is that PASS is extremely complicated, requires a specialist to enroll, and may require legal assistance due to its complexity. Is this true? How does one locate a PASS coordinator for their applicant?

MICHAEL KOJIS: Good question. The vast, vast majority of the applicants that I see do not need much in outside help to be able to submit their application or complete it. There are some who do and we refer to either the Department of Rehab or to the, in a sense through the Department of Rehab, the WIP Services work incentive planners to help them with their PASS application. So, there are free resources out there to help if anyone needed it to submit their PASS. Also, for our particular PASS cadre group, we are really clear with our letters on what exactly we need besides the application after our contact with the individual, and that contact can be made easily by looking up on the slide I had at the end of my presentation on how to contact your PASS cadre, where exactly are PASS cadre is located, and what their phone numbers are. This week, we just updated our national lists with the most up to date information for contacting your PASS cadre. To learn more about the application and the program itself you can go on to what Cornell University had developed, a website www.PASSonline.org. It's that simple, and it's on the spreadsheet or the slide as well. So, www.PASSonline.org can help you along the steps of applying, and also along those steps give you more information about the program.

ANNE OSBORNE: Okay. I don't have a GED because of my disability. May I still use a PASS?

MICHAEL KOJIS: I will take that one, too. Absolutely. I have funded folks for GEDs and a high school equivalence diploma all the way up to advanced degrees, and I come from the trades background so anyone in an apprenticeship or anything remotely related to vocational education, I typically am on board for helping for that. So, it runs the gamut.

ANNE OSBORNE: Okay, can ABLE affect the SGA monthly income limits for SSDI?

DANTE ALLEN: I am not familiar with the SGA.

MICHAEL KOJIS: Substantial Gainful Activity for those on disability insurance benefit. ABLE, like Dante mentioned before, is a resource exclusion but not an income exclusion for either SSI or SSDI. So, if someone is working, their wages are still subject to the regular limits for that, and typically, there is the trial work period before you ever get to the stage where SGA would be an

issue. And that is a very complex program. For more information, I would refer folks to our Red Book, which is our bible for work incentives that can be found in www.ssa.gov/redbook.

ANNE OSBORNE: My daughter is been accepted into Taft College Independent Living Program for August 2022. She is 19 years old and working right now at a paid internship at our regional center. Can PASS be used next year for the Taft program?

MICHAEL KOJIS: In theory, yes. I have funded PASS programs for individuals, and it's on a select basis, but for individuals and life skills training that helps to have some type of employment or an education component that will help them become financially independent eventually. I have a couple of claimants in Arizona right now that are going through that. So, be it a regular college or something like I just mentioned, in theory, yes, we could help. Each case is different and I can't commit to anything, nor can any PASS specialist without seeing the entire application and all of the materials that we request for that, but in theory, yes.

ANNE OSBORNE: Moving to Karla, what is Ticket to Work?

MICHAEL KOJIS: I will take that, too. That was on one of my slides.

KARLA BELL: Sorry, I was a little slow getting my video and sound on. The Ticket to Work program is actually a Social Security work incentive, and it's available to both individuals on SSI and/or SSDI benefits. It's a program that is available for those that are ages 18 to 64 and interested to go to work. The goal of the Ticket to Work program is to help beneficiaries in obtaining employment and working towards being self-sufficient. If a person is eligible for Ticket to Work and want to go to work, they can use that ticket – in the past, Social Security supplied a paper ticket, but you don't need a paper ticket to get the services – but you can use your ticket to obtain employment services and support and either from a vocational rehabilitation program like the Department of Rehabilitation, or you can take your ticket and assign it to an employment network. And an employment network, or EN for short, is an organization or agency that is entered into an agreement with Social Security to provide employment services to people who are getting SSI and SSDI.

Often, an individual might come to the Department of Rehabilitation first because they might need help with training or assistive technology, and then once that case closes, then they can take the ticket to an employment network with job retention support. So, that is a win-win. For more information about Ticket to Work, Social Security has a great website, it's www.choosework.ssa.gov, and on there you can sign up for email updates about Ticket to Work, you can find information about how to find DOR, how to find employment networks in your area, and they also have these great what are called WISE seminars that they provide that are webinars that provide information about topics related to work incentives and other resources available to support work. Michael, is there anything you would like to add?

MICHAEL KOJIS: Excellent. Karla is very well-versed in a ton of our programs. You nailed it.

ANNE OSBORNE: Who currently has the WIP contract for DOR to provide work incentives counseling?

KARLA BELL: Thanks, Anne. Great question. I want to make some clarification. The Department of Rehabilitation's work incentive planners are actually state employees. We've got about 31 work incentives planners that work throughout the districts all up and down California. They are state employees, but Social Security has a separate, free benefits planning program called the Work Incentives Planning Assistance program, or WIPA for short. In California, there are seven different WIPA projects throughout the state. They are different agencies that range from career centers to nonprofits, to legal services agencies. And for more information on how to find your WIPA project, you can go to the www.ssa.gov website and search for WIPA, or I mentioned that www.choosework.ssa.gov website earlier. That website also has a finder to find the WIPA that serves your area. A Department of Rehabilitation consumer, they have the option to work with a work incentives planner through the department, or they also have the option to go to a WIPA project in the area, and then when their DOR case closes, our WIPs refer them to the local project so they get the critical ongoing benefits planning.

ANNE OSBORNE: Thank you, Karla. One last question. Does DOR assist with ADA rights when working?

KARLA BELL: Great question. Thank you. So, if you have questions around ADA rights, your counselor or your vocational rehabilitation team members can provide you information on referrals and self-advocacy resources. Also, I want to shout out and share that we have a great partner, Disability Rights California, that has a program called the Client Assistance Program, or CAP for short, and that program has advocates that can help you understand and exercise your employment rights under the ADA. So, you can find information about that CAP or Client Assistance Program on the DOR website, www.dor.ca.gov, or you can go directly to Disability Rights California's website, www.disabilityrightsca.org. Great question.

ANNE OSBORNE: This is a question for everyone. What is the average time of processing applications for each agency at this time? I assume there might be a delay or a long waiting list due to issues related to the pandemic.

KARLA BELL: This is Karla. I will go first if that is okay, Anne. I am proud to let you know the Department of Rehabilitation has kept our doors open throughout the pandemic and they are still open. Once an individual comes to us and applies for services, their counselor will notify them of their eligibility within 60 days of meeting the application requirements.

ANNE OSBORNE: Thank you.

MICHAEL KOJIS: For the PASS program, even before the pandemic, the vast majority of our contact with our applicants was via phone, sometimes email. So, that didn't really hamper so much the processing time for applications, which is on average and each cadre is a little different around the country, but I can speak for ours, 2 to 4 weeks is the typical response time for an application coming in, and sometimes we are even funding at that juncture too.

ANNE OSBORNE: Jessica or Damien, did you want to respond?

DAMIEN LADD: Hi, sorry, I was halfway typing a separate email. What's the question?

ANNE OSBORNE: The question is: what is the average processing time? People were thinking there was a delay due to the pandemic.

DAMIEN LADD: That one is probably better for Jessica. I think we are required to have applications processed within 45 days, but I think it happens generally much faster than that.

JESSICA ZARAZUA DE MALDONADO: Sorry, I'm having difficulties with the technology, but following Damien's train of thought, the limit we have is 45 days to process an application. Of course, it's a combination of when applicants submit verifications for the required documentation in order to make that determination of eligibility. It can be faster than that. Sometimes, it can be longer. It depends on when they submit documentation for that. With the pandemic right now, although there might be some delay in processing, they are still trying to get it done as soon as they can. So, it just depends on the county's ability, the work facility, and the client's participation in submitting verification.

ANNE OSBORNE: Thank you. I do have a question for CalWORKs. Is CalWORKs for disabled SSI parents?

JESSICA ZARAZUA DE MALDONADO: For CalWORKs, if parents are considered to be SSI recipients, they are not considered to be eligible for CalWORKs. They would be exempt from receiving assistance themselves. They would be in the case, but they will not be counting towards the case if that makes any sense. If you can consider it like a ghost person in the home, and then we would only determine eligibility for the children. However, any liquid assets or income for SSI recipients will not be counted for the children's eligibility.

ANNE OSBORNE: Thank you. Dante, this is for you. Is it advisable to put SSI in the CalABLE account?

DANTE ALLEN: Yes, you can actually use SSI money and deposit it into your CalABLE account. And the Social Security Administration has given direct guidance that that is an acceptable thing to do with your SSI payments.

ANNE OSBORNE: Can an individual receive vocational rehab services and independent living services at the same time?

KARLA BELL: This is Karla. Let me turn on my video. Yes, absolutely, an individual can receive both services from the Department of Rehabilitation and independent living services through an independent living center at the same time. Great question.

ANNE OSBORNE: If I currently have an ABLE account in another state, is there any reason I should transfer it to a CalABLE account?

DANTE ALLEN: That's a great question. One of the things that you should consider is that if you are a California resident, we have passed a couple of laws here in California that actually add to the benefits of ABLE. One of the laws we passed exempts ABLE accounts from being used for monetary judgments, so if you are ever sued or owe a creditor, they can't go into the ABLE account in order to pay to satisfy that judgment. The other is we have passed a law which states that if you are a California resident with a CalABLE account and you are the Beneficiary and you pass away, Medi-Cal won't seek to recover money that it has paid on behalf of your health care from your CalABLE account. That means that the money that you have in your CalABLE account can be given to heirs rather than reimbursing health care expenses during the course of your life. So, those are just two examples of significant benefits that are available to you as a resident of the state of California with a CalABLE account. So, there are other opportunities that you also may need to become aware of, but I would highly recommend for everyone, no matter what state you live in, look at your state's ABLE program to see if there are additional benefits for you.

ANNE OSBORNE: Another question was: I was at the Camarillo State Hospital at UCLA as an inpatient in 1964, 1965. The records were destroyed by the county when I turned 38, but I have emails from caregivers who picked me up from the hospital. Would this person be eligible for a CalABLE account?

DANTE ALLEN: I think what that question is trying to get at is that there are no existing records that would say that their disability began before age 26. And the important thing to know is that we are not measuring by the date of your diagnosis. The measurement for ABLE eligibility is based on what was the likely onset of your condition. So, any physician whether they were the diagnosing physician or not, can provide you with documentation of when the likely onset of your disability was. And that is all we need. You don't have to have an original diagnosis letter from the physician that saw you at the time you were diagnosed. All you need is an individual that says that yes, the likely onset of your condition began before your 26th birthday.

ANNE OSBORNE: Is money that is on the prepaid card okay to be there, or does it need to be "live" in the ABLE account?

DANTE ALLEN: That question is related to the CalABLE prepaid card. Once you take money from your CalABLE account and load it onto your prepaid card, it is considered a distribution. And Social Security has gone further to say that they will assume that the distribution is for a Qualified Disability Expense, and that is even before you have actually made the expense. They are assuming that if you put it on the prepaid card that you are going to use it for a prepaid expense. So, I would not recommend holding it on the card for too long, but it's not a problem to have it on that card because it is already considered a distribution and the assumption is that the distribution is a qualified expense.

ANNE OSBORNE: What if I start working next month but I might need to stop working if I have a relapse?

DANTE ALLEN: I am going to guess that that question is related to if you are earning money and it interferes with your benefits, what happens when you are unable to work and need to rely on benefits again. And you can have your benefits reinstated.

ANNE OSBORNE: That is all our questions, Dante. I know we are over time so I want to be mindful of that.

DANTE ALLEN: I really do want to thank our guests and all who have attended today's presentation for sticking with us. We did receive an overwhelming number of questions and we answered as many as we could directly in the Q&A and got to as many as we could here live. I also want to thank our panelists. Your information is invaluable. One of the questions we received is: what is an organization like CalABLE doing to promote the fact that there are these programs and that they can work together? This is an example. This webinar is a great example of what we are doing. We are trying to bring together people who may not on a regular basis talk to each other and meet with each other to be able to share with you information and let you know that rather than just being a government building, there are actually people that work in them and we are here to help you. So, thank you all for joining us today and providing your knowledge and expertise, and we look forward to connecting with you again in the future. Thank you everyone for attending.

We do post the replay of this webinar to our [YouTube channel](#). It will be available in I would say about two weeks, but if you go to our YouTube channel today there is plenty of other great webinars with information that if you are really interested in ABLE, it's good to have a little bit of the research done for you already. So, please go and take a look at that. Also, if you register using your email you will receive an evaluation. We do use those evaluations to tweak our presentations and make sure we are getting to the things that you want. So, please do submit your information. With that in mind, I know we are over time. Thank you to our captioner and to our interpreters. We really appreciate your service today and for sticking with us even

beyond time. And have a good rest of your week, everyone, and we will see you for the next CalABLE webinar. Thanks a lot.

For more information, please contact CalABLE at (916) 653-1728 or CalABLE@treasurer.ca.gov.

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