

# Department of Rehabilitation

## Work Incentive Planning Services

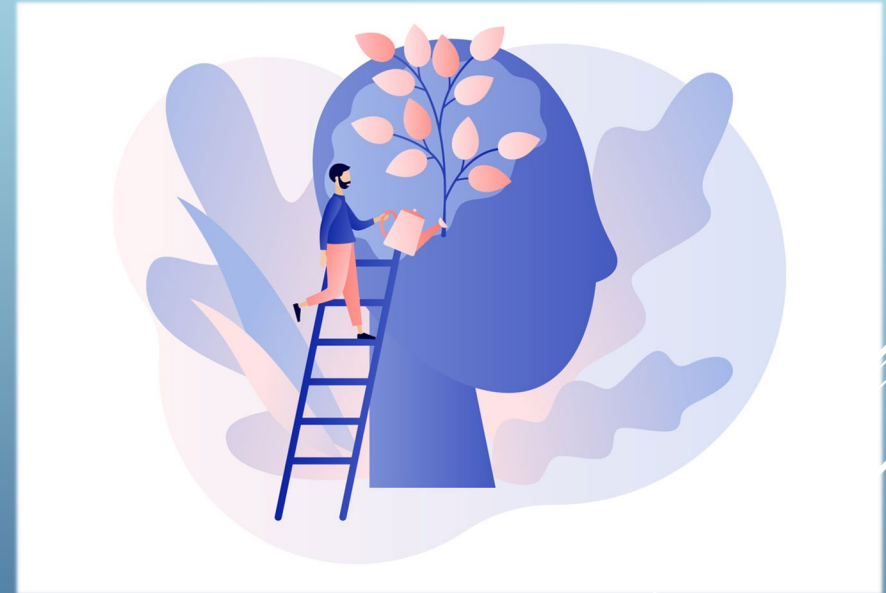


# Department of Rehabilitation Services

Serves over 155,000 clients each year

In fiscal year 2023-24, over 21,000 clients were receiving SSA disability benefits

Of these, over 1,300 clients successfully closed their cases with successful employment.





# Social Security Disability Benefit Programs

Social Security Disability Insurance (SSDI)

Supplemental Security Income (SSI)

# SSI VS. SSDI:

## What's The Difference?

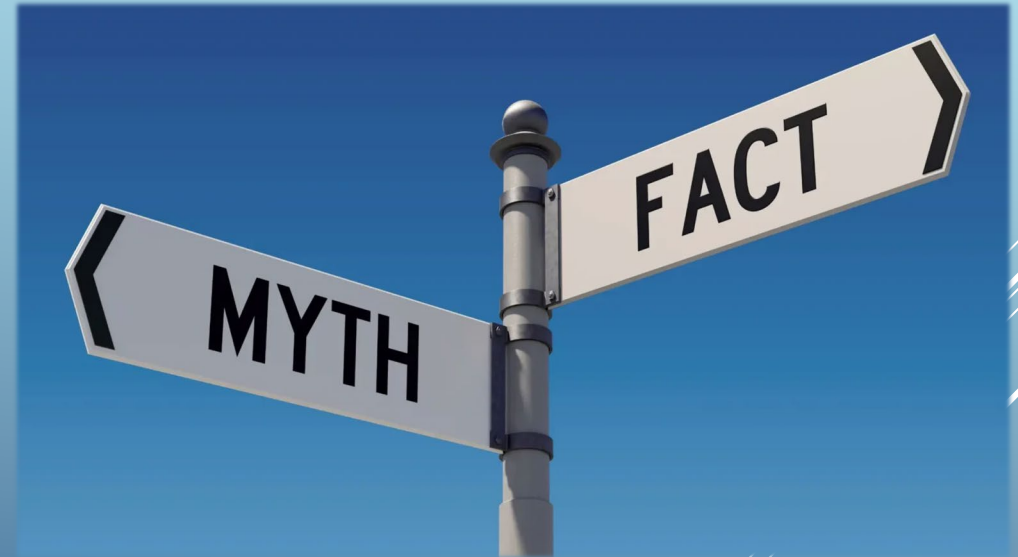
- Must meet SSA disability criteria
- Needs-based
- Resource limits: \$2,000 for individuals; \$3,000 for couples
- Paid from federal general tax revenue
- Payment fluctuates with income and work incentives
- Immediate Medicaid (Medi-Cal) eligibility

# Social Security Disability Insurance (SSDI) Title II

- ❖ Must meet SSA disability criteria
- ❖ Insurance program
- ❖ Requires FICA contributions/work history
- ❖ Paid from Title II Trust Fund
- ❖ Monthly payments depend on average lifetime earnings
- ❖ Medicare eligibility after a 2-year waiting period

# Common Myths and Fears

- “If I try to work, I will automatically lose my Medicare, Medi-Cal, and cash benefits.”
- “If I use my Ticket to Work, Social Security will review my case, and I’ll lose my benefits.”
- “If I start working but stop later, I’ll have to reapply for benefits.”



# Why Choose to Work?



- ✓ Earn more income
- ✓ Gain independence
- ✓ Meet new people
- ✓ Learn new skills
- ✓ Increase purchasing power



# DOR Work Incentive Planning Services

The Work Incentive Planning Services (WIPS) program aims to increase employment outcomes and self-sufficiency for DOR consumers receiving SSI and/or SSDI benefits.





# What are Work Incentives?

## **Work Incentives for SSI Beneficiaries:**

- Student Earned Income Exclusion: Excludes a portion of earnings for individuals under age 22 and attending school regularly.
- Plan to Achieve Self-Support (PASS): Allows setting aside income/resources for vocational goals without affecting benefits.
- Continued Medicaid Coverage (Section 1619(b)): Enables continued Medicaid eligibility, even if earnings exceed SSI cash benefit limits.

# Work Incentives for SSDI Beneficiaries

- ▶ Trial Work Period (TWP): Allows work with full SSDI benefits for at least 9 months, regardless of earnings.
- ▶ Extended Period of Eligibility (EPE): After TWP, SSDI benefits are still payable for months when earnings don't exceed Substantial Gainful Activity (SGA) limits.
- ▶ Impairment-Related Work Expenses (IRWE): Deducts disability-related work expenses from earnings when calculating SGA.
- ▶ Expedited Reinstatement (EXR): Benefits can be reinstated without reapplying for up to 5 years if work is stopped due to disability.

# What are Work Incentive Planners?

**A certified DOR Work Incentive Planner (WIP) provides valuable services, including:**

- ▶ Explaining how to use work incentives for a successful transition to employment
- ▶ Providing benefits management tools to calculate future income
- ▶ Preparing a comprehensive Benefits Summary, Analysis, and Work Incentives Plan tailored to individual goals
- ▶ Offering wage reporting tools and resources to comply with Social Security Administration rules
- ▶ Connecting clients to service providers for continued support post-DOR case closure

# Who Can Receive Work Incentive Planning Services Through DOR?

- Any current DOR consumer
- Anyone receiving SSI and/or SSDI and seeking employment
- Anyone who is currently employed or job-ready

# Monthly Spotlight on Social Security Webinars & Newsletters

## **Recent topics include:**

- Ticket to Work
- Medical Continuing Disability Reviews (CDR)
- Overpayments
- Available Benefit Planning Services
- Reasonable Accommodations
- ABLE Accounts
- Housing

# Interested In Learning More?

- ❖ Apply for DOR Services at <http://www.dor.ca.gov>
- ❖ Talk to your DOR counselor to see if you are eligible for DOR Work Incentive Planning (WIP) Services.
- ❖ Contact the DOR Social Security Unit Help Line:
  - Email: [ttwinfo@dor.ca.gov](mailto:ttwinfo@dor.ca.gov)
  - Toll-Free: (866) 449-2730