

GOING TO WORK

A Guide to Social Security Benefits and Employment for Tenants with Disabilities



2007 edition

by Melanie Jordan, Colleen Condon, and David Hoff



Institute for Community Inclusion
UMass Boston

Going to Work:

A Guide to Social Security Benefits and Employment for Tenants with Disabilities

Contents

| | |
|---|----|
| The Basics of Social Security Disability Benefits: The Two Social Security Disability Programs—SSI and SSDI..... | 3 |
| Calculating the Impact of Earnings from Employment: How Employment and Earned Income Impact SSI and SSDI Benefits | 4 |
| Methods for Maximizing Benefits: Social Security Work Incentives | |
| 1. IRWE (Impairment-Related Work Expenses) | 7 |
| 2. PASS (Plan for Achieving Self-Support) | 8 |
| 3. Blind Work Expenses | 9 |
| 4. Student Earned Income Exclusion | 9 |
| Tips for Managing Social Security Disability Benefits | 11 |
| The Ticket to Work and Work Incentives Improvement Act of 1999 (TWWIIA) | 13 |
| Sample Ticket | 16 |
| Consent for Release of Information form..... | 17 |
| Resources | 19 |
| Glossary of Terms | 23 |

Introduction

Work is an important part of life. People with disabilities benefit from working as much as—or more than—people without disabilities do. Positive effects of work include economic self-sufficiency, increased self-confidence, personal growth, and a better social life.

The unemployment rate for individuals with disabilities in the United States is estimated to be 70%. A high percentage of people with disabilities live in some type of subsidized housing. Therefore, it is essential that the housing industry be included in efforts to promote employment opportunities for those tenants who experience barriers but want to work.

Fear of risking benefits is a major factor that keeps many individuals with disabilities from joining the workforce. When people with disabilities decide to seek employment, one of their key concerns is how employment will impact their Social Security and housing benefits. They feel certain that they will lose their benefits, including the public health insurance that so many rely on for themselves and their families. Benefit regulations can be complex and confusing. However, in many cases there are misunderstandings concerning the impact that employment will have on an individual's benefits. Many benefit policies allow for gradual transition into employment and provide "safety net" features in case the job does not work out. Work Incentive programs allow people to "set aside" or exclude certain expenses from earned employment income, resulting in less reduction of their cash benefits.

Housing Benefits: Rent Freeze Work Incentives

Yet another concern related to returning to work is the potential for a big rent increase when income goes up due to starting a new job because the housing program will count additional household earnings. There are regulations in place that will allow eligible tenants not to have their new work earnings count for up to two years. These policies vary depending upon the type of housing subsidy involved. For more information, contact the Massachusetts Law Reform Institute at 617-357-0700 or Greater Boston Legal Services Housing Unit at 617-371-1234 or 800-323-3205. If a person is a recipient of Federal Public Housing or a Section 8 Housing Choice Voucher, ask about the *Self-Sufficiency Incentive*. If a person is a recipient of State Public Housing and/or has vouchers from the MRVP (Massachusetts Rental Voucher Program) or AHVP (Alternative Housing Voucher Program), ask about the *Earned Income Exclusion*. The Institute for Community Inclusion has a publication about these Rent Freeze Work Incentives that can be found at www.communityinclusion.org

Housing staff don't need to become experts on this topic. However, by providing accurate and basic benefit information, and assisting tenants to obtain expert services in benefits management, staff can help people with disabilities become more willing and confident to seek employment. This guide provides practical, hands-on information that will enable site staff to allay the concerns of tenants with disabilities by helping them understand the impact of employment on their benefits. This will lead to increased empowerment as individuals become equipped to make educated and informed choices about their options for employment.

Note: The information in this guide reflects the most updated policy changes, with a focus on Massachusetts benefits. This publication is meant to provide a general overview of issues related to employment and Social Security. **In addition, the figures cited here represent amounts in the year 2007. Many of these figures are adjusted annually in relation to cost of living standards. ICI will issue a supplemental insert each January with updated figure information.** We recommend that you contact the Social Security Administration and/or your local Work Incentives Planning and Assistance (WIPA) program to stay updated on any new developments and for individual guidance on particular situations. (See contact information in the resource section of this publication.)

The Basics of Social Security Disability Benefits

Two Social Security disability programs*:

SSI—Supplementary Security Income

SSDI—Social Security Disability Insurance, also referred to by Social Security simply as "Social Security benefits"

| | SSI | SSDI |
|---|--|---|
| Requirements to qualify Note: The Substantial Gainful Activity (SGA) amount for 2007 is \$900 (\$1500 for people who are blind). The figure is adjusted annually for inflation | <ul style="list-style-type: none"> · Disabled · Liquid assets of no more than \$2000 (\$3000 for a married couple) · Earnings below the SGA level of \$900 per month (individuals who are blind do not have to meet this requirement) · Once individuals qualify for SSI, they can earn more than SGA and still receive a portion of their cash benefits | <ul style="list-style-type: none"> · Disabled · Earnings below the SGA level of \$900 per month (\$1500 for individuals who are blind) · Must meet one of the following criteria: <ol style="list-style-type: none"> 1. Previously worked and paid Social Security taxes 2. Unmarried with a parent who receives Social Security benefits |
| Medical coverage | Medicaid/MassHealth | Medicare |
| Effect of earnings on cash benefits | Gradual reduction | All or nothing |
| Effect of earnings on medical benefits | Even if cash benefits end, individual keeps Medicaid/MassHealth coverage until over the "threshold limit," \$33,533 per year in Massachusetts (in 2007) | When cash benefits end, Medicare coverage stays in effect for 7-1/2 years |

**Note: Some people receive benefits from both programs*

Calculating the Impact of Earnings from Employment

- ◇ Social Security uses gross income figures (i.e., before taxes) to calculate the effect of income on benefits.
- ◇ Remember, SSI checks are gradually reduced in relation to income. SSDI checks, however, are "all or nothing"—either you get the full amount or nothing.
- ◇ The following explanations and examples will show that in many cases, with utilization of work incentives, **individuals receiving Social Security disability benefits (SSI or SSDI) are always going to be financially better off by working**, at least on a part-time basis.

How Income Impacts SSI Benefits

- ◇ Cash benefits are reduced in relation to income.
- ◇ Earnings are counted according to the date the pay was issued, not earned (i.e., a paycheck issued on May 5 for the week ending April 28 would count for May).

If the Person Is Working...

STEP ONE:

(Gross Monthly Earnings from Job - \$85) divided by 2 = Countable Income

STEP TWO:

Benefit Rate (standard SSI payment) - Countable Income = **SSI Monthly Payment While Working**

- ◇ The first \$85 is not counted. This is called the **Income Exclusion**. *
- ◇ Medicaid/MassHealth Coverage: Medicaid in Massachusetts is called MassHealth. Even if cash benefits are eliminated, MassHealth coverage remains in effect until annual earnings reach the "threshold amount" under regulation 1619b. The 2007 threshold figures in Massachusetts are \$33,533 (\$34,382 for people who are blind). To maintain MassHealth coverage, the insurance must be used at least once every 12 months.

Effect of Working on SSI

Casey receives \$737.39 per month in Supplemental Security Income (SSI) and had no other source of income prior to working. She began working 15 hours per week in the mailroom at a large law firm and now earns \$10 per hour. Her gross earnings are \$600/month.

Her SSI check is reduced in proportion to her earnings in the following way. The first \$85 earned has no impact on her SSI check. After that, her check is reduced \$1 for every \$2 she earns.

Monthly income *prior to* working

| | |
|---------------------|-----------------|
| SSI benefit | 737.39 |
| Work earnings | + 0 |
| Total income | \$737.39 |

Monthly income *while* working

STEP ONE:

| | |
|------------------------|----------|
| Work earnings | 600.00 |
| Income exclusions | - 85.00 |
| Remaining | 515.00 |
| Divide by two | ÷ 2 |
| Total countable income | \$257.50 |

STEP TWO:

| | |
|------------------------|----------|
| Base SSI rate | 737.39 |
| Total countable income | - 257.50 |
| Adjusted SSI payment | \$479.89 |

STEP THREE:

| | |
|----------------------|------------------|
| Adjusted SSI payment | 479.89 |
| Work earnings | +600.00 |
| Total income | \$1079.89 |

As you can see, Casey's overall income is **significantly higher when she is working**. Although her SSI check has been reduced, she is now receiving \$600 from her job plus \$479.89 from SSI for a total of \$1079.89 each month. **This represents an increase in income of \$342.50 per month.** Her annual income of \$12,959 (before taxes) is well below the threshold limit, and so she keeps full Medicaid coverage.

- ◇ If a person's income exceeds this level, the recipient may be able to lower countable income and still qualify for MassHealth through the use of IRWEs, PASS plans, and other Work Incentives (see the "Methods for Maximizing Benefits" section).
- ◇ After an individual's income exceeds the threshold level, if income drops back below that level within the next twelve months, the individual again becomes eligible for MassHealth and SSI cash payments (if applicable) without having to reapply. Be sure to notify the Social Security Administration if there is a reduction in income.

* Persons receiving both SSI and SSDI will only have \$65 excluded from their countable income.

How Income Impacts SSDI Benefits

Basic guidelines

- ◇ Earnings less than the SGA level of \$900/month (\$1500 for people who are blind) have no effect on benefits.
- ◇ Earnings are counted according to when the pay was earned, rather than received.
- ◇ For the first nine months of work there is no limit on earnings and no effect on benefits.

How the system works

- ◇ Months in which an individual earns above \$640 (2007 figure, adjusted annually for inflation) count as a trial work period (TWP). As long as earnings remain below \$640 per month, benefits will continue unchanged indefinitely.

Effect of Working on SSDI

Jose receives a Social Security Disability Insurance (SSDI) check of \$685 per month. He currently works 30 hours per week as a data entry clerk in a local bank. He earns \$9.50 per hour and has a monthly gross income of \$1225.50.

During the first nine months that he works, Jose uses his trial work period, so his SSDI check is not affected. He receives both his paycheck and his full SSDI check. After his nine-month trial work period ends, Jose enters his extended period of eligibility (EPE) as long as he continues to have a disability.

Because Jose continues to earn over SGA level, the first month of his extended period of eligibility is his "cessation month." This means that he receives full SSDI benefits for his cessation month plus the following two months regardless of how high his earnings are. These three months are referred to as the "grace period." After this point, his cash SSDI benefit, in full, stops.

Monthly income during first 12 months

| | |
|---------------|-----------|
| SSDI benefit | 685.00 |
| Work earnings | + 1225.50 |
| Total Income | \$1910.50 |

Monthly income after 12 months (TWP + grace period)

| | |
|---------------|-----------|
| SSDI benefit | 0 |
| Work earnings | + 1225.50 |
| Total Income | \$1225.50 |

If his earnings fall below SGA because of his disability within five years, Jose can file for reinstatement of benefits without having to reapply.

As you can see, Jose will take home **\$1225.50 more per month for the first 12 months** that he is working and then **\$540.50 more per month after the first 12 months**.

6

- After accumulating nine trial work months over a 60-month period (five years), the individual enters the **extended period of eligibility (EPE)**.
 - Individual remains in the extended period of eligibility for a minimum of 36 months (three years).
 - If earnings remain below the SGA level, benefits continue indefinitely. (Note: a Social Security Work Incentive known as an "IRWE" can be used to stay below SGA; information on IRWE is included later in this publication.)
- ◊ If earnings remain above the SGA level, SSDI cash benefits will continue for three more months, then stop.
 - ◊ If earnings drop below the SGA level during any of the 36 months of extended eligibility, the individual will receive a SSDI check for that month.
 - ◊ Note that cash benefits withheld during the extended period of eligibility due to earnings over the SGA level are "**suspended**." If earnings are over SGA after the EPE has concluded, benefits are "**terminated**." Recipients are entitled to one TWP per SSDI claim.
 - ◊ **Once benefits are terminated, they can be reinstated at any point within the next five years without a new application** provided that the disability that causes the person to be unable to earn at the SGA level is the same, or related to, the disability for which the person originally received benefits.
 - ◊ Medicare coverage: Coverage continues free of charge for at least 93 months (about seven and a half years) after the end of the trial work period and for as long as the individual remains below the SGA level of earnings. **If free Medicare ends, individual can purchase Medicare coverage for \$410/month** (2007 figure).

Methods for Maximizing Benefits: Social Security Work Incentives

Example: IRWE Expenses and SSDI

Marcus receives \$650 per month in SSDI. He begins a new job and grosses monthly earnings of \$1000. Because his wages are greater than the SGA level of \$900, without an IRWE Marcus will lose his Social Security benefits following completion of his trial work period.

Marcus has a physical disability. He pays a driver to transport him to his job as well as a personal care attendant to assist him with getting bathed and dressed for work. These services cost him \$150 per month. By deducting an IRWE from his gross monthly wages, his countable income would be below SGA, allowing him to sustain his SSDI benefits.

STEP ONE:

| | |
|----------------------------------|---------|
| Work earnings | 1000.00 |
| IRWE | 150.00 |
| Adjusted earnings (below SGA) | 850.00 |

STEP TWO:

| | |
|-------------------|----------|
| Adjusted earnings | 850.00 |
| SSDI check | + 650.00 |

Total income \$1500.00

As you can see, the IRWE helped Marcus to **maintain his SSDI benefits and more than double his usable income!**

Social Security has several programs, called **Work Incentives**, that reduce the impact of working on disability benefits by allowing individuals to deduct certain related expenses from their income in order to maintain SSI/SSDI eligibility. Below is information on some of the major Work Incentives. For further information on any of these programs, contact your local Social Security office or check the Social Security website: www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm

1. Impairment-Related Work Expenses (IRWE)

- ◆ IRWEs are expenses for items and services a person with a disability **needs in order to work**.
- ◆ Examples of items that may qualify as an IRWE include attendant care services, transportation costs, job coaching, medical devices, adaptive equipment, medication, psychological evaluations, and therapy.
- ◆ The local Social Security office determines whether a particular expense is deductible as an IRWE.
- ◆ The expense must be paid for by the individual, and not reimbursed from another source.
- ◆ The cost of the expense is deducted from the amount of earnings counted by Social Security. For instance, if a person earns \$450 but spends \$50 on job coaching, Social Security would only "count" \$400 of earnings.

IRWE AND PASS: What's the Difference?

| IRWE | PASS |
|---|--|
| No time limit—can be ongoing | Time-limited, based on approved time period |
| Based on current work needs | Based on a future work goal |
| Items or services necessary to continue working (medication, transportation, personal care, accommodations) | Items or services necessary to reach work goal (training, education, car, self-employment equipment) |
| Item is needed because of disability | Item is not necessarily related to disability |
| Available to people on SSI or SSDI | Available to people on SSI (using a PASS may allow SSDI recipients to qualify for SSI) |
| Requires phone call to request | Requires an application |

It is possible to have a PASS for one or more expenses and at the same time have an IRWE for other work-related expenses not covered by the PASS.

2. Plan for Achieving Self-Support (PASS)

- ❖ PASS plans allow an individual to qualify, maintain, or increase monthly SSI benefits by "setting aside" income (including SSDI) for expenses to achieve a vocational goal.
- ❖ Income set aside is excluded from the monthly income determination for SSI purposes and also does not count towards the \$2000 limit on assets (\$3000 for couples). **This means that using a PASS may allow an individual to qualify for SSI.**
- ❖ The types of things that a PASS plan can cover include education and training classes, job coaching, transportation, initial costs for purchase of a vehicle, clothing for a job, items to start a business, equipment to do a job, and the like.
- ❖ There is a PASS application. Forms are available from the Social Security website and offices. PASS plans are submitted to the local office, which forwards them on to the regional office for review.
- ❖ A PASS plan is time-limited, based upon the time frame that is outlined in the approved plan. Typically they are approved in 18-month increments.
- ❖ Teams of specialists, called "PASS cadres," are available to help prepare applications. See the resource section for contact information.

3. Blind Work Expenses

If a person receives SSI and is blind, expenses needed to earn income (not necessarily related to the disability) can be excluded from the income determination for SSI purposes. Examples of these expenses: transportation to and from work; federal and state income taxes; Social Security taxes; union dues; translation of materials into Braille; guide dog expenses; etc.

4. Student Earned Income Exclusion

If an individual on SSI is a student under the age of 22, he/she can exclude up to \$1510 of earnings in a month. The maximum annual exclusion is \$6100 (2007 figures). These amounts are adjusted annually for inflation. In order to qualify for this benefit, the student must not be married or the head of the household, and also must be:

- ◆ In college or university for at least 8 hours a week; or
- ◆ In grades 7-12 for at least 12 hours a week, or in school for less time if for reasons beyond the student's control, such as an illness

It is possible to be home-taught and be eligible if you meet specific criteria.

To Learn More...

- ◆ Managing benefits is an issue that the Massachusetts Rehabilitation Commission (MRC) deals with constantly. Tapping into the expertise and resources of this state agency can be helpful and promotes collaboration. See the resource section for contact information.
- ◆ A representative from the nearest Social Security-funded Work Incentives Planning and Assistance (WIPA) program would be glad to customize a presentation or consultation per your request. Massachusetts WIPA sites are listed in the resource section.
- ◆ Training and information on Social Security benefits are also available from other sources such as disability service providers, Independent Living Centers, and legal and advocacy organizations. See the resource section for more information.

- ◆ The Social Security Administration has staff available to provide training on benefit issues.
- ◆ Contact the Social Security Administration and obtain copies of publications that might be helpful. Place copies of these publications on display and provide them to tenants who have questions about Social Security disability benefits. Popular brochures are listed in the resource section at the end of this publication.
- ◆ Consider inviting one of the above resources to provide periodic information and training sessions on benefits to tenants and staff as a regular activity at the housing development.

If You are Going to Help a Tenant Determine the Impact of Employment on Benefits...

You need to know:

- ◆ Which benefit they receive (SSI, SSDI, or both)
- ◆ The amount of the monthly benefit
- ◆ If unsure, you can request this information in writing from Social Security with a signed release from the tenant and payee if applicable (a payee receives checks in the beneficiary's name). Social Security has a form titled "Consent for Release of Information" (form SSA-3288), which is included in this publication. The form is also available online at www.ssa.gov/online
- Inform the tenant about Work Incentives (IRWE, PASS, etc.) and make suggestions on how they could be utilized.
- Remind the tenant that income and job status changes (employment starts and stops, new job, job loss) must be reported to Social Security on a timely basis.
- If the tenant is on SSI, and will remain on it when they start working, remind them that their assets must stay below the \$2000 limit (\$3000 for a married couple). Otherwise the individual can lose SSI and possibly MassHealth. Note: An additional \$1500 can be put into a burial account that does not count towards the limit.
- Refer the tenant for further information and/or benefits counseling (see the resource section).

Tips for Managing Social Security Benefits

- ◆ Develop a good relationship with the local Social Security office.
- ◆ Arm yourself with information:
 - Learn about the various programs and develop an understanding of the impact of employment on benefits.
 - Do not rely exclusively on what the Social Security representatives tell you verbally. Some Social Security representatives deal mainly with retiree benefits, and only sporadically with disability benefits, and therefore their knowledge may be limited.
- ◆ Additional resources are available locally to directly assist tenants with managing benefits, including legal and advocacy organizations. The Social Security Administration sponsors a network of Work Incentives Planning and Assistance (WIPA) programs throughout the country. **The two WIPA programs in Massachusetts are organized geographically and are held by the Massachusetts Rehabilitation Commission and The Resource Partnership. (See the resource section for contact information.)**
- ◆ Discuss the best method for reporting earnings with the local Social Security office. This is particularly important if a recipient's earnings vary from month to month. SSI and SSDI beneficiaries should keep good records concerning work history, wages (pay stubs), and benefits received.
- ◆ Be aware that the Social Security Administration sometimes will send checks that should not have been issued. The recipient will then get an "overpayment notice" and will be instructed to pay the money back. This may be because the recipient neglected to report a wage increase, or it may be because Social Security made a mistake. To avoid hardship, the recipient may want to set aside funds not due to them into a separate bank account. A recipient has 60 days to file an appeal or a waiver form if it is felt that they should not have to return the funds.

- ◆ Make and keep copies of everything sent to the Social Security Administration. Send important letters (e.g., appeals) certified letter, return receipt requested.
- ◆ Keep a written record of all phone calls to the Social Security Administration—who you spoke to, date and time, information given and received. Always follow up any substantive phone conversations in writing.
- ◆ Respond quickly to all letters from the Social Security Administration.
- ◆ If a tenant goes into the hospital, and will be in for at least a month, the Social Security Administration should be notified immediately to help preserve benefits.
- ◆ An individual has the right to appeal any decision that the Social Security Administration makes.
- ◆ Up to 60 days are allowed to file an appeal. If you appeal within ten days of receiving a notice, the SSI/SSDI check will not be affected.

The Ticket to Work and Work Incentives Improvement Act of 1999

On December 17, 1999, President Clinton signed the Ticket to Work and Work Incentives Improvement Act of 1999 (TWWIIA). This law was designed to assist people with disabilities in going to work, while addressing concerns over benefit loss, and includes several important new opportunities for people who receive Social Security disability benefits. The Ticket to Work allows people receiving Social Security disability benefits to obtain assistance in finding employment at a vendor/service of their choice.

What is the Ticket to Work program?

The Ticket program is an initiative of the Social Security Administration. The program offers Social Security disability beneficiaries greater choice in obtaining the services they need to help them go to work.

When did the Ticket program begin?

The Ticket program began in 2002 and was phased in nationally over a two-year period. Massachusetts has participated since the beginning phase of this process.

What does a Ticket look like?

The Ticket is a paper document that has some personal information and some general information about the Ticket program. **See the sample Ticket on page 16**, or go to www.ssa.gov/work/Ticket/newTicketImage.html

How does a person with a disability get a Ticket?

SSA is working with an organization named Maximus, Inc. in McLean, Virginia that is helping to manage the Ticket program. Maximus will send the Ticket in the mail with a letter explaining the program.

If someone gets a Ticket, does the person have to use it?

No. The Ticket program is voluntary.

If someone receives a Ticket in the mail and throws it away by mistake, can the person still participate in the program?

Yes. The Ticket is not a legal document. Just call Maximus and ask to receive another Ticket.

Where does a person take his/her Ticket to get services?

The person takes the Ticket to what the law calls an Employment Network. Employment Networks are private organizations or public agencies (such as the Massachusetts Rehabilitation Commission/MRC) that have agreed to work with Social Security to provide services under this program.

How does a person find out about Employment Networks?

The program manager, Maximus, will send people with disabilities a list of the approved Employment Networks in their local area along with the Ticket. Employment Networks may also directly contact people with disabilities to offer their services. This information is available on the Social Security website.

How does a person choose an Employment Network?

People with disabilities can contact any Employment Network in their local area to see if it is the right one for them. Both the individual with a disability and the Employment Network have to agree to work together.

Can a person change Employment Networks?

Yes. People with disabilities have the right to stop working with one Employment Network and begin working with another one. Before individuals make this decision, however, they should make sure they fully understand how the Employment Network plans to help meet their employment goals.

How can I get more information about the Ticket program?

Contact the program manager:

Maximus Corporation

Voice: 866-968-7842

TTY: 866-833-2967

Website: www.maximus.com/corporate/pages/youthdisabperssvs.asp

You can also contact the Social Security Administration:

Voice: 800-772-1213

TTY: 800-325-0778

Email: ttwwiia@ssa.gov

Website: www.ssa.gov/work/Ticket/ticket_info.html

Pamphlets and other written material are available at local Social Security offices. Information about the Ticket program is also available from many other private and government organizations that help people with disabilities.

16

SAMPLE TICKET

Social Security Administration

Ticket to Work and Self-Sufficiency

Ticket Number
123-45-6789TW

Claim Account Number: 987-65-4321 W

Issue Date:



This ticket is issued to you by the Social Security Administration under the Ticket to Work and Self-Sufficiency Program. If you want help in returning to work or going to work for the first time, you may offer this ticket to an Employment Network of your choosing or take it to your State vocational rehabilitation agency for services. If you choose an Employment Network and it agrees to take your ticket, or if you choose your State agency and you qualify for services, these providers can offer you services to help you go to work.

An Employment Network provides the services at no cost to you. The Social Security Administration will pay the Employment Network if you assign your ticket to it, and the Employment Network helps you go to work and complies with other requirements of the Program. An Employment Network serving under the Program has agreed to abide by the rules and regulations of the Program under the terms of its agreement with the Social Security Administration for providing services under the Program. Your State agency can tell you about its rules for getting services.

James B. Baird

Commissioner of Social Security

Social Security Administration
Consent for Release of Information
TO: Social Security Administration

Name _____ Date of Birth _____ Social Security Number _____

I authorize the Social Security Administration to release information or records about me to:

NAME

ADDRESS

I want this information released because:

(There may be a charge for releasing information.)

Please release the following information:

- ___ Social Security Number
- ___ Identifying information (includes date and place of birth, parents' names)
- ___ Monthly Social Security benefit amount
- ___ Monthly Supplemental Security Income payment amount
- ___ Information about benefits/payments I received from _____ to _____
- ___ Information about my Medicare claim/coverage from _____ to _____ (specify)
- ___ Medical records
- ___ Record(s) from my file (specify)
- ___ Other (specify)

I am the individual to whom the information/record applies or that person's parent (if a minor) or legal guardian. I know that if I make any representation which I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both.

Signature:

(Show signatures, names, and addresses of two people if signed by mark.)

Date: _____ Relationship: _____

Social Security Administration

Consent for Release of Information

Please read these instructions carefully before completing this form.

When To Use This Form

Complete this form only if you want the Social Security Administration to give information or records about you to an individual or group (for example, a doctor, or insurance company).

- Natural or adoptive parents or a legal guardian, **acting on behalf of a minor**, who want us to release the minor's:
- o nonmedical records, should use this form.
 - o medical records, should not use this form, but should contact us.

Note: Do not use this form to request information about your earnings or employment history. To do this, complete Form SSA-7050-F3. You can get this form at any Social Security office.

HOW TO COMPLETE THIS FORM

- This consent form must be completed and signed only by:
- o the person to whom the information or record applies, or
 - o the parent or legal guardian of a minor to whom the **nonmedical** information applies, or
 - o the legal guardian of a legally incompetent adult to whom the information applies.

To complete this form:

- o Fill in the name, date of birth, and Social Security Number of the person to whom the information applies.
- o Fill in the name and address of the individual or group to which we will send the information.
- o Fill in the reason you are requesting the information.
- o Check the type(s) of information you want us to release.
- o Sign and date the form. If you are not the person whose record we will release, please state your relationship to that person.

The Paperwork Reduction Act of 1995 requires us to notify you that this information collection is in accordance with the clearance requirements of section 3507 of the Paperwork Reduction Act of 1995. We may not conduct or sponsor, and you are not required to respond to, a collection of information unless it displays a valid OMB control number.

TIME IT TAKES TO COMPLETE THIS FORM—We estimate that it will take you about 3 minutes to complete this form. This includes the time it will take to read the instructions, gather the necessary facts and fill out the form.

SSA-3288 Internet (12/99)

Resources

Social Security Administration (SSA)

National

Mailing Address

Social Security Administration—Office of Public Inquiries
6401 Security Blvd.
Room 4-C-5 Annex
Baltimore, MD 21235

Social Security Toll-Free Number

Voice: 800-772-1213
TTY: 800-325-0778

Call between 7:00 AM to 7:00 PM any business day

Social Security has **local offices** throughout the United States. Addresses for regional and local offices are located in the “Blue Pages” section of the phone book or under “U.S. Government.” Regional and local offices can also be found through the Social Security Administration website.

Website

The Social Security Administration has a very comprehensive and user-friendly website with extensive information, publications and forms available. In addition to the main website, specific sections are dedicated to disability issues:

- Social Security Online: www.ssa.gov
- Employment Support Programs: www.ssa.gov/work
- The Office of Disability Home Page: www.ssa.gov/disability

Each of the regional offices also has a website, which can be accessed through www.ssa.gov

Social Security Publications

The Social Security Administration has an extensive number of publications on issues related to disability benefits. Some of the publications available include:

- Understanding the Benefits (Publication No. 05-10024)
- Disability Benefits (Publication No. 05-10029)
- Social Security Disability Benefits (Publication No. 05-10153)
- What You Need to Know When You Get SSI (Publication No. 05-11011)
- Supplemental Security Income (Publication No. 05-11000)
- Working While Disabled... How Can We Help (Publication No. 05-10095)
- Work Incentives for People with Disabilities—Red Book (Publication No. 64-030)
- A Guide to Plans for Achieving Self-Support (Publication No. 05-11017)
- Ticket to Work and Self-Sufficiency Program (Publication No. 05-10061)
- Your Right to Question the Decision to Stop Your Disability Benefits (Publication No. 05-10090)
- How Social Security Can Help with Vocational Rehabilitation (Publication No. 05-10050)
- Medicare (Publication No. 05-10043)
- Help available to pay costs of Medicare's new Prescription Drug Program (Publication No. 05-10129)

These and many other publications are available free of charge through the website (www.ssa.gov/pubs/englist.html#ssi), at the local Social Security office, or by calling the toll-free number. Most are also available in Spanish and alternative formats.

Work Incentives Planning and Assistance (WIPA) Programs

SSA has funded a national network for Work Incentives Planning and Assistance (WIPA). Individual counseling is available free of charge to SSI and SSDI recipients.

Massachusetts WIPA programs are as follows:

Project Impact

Statewide Employment Services
 Massachusetts Rehabilitation Commission
 Voice: 617-204-3854/800-734-7475
 TTY: 617-204-3834
 Fax: 617-204-3847
 Website: www.mass.gov/mrc (then click "Benefit Programs")

Serves the counties of Barnstable, Bristol, Dukes, Nantucket, Plymouth, and Suffolk.

BenePLAN

Massachusetts Project with Industry
 Resource Partnership
 Voice: 508-647-1722/877-937-9675
 TTY: 508-652-7284
 Fax: 508-647-9622
 Website: www.resourcepartnership.org/services/beneplan.html

Serves the counties of Berkshire, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, and Worcester.

Plan for Achieving Self-Support

Boston Regional PASS Cadre (for all of Massachusetts)
 Voice: 617-565-8906/800-297-4291
 Fax: 617-367-9167

Ticket to Work Program Manager

Maximus Corporation
 Voice: 866-968-7842
 TTY: 866-833-2967
 Web: www.maximus.com/corporate/pages/youthdisabperssvs.asp

Benefits Management Software

The Employment Support Institute has developed *WorkWORLD* —software to assist individuals with disabilities in calculating the impact of employment on Social Security and other benefits. Housing offices may wish to obtain this software to assist individuals in managing their benefits. Information about how to use and purchase *WorkWorld* can be found at the website below.

Employment Support Institute
 Attention: WorkWORLD Support
 Virginia Commonwealth University School of Business
 1015 Floyd Avenue
 P.O. Box 844000
 Richmond, VA 23284-4000
 Voice: 804-828-2665
 Email: WorkWORLD@vcu.edu
 Website: www.workworld.org

Massachusetts Rehabilitation Commission (MRC)

Elmer Bartels, Commissioner
27 Wormwood Street
Suite 600
Boston, MA 02110
Voice: 617-204-3600
Fax: 617-727-1354
Website: www.mass.gov/mrc

MRC is the state Vocational Rehabilitation agency that directly provides, funds, and contracts for a variety of services focused on employment and independence for people with disabilities. For a listing of local area MRC offices:

Website: www.mass.gov/mrc (click on Vocational Rehabilitation area offices)

Massachusetts Commission for the Blind (MCB)

David Govostes, Commissioner
48 Boylston Street
Boston, MA 02116
Voice: (800) 392-6450/617-727-5550
TTY: (800) 392-6556
Fax: (617) 727-5960
Email: phil.oliver@state.ma.us
Website: www.mass.gov/mcb

The Massachusetts Commission for the Blind provides services to citizens of Massachusetts who are blind. MCB offers vocational rehabilitation, independent living social services, home care and respite assistance, radio reading programs, resource information, community systems advocacy, and residential and day services.

Legal and Advocacy Organizations

Disability Law Center (DLC)

11 Beacon Street, Suite 925
Boston, MA 02108
Voice: 800-872-9992/617-723-8455
TTY: 800-381-0577/617-227-9464
Fax: 617-723-9125
Email: dlc@gbls.org
Website: www.dlc-ma.org

DLC provides information, referral, advice, and counsel regarding legal rights and services for people with disabilities. The agency also provides legal services, including Social Security representation, to eligible people and groups whose cases meet DLC priorities. The organization operates a speakers bureau with experienced lawyers and paralegals who discuss their areas of expertise, including Social Security issues, with community groups, public and private agencies, and other advocacy organizations. DLC produces publications on a variety of disability law issues.

Greater Boston Legal Services

197 Friend Street
Boston, MA 02114
Voice: 800-323-3205/617-371-1228
TTY: 617-371-1228
Fax: 617-371-1222
Website: www.gbls.org

Greater Boston Legal Services provides free civil (non-criminal) legal assistance to low-income people in Boston and 31 additional cities and towns. Help offered ranges from legal advice to full case representation, depending on client need.

Massachusetts Law Reform Institute

99 Chauncy Street, 5th Floor
Boston, MA 02111
Voice: 617-357-0700
Fax: 617-357-0777
Website: www.mlri.org

The Massachusetts Law Reform Institute is a nonprofit statewide legal services support center. The organization's mission is to represent low-income people, elders, and people with disabilities in their struggles for basic human needs; to defend against measures that harm people living in poverty; to advocate for systemic reforms that achieve social justice; and to provide support that will enable others to carry out these objectives.

Massachusetts Office on Disability

One Ashburton Place, #1305
Boston, MA 02108
Voice: 617-727-7440
Voice/TTY: 800-322-2020
Fax: 617-727-0965
Website: www.mass.gov/mod

The Massachusetts Office on Disability is a state agency whose purpose is to bring about full and equal participation of people with disabilities in all aspects of life. Services include helping people to learn about the rights of and services available to people with disabilities. Information, referral, and advocacy are available in areas such as vocational rehabilitation, independent living, accessible housing, transportation, architectural and communications access, education, employment and the ADA, and civil rights.

Independent Living Centers

Independent Living Centers (ILCs) are a national network of private, nonprofit, consumer-controlled, community-based organizations that provide services and advocacy by and for persons with all types of disabilities. Core services at all centers include information and referral, independent living skills training, peer counseling, and individual and systems advocacy. Other services vary but can include counseling, services related to securing housing or shelter, rehabilitation technology, mobility training, personal assistance services, consumer information programs, supported living, transportation, physical rehabilitation, therapeutic treatment, recreation services, self-awareness and self-esteem training for youth with disabilities, services to children, life skills training and interpreter and reader services for individuals with significant cognitive disabilities, and community awareness programs to enhance the understanding and integration into society of individuals with disabilities. For more information, and to locate ILCs in your local area, see www.mass.gov/mrc (then click "Independent Living") or call the organization below.

**Massachusetts Statewide
Independent Living Council**

280 Irving Street
Framingham, MA 01702
Voice/TTY: 508-620-7452
Toll free: 866-665-7452
Fax: 508-620-7450
Website: www.masilc.org

Glossary of Terms

Expedited Reinstatement—EXR

A process for getting back on benefits which a person can request without having to start over with a new application. People who ask for EXR can receive up to 6 months of provisional benefits.

Extended Period of Eligibility—EPE

A 36-month (3 year) period of time following the Trial Work Period during which a person can still receive an SSDI check if earnings drop below the substantial gainful activity level.

Impairment-Related Work Expense—IRWE

A Social Security Work Incentive that can be used to help reduce the impact of earnings on Social Security disability benefits (SSI and SSDI). IRWEs include the reasonable cost of items and services (i.e., attendant care, medical or prosthetic devices, drugs and medical services, residential modifications, special transportation) that, because of an impairment, a person needs and uses in order to work. The cost of these items and services is deducted from the earnings that Social Security uses to figure out Substantial Gainful Activity.

Medicaid

A joint federal-state health insurance program administered by each state. Comprehensive coverage includes most necessary medical and rehabilitative services as well as prescriptions. Known as MassHealth in Massachusetts, where the insurance is automatically issued to SSI recipients.

Medicare

A federal health insurance program typically connected with SSDI benefits. Part A covers hospital insurance while Part B provides supplemental medical insurance. Beneficiaries receive Medicare after 24 continuous months on SSDI, and must pay certain deductibles and coinsurance fees. Part B also requires payment of a monthly premium that is usually deducted from the SSDI benefit check. Part D prescription drug coverage is a new program which has become available as of January 2006. Toll-free Medicare hotline: 800-633-4227.

Overpayment

It is not uncommon for recipients to receive a letter from SSA stating that they have been paid too much and that they must return the excess funds. SSA will negotiate gradual repayment of the debt, or the recipient can file an appeal or a waiver form within 60 days of receipt of the overpayment notice.

Plan for Achieving Self Support—PASS

A Social Security Work Incentive that can be used to help reduce the impact of earned income on SSI benefits. A PASS allows a person with a disability to set aside income and/or resources towards a work goal for a specified period of time (i.e., a person could set aside money for education, vocational training, or business start-up expenses).

Social Security Administration—SSA

SSA provides monthly cash benefits to approximately 10 million individuals with disabilities in the United States under the SSDI and SSI programs. SSA is also responsible for administering the Ticket to Work program.

Social Security Disability Insurance program—SSDI

A program of federal disability insurance benefits for workers who have contributed to the Social Security trust fund and become disabled or blind before retirement age. The SSDI program also covers spouses with disabilities and dependent children of fully insured workers upon the retirement, disability, or death of a primary beneficiary. SSDI provides monthly cash benefits paid directly to eligible persons with disabilities throughout the period of eligibility. Individuals on SSDI typically are also eligible for Medicare.

Substantial Gainful Activity—SGA

For purposes of determining initial eligibility for SSDI and SSI, the definition of “disability” is the inability to engage in any “substantial gainful activity” by reason of a medically determinable physical or mental impairment that is expected to last for a specified period. For calendar year 2007, SGA is \$900 per month in work earnings (\$1500 for individuals who are blind). SGA is adjusted on an annual basis for inflation.

Supplemental Security Income program—SSI

A means-tested program providing monthly cash income to low-income persons with limited resources on the basis of disability and blindness as well as age. The SSI program is funded out of the general revenues of the Treasury. People who receive SSI also automatically become eligible to receive Medicaid in most states.

Ticket to Work and Work Incentives Improvement Act—TWWIIA

A piece of legislation that became effective in the year 2000, TWWIIA offers Social Security disability beneficiaries ages 18–64 greater choice in obtaining the services they need to help them go to work.

Trial Work Period—TWP

A period of 9 months during which SSDI beneficiaries can work and still get their full check and Medicare regardless of how much money they earn. The nine months can be consecutive (one after the other) or can be spread out over a 60-month period (5 years).

Work Incentives Planning and Assistance—WIPA

WIPA programs are funded by the Social Security Administration and are based at a variety of community and public agencies. WIPA staff members are trained to help individuals understand the impact of income from employment on the full range of public benefits, including SSI, SSDI, Medicare, Medicaid, public housing, TANF, and food stamps.



Going to Work: A Guide to Social Security Benefits and Employment for Tenants with Disabilities

2007 edition

Acknowledgements

The authors would like to thank Ed Chase, Mark Cowell, Melissa Orr, Danielle Dreilinger, Brian Forsythe, Rachel Goodman, Rick Kugler, Dawn Luberto, Herminio Miranda, Joe Reale, and Michele Zalkind, for their editorial contributions to this guide.

This publication was funded by a grant from the Rehabilitation Services Administration of the U.S. Department of Education (grant #H235M01013-04). The opinions contained in this publication are those of the grantees and do not necessarily reflect those of the U.S. Department of Education.

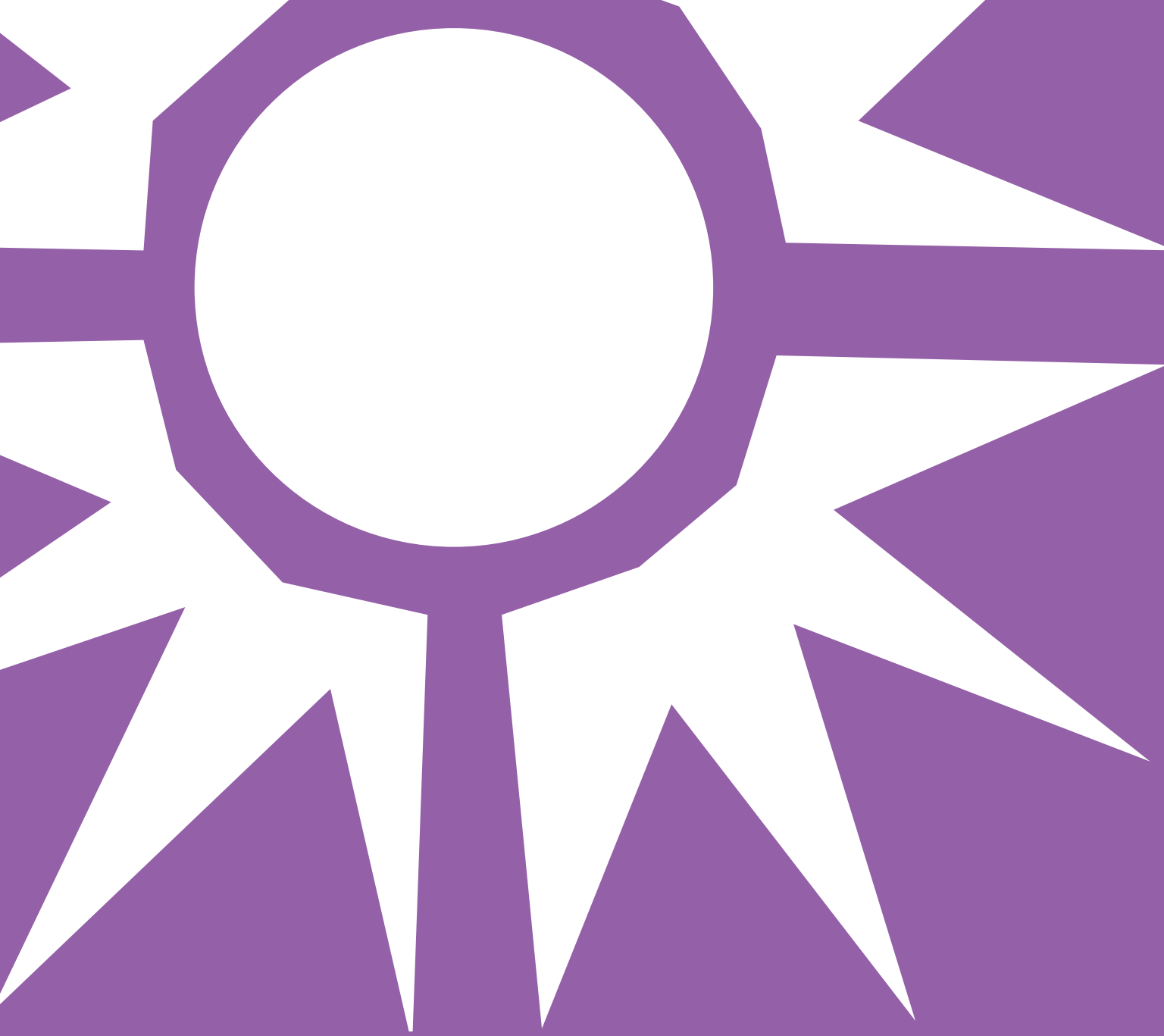
For more information, contact:

Publications Office
Institute for Community Inclusion
UMass Boston
100 Morrissey Blvd.
Boston, Massachusetts 02125
617.287.4300 (voice); 617.287.4350 (TTY)
ici@umb.edu



This publication will be made available in alternate formats upon request.

www.communityinclusion.org



www.communityinclusion.org