

Benefits Planning

Developmental Disability (DD) Medicaid Waiver

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Benefits Planning



Screening

Benefits Planning Query
(BPQY)

Understand current benefits,
services, & supports

Discover other benefits and
work incentives



Advisement

Benefits Summary & Analysis
(BS&A)

Discuss how earned income can
help meet needs

Identify benefits and risks of work
and increased earnings



Management

Work Incentive Plan (WIP) -
“Action Plan”

Transition to more independent
living

Flexible and adaptable planning

University of Wisconsin-Stout & Collab.



Medicaid Waivers



Many services under the Developmental Disability (DD) Medicaid Waiver



Medicaid Waivers

Purpose: (1) To expand service options necessary for successful living, learning, health, work, etc. by (2) changing or removing requirements

Developmental Disability Waivers:

- Building Independence (BI) Waiver
- Family & Individual Supports (FIS) Waiver
- Community Living (CL) Waiver

Medicaid is the “funding of last resort”

People can be screened through the local Community Service Board (CSB):

<https://dbhds.virginia.gov/community-services-boards-csbs>



Developmental Disability (DD) Waiver & Benefits Planning

Benefits

Focus on individual benefits *and* case management

Good for when a person needs more than verbal and/or written instruction

Personable and person-centered

Limitations

Knowledge and expertise on *local* benefits depends on service area

Requires authorization under an Individual's Plan of Supports (ISP)

Limited hours per activity, per year



Additional Resources

Centers for Medicare & Medicaid Services
(CMS)

www.cms.gov

Virginia Department of Behavioral Health and
Developmental Services (DBHDS)

www.dbhds.virginia.gov

Danville-Pittsylvania Community Services
(DPCS)

www.dpcs.org

Virginia Department for Aging and Rehabilitative
Services (DARS)

www.vadars.org

The Arc of Southside

www.thearcofsouthside.org





Impacts of Minimum Wage Increases and Benefits Planning

The Arc of Virginia
2021

Outline

1. Social Security and SSI Basics
2. Social Security, SSI, and Work
3. Social Security and SSI Policy



For people with intellectual
and developmental disabilities

Social Security and SSI Basics

When people talk about “Social Security” they may be talking about two different programs.

The first program is Social Security Old Age, Survivors, and Disability Insurance (OASDI).

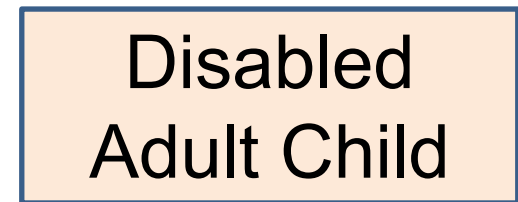
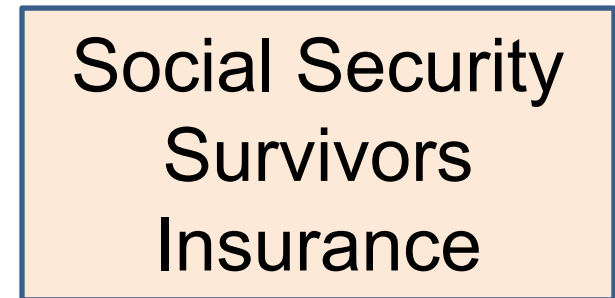
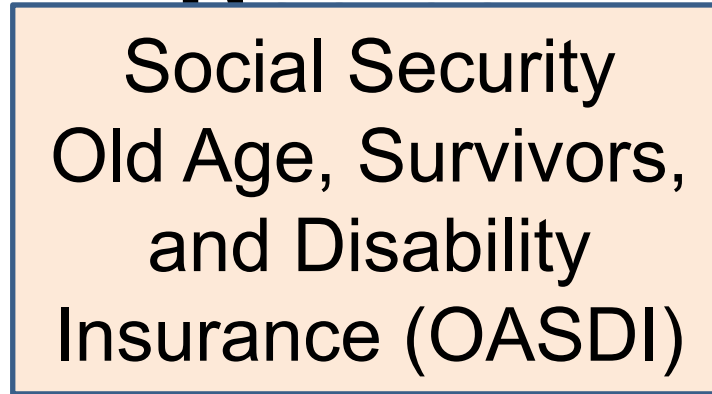
The second program is Supplemental Security Income (SSI).

Both of these programs provide income support (cash!) to people with disabilities.

Social Security
Old Age, Survivors,
and Disability
Insurance (OASDI)

Supplemental
Security
Income (SSI)

Social Security and SSI



Social Security and SSI Basics

Social Security and SSI provide cash AND health care.



If you have Social Security OASDI benefits, you are eligible for Medicare after a waiting period.



If you have SSI, in most states that means you are eligible for Medicaid.

Social Security, SSI, and Work

There are rules about working on Social Security and SSI. Some rules are the same. Some are different. One rule that is the same is the Substantial Gainful Activity (SGA) level rule:

- In order to be eligible for Social Security or SSI, people must be unable perform SGA
- SGA is a particular amount of money. The amount is different for people who are blind.
- In 2021, SGA is \$2,190 for people who are blind and \$1,310 for other people with disabilities

Social Security, SSI, and Work

Substantial Gainful Activity (SGA) also applies once people are receiving Social Security benefits and are working. But the rules are different for SSI.

SSI

- SSI benefits are reduced \$1 for every \$2 earned
- Earned income disregard is only \$65
- Medicaid 1619(b) protections and Buy-In

Social Security

- SGA creates a cliff
- Benefits are cut off if beneficiaries work over SGA after a trial work period and the grace period
- There are other rules that can help if you go over



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Social Security, SSI, and Work

The SGA limit and the SSI income disregards and offsets mean that minimum wage laws can make a big difference to people with disabilities.

For example, if you are making \$9.50 an hour right now, you could work 20-30 hours a week (depending on the month) before you hit SGA.

For SSI, people with disabilities are only getting a 50¢ raise because of the income disregard and the earnings offset.



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Social Security, SSI, and Work

As minimum wage increases, as it will in VA over the next few years, those numbers become more complicated.

	<u>Wage</u>	<u>Hours Below SGA</u>
2021	\$9.50	137/month, 34-27/week
2022	\$11.00	119/month, 29-23/week
2023	\$12.00	109/month, 27-21/week

\$15.00 87/month, 21-17/ week



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Social Security, SSI, and Work

There are other Social Security rules that might be helpful as wages increase (or why we love benefit counselors!).

- Ticket to Work
- Extended period of eligibility (EPE)
- Subsidy/Special Conditions
- Special Pay
- Impairment Related Work Expenses
- Expedited Reinstatement
- Unsuccessful Work Attempts
- Extended Medicare



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Social Security and SSI Policy

We can also fix the system to make sure that people who rely on Social Security and SSI can work without losing benefits. Some policy changes we are advocating for are:

- Increase the SSI income disregard
- Fix the Social Security benefit cliff
- Increase SGA to reflect minimum wage changes
- Make work rules easier to understand
- Fund benefit counselors



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Social Security and SSI Policy

Right now, Congress is considering two major packages:

- Bipartisan Infrastructure Bill (called BIF)
- The Build Back Better Reconciliation Package
 - \$400 billion for Home and Community-Based Services
 - Paid leave for family caregivers
 - Child Care, Child Tax Credit
 - Adding dental + vision + hearing to Medicare
 - SSI!



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Social Security and SSI Policy

Because of complicated budget rules, we are focusing on the SSI income disregards! They can be changed in the upcoming Build Back Better package.

You can call your members of Congress and ask them to fix SSI!

thearc.org/action or <https://p2a.co/IAFTwCz>



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Questions?

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