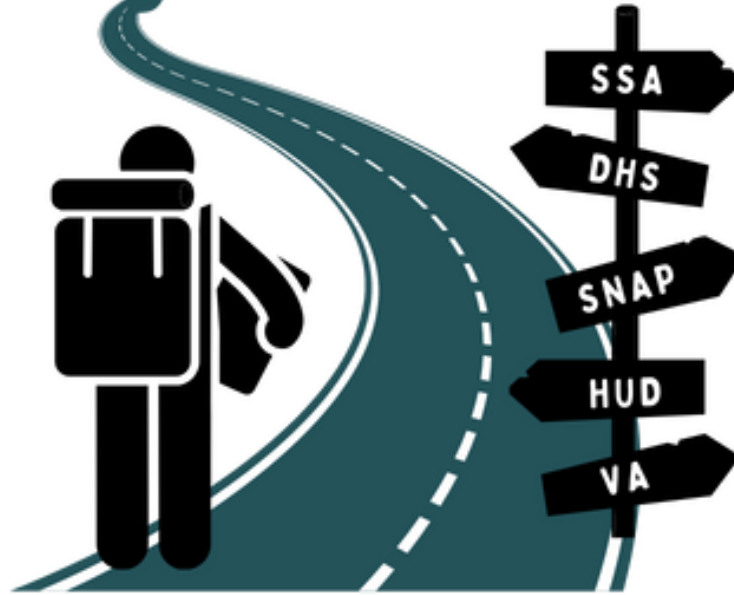


# Disability Rights Iowa

Work  
Incentives  
Planning &  
Assistance



## Benefits Bingo: Make Your Mark Towards Financial Independence

# Agenda

- ▶ “B” is for Benefits
- ▶ “I” is for Insurance
- ▶ “N” is for Numbers to Know
- ▶ “G” is for Reporting Gross Earnings
- ▶ “O” is for Other Benefits (ABLE Accounts)
- ▶ Game Time!

# “B” is for Benefits

- ▶ **Title II Disability Benefit – Based on Work Credits**
  - SSDI – Social Security Disability Insurance
  - CDB – Child Disability Beneficiary
  - DWB – Disabled Widowed Beneficiary
  - May Include Auxiliary Benefits for Dependents
  - Different Benefit Amounts: Based on Work History
  - No Resource/Asset Limits
  - Medicare After 24 Months
- ▶ **Supplemental Security Income (SSI) – Based on Financial Need**
  - No Auxiliary Benefits for Dependents
  - Maximum Amount is Federal Benefit Rate (FBR)
  - Resource/Asset Limits
  - Medicaid: Automatic in Iowa

# Benefits Planning Query (BPQY)

- ▶ Contains comprehensive information about an individual's disability benefits and work status:
  - The Status of the Beneficiary's Disability Cash Benefits
  - Work History
  - Health Insurance
  - Scheduled Medical Reviews
  - Representative Payee
- ▶ Provides a snapshot of the beneficiary's benefits and work history in SSA's electronic records
- ▶ Essential Document:
  - Each SSA program has a different set of rules as to how earnings affect the benefit
  - Opportunity to cross check beneficiary's record to ensure information is current and correct

# Title II & SSI Work Incentives

- ▶ Trial Work Period (TWP)
- ▶ Extended Period of Eligibility (EPE)
- ▶ Impairment-Related Work Expense (IRWE)
- ▶ Subsidy
- ▶ Higher SGA for Blind Beneficiaries
- ▶ Plan for Achieving Self-Support (PASS)
- ▶ Unsuccessful Work Attempt (UWA)
- ▶ Income Averaging
- ▶ Section 301: Continued Payment Under a VR or Similar Program
- ▶ Extended Period of Medicare Coverage (EPMC)
- ▶ Expedited Reinstatement
- ▶ Earned Income Calculation
- ▶ Impairment-Related Work Expense (IRWE)
- ▶ Plan for Achieving Self-Support (PASS)
- ▶ Student-Earned Income Exclusion (SEIE)
- ▶ 1619(b)
- ▶ Blind Work Expense (BWE)
- ▶ Section 301: Continued Payment Under a VR or Similar Program
- ▶ Expedited Reinstatement

Title II (SSDI, CDB, DWB)

SSI

# “I” is for Insurance

- ▶ Title II Medical Benefit – Medicare
  - Following 24 Month Waiting Period
  - Four Parts: Part A (Hospitalization); Part B (Doctor and Medical Services, Supplies); Part C (Advantage Plans); Part D (Prescription Drug Plans)
  - Part A – Free; Part B – \$185\* Per Month (2025)
- ▶ SSI Medical Benefit – Medicaid
  - Automatic (SSI–Based Medicaid Group)
  - No Waiting Period
  - Default Over Other Eligibility Groups
  - No Monthly Premium

# House of Medicaid

- ▶ Other Eligibility Groups: Different Rules Based on Income and Resources
- ▶ Can Pair with Medicare Benefit; Medicaid Would Pay the Medicare Part B Monthly Premium
- ▶ Medicaid's Garage: Waivers
- ▶ Habilitation Services (HAB) is **NOT** a waiver

## Differences Between HAB & Waivers:

- ▶ HAB – 150% FPL (uses SSI calculation) vs. Waiver – 300% of SSI FBR\* (Access to House of Medicaid Can Override This Financial Eligibility Requirement)
- ▶ No Waiting List for HAB

# Medicaid for Employed People with Disabilities (MEPD)

## ► Eligibility:

- Between Ages 18–64
- Working!
- Countable Income of Less than 250% of the Federal Poverty Level for Individual's Family Size (Not All Income Counted)
- Fewer than \$12,000 (Individual) or \$13,000 (Couple) in Assets – Retirement Accounts Excluded
- May Pay a Monthly Premium Based on Income

[Additional Information on MEPD](#)



**Why does WIPA need to know how someone receives Medicaid (i.e., which door or window they are using to enter the house)?**

# “N” is for Numbers to Know – 2025

- ▶ Title II Disability Benefit
  - Trial Work Period: \$1,160
  - Substantial Gainful Activity:
    - \$1,620 (Non-Blind)
    - \$2,700 (Blind)
- ▶ SSI Disability Benefit
  - Federal Benefit Rate:
    - \$967 (Individuals)
    - \$1,450 (Couples)
  - Resource/Asset Limits:
    - \$2,000 (Individual)
    - \$3,000 (Couple)

# What is a Ticket?

- ▶ Ticket to Work Connects Beneficiaries with Employment Service Providers (Employment Networks) to Achieve Their Work Goals
- ▶ Provides Choice in Obtaining Services
- ▶ Free and Voluntary
- ▶ Beneficiary Making Timely Progress = Not Subject to a Medical Continuing Disability Review While Using the Ticket
- ▶ Eligible for Beneficiaries Between Ages 18 and 64

Ticket to Work Help Line (866) 968-7842

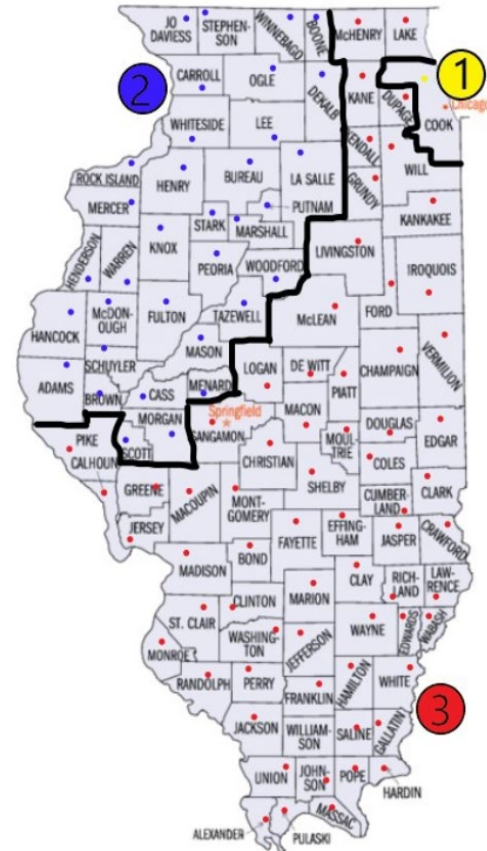
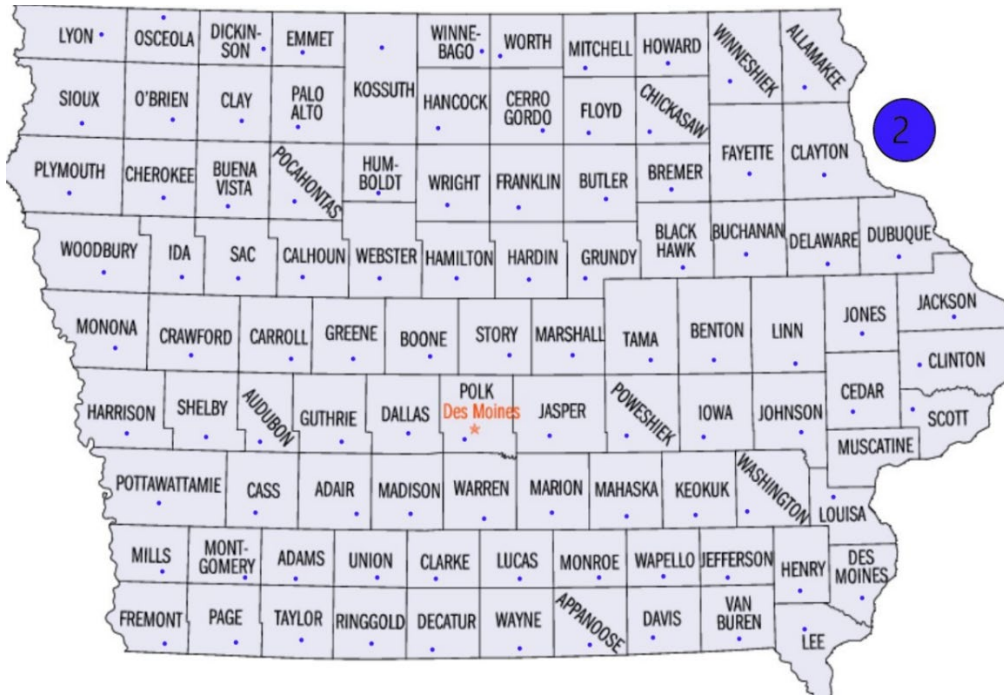
[SSA Choose Work Website](#)

# Work Incentives Planning and Assistance (WIPA)

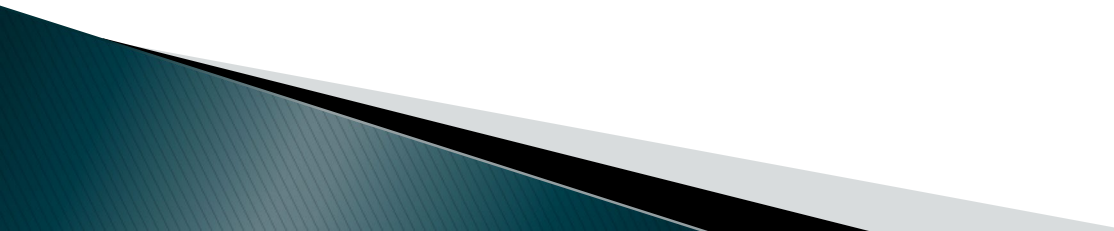
Grant-funded program from the Social Security Administration that provides individualized benefits planning to individuals who are:

- ▶ Receiving a Title II disability benefit (SSDI, CDB, DWB) or Supplemental Security Income (SSI) due to disability,
- ▶ At least 14 years old up to full retirement age, **AND**
- ▶ Interested in, actively looking for, or already engaged in work through wage employment or self-employment.

# Coverage Areas



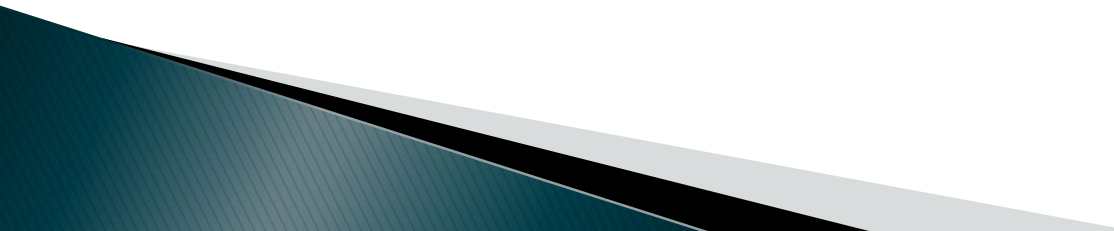
# What can WIPA do for disability beneficiaries?

- ▶ Verify SSA disability benefits, health insurance, Supplemental Nutrition Assistance Program (SNAP), Federal Housing Assistance Programs (HUD), and Veterans Administration benefits
  - ▶ Connect with support services to overcome employment barriers
  - ▶ Clarify how paid employment will affect all federal/state/local benefits
  - ▶ Identify potential work incentives
  - ▶ Explain how to report wage information to Social Security and state agencies
  - ▶ Assist beneficiaries with managing benefits over time
  - ▶ Analyze healthcare coverage options
  - ▶ Resolve benefits problems
- 

# How To Connect Beneficiaries to WIPA

- ▶ Encourage WIPA–eligible beneficiaries to contact the Ticket Help Line Monday through Friday from 8 a.m. to 8 p.m. ET at **(866) 968–7842 (Voice)** or **(866) 833–2967 (TTY)**
- ▶ The Help Line will:
  - Evaluate a beneficiary's eligibility for WIPA
  - Assign the beneficiary to the correct WIPA project based on their residence
  - Email a referral with the beneficiary's information to WIPA
- ▶ WIPA is required to contact the beneficiary within 5 business days of receiving the referral

# What Happens After Referral?

- ▶ Beneficiary completes and submits program documents.
  - ▶ CWIC verifies information needed to understand the individual's benefits.
  - ▶ CWIC, beneficiary, and other members of the employment support team meet to discuss next steps.
  - ▶ CWIC writes a Benefits Summary & Analysis (BS&A) outlining how the beneficiary's employment goal will impact their current benefits and eligibility for other benefits.
  - ▶ CWIC, beneficiary, and the employment support team meet to review the BS&A and develop a follow-up plan for future critical touch points.
- 



# Contact WIPA!



**Mistie Johnson**  
Project Director  
Community Work  
Incentives  
Coordinator



**Tammy Crouch**  
Community Work  
Incentives  
Coordinator



**Jenny Lynes**  
Community Work  
Incentives  
Coordinator

**Benefits Planning & Work Incentives:** Give the Ticket to Work Help Line a call at (866) 968-7842.

**General Questions for DRI (Iowa):** (515) 278-2502 Relay 711

Disability Rights Iowa's WIPA program is funded through grants from the Social Security Administration.

# “G” is for Reporting Gross Earnings

## ▶ Title II (SSDI, CDB, DWB)

- Report Wages Earned During the Previous Month by the 10<sup>th</sup> of the Current Month
- Use the *my Social Security* Online Wage Reporting Tool
- Mail, Fax, or Deliver Copies of Paystubs to Local SSA Office

## ▶ SSI

- Report Wages Paid/Received During the Previous Month By the 6<sup>th</sup> of the Current Month
- Use the *my Social Security* Online Wage Reporting Tool
- Mail, Fax, or Deliver Copies of Paystubs to Local SSA Office
- Free SSA Mobile Wage Reporting App (Apple or Android)
- Toll-Free SSI Telephone Wage Reporting Services at (866) 772-0953 Relay 711

# “O” is for Other Benefits (Like ABLA Accounts)

- ▶ Tax-Advantaged Savings Accounts for Eligible Individuals with Disabilities
- ▶ ABLA Account Balance – Not Counted Towards Any Needs-Based Programs (e.g., SSI, SNAP, and HUD)
- ▶ Used to Cover Any Qualified Disability Expenses
- ▶ Contribution Amounts:
  - Individuals Can Contribute \$19,000 per Year (2025)
  - Beneficiaries Who Are Working Can Contribute a Higher Amount (2025 – Up to \$15,060)

# ABLE Eligibility

- ▶ Diagnosed with a disability before the age of 26 and one of the following is true:
  - Eligible for SSI or SSDI due to disability;
  - Experience blindness as determined by the Social Security Act; **or**
  - Have a similarly severe disability with a written diagnosis from a licensed physician that can be produced if requested
- ▶ **ABLE Age Adjustment Act**
  - Increases ABLE age eligibility from 26 to 46
  - Effective January 2026
  - Enable an estimated 6 million more Americans, including 1 million veterans, to become eligible

# Qualified ABLE Expenses

- ▶ Assistive Technology
- ▶ Basic Living Expenses
- ▶ Education and Training
- ▶ Financial Management
- ▶ Health and Wellness
- ▶ Housing
- ▶ Legal Fees
- ▶ Transportation

# Additional ABLE Account Facts

- ▶ Any resident paying state taxes who contributes to an ABLE account can deduct contributions from their adjusted gross income in 2025
  - Iowa: Up to \$5,800
- ▶ Account assets grow deferred from federal and state income taxes.
- ▶ Withdrawals are tax-free if used for qualified disability-related expenses.

# ABLE Account Resources

[How to Open an ABLE Account in Iowa](#)

[ABLE National Resource Center](#)

\*Reminder: ABLE accounts only protects an individual's assets; an individual's earnings are still counted towards the SSI cash benefit.

# Additional Resources

- ▶ [Local SSA Office](#)
  - ▶ [Ticket to Work Website](#)
  - ▶ [Annual SSA “Red Book on Employment Supports”](#)
  
  - ▶ [Disability Rights Iowa Website](#)
  - ▶ [Disability Rights Iowa YouTube Channel](#)
  - ▶ [Iowa and Northwest Illinois WIPA Facebook Page](#)
- \*Remember – Social Security disability beneficiaries CAN work and receive benefits!



# Game Time!

# Bingo Question

Under the Ticket to Work (TTW) program, what is the name of the agencies that provide support to beneficiaries with finding and maintaining employment?

Employment Network (EN)

# Bingo Question

What work incentive enables Title II beneficiaries to maintain their Medicare coverage following termination from their benefit?

Extended Period of Medicare Coverage (EPMC)

# Bingo Question

What is the Federal Benefit Rate for an individual SSI beneficiary in 2025?

\$967

# Bingo Question

What is the acronym for Expedited Reinstatement, a work incentive that enables beneficiaries to return to their disability benefit following termination based on work?

EXR

# Bingo Question

What is the Trial Work Period amount in 2025?

\$1,160

# Bingo Question

What is the online portal from Social Security that beneficiaries can set up to report their earnings every month?

mySSA Account

# Bingo Question

What is the Substantial Gainful Activity amount in 2025 for a beneficiary who is not statutory blind?

\$1,620



# Bingo Question

What Part of Medicare covers hospitalization and is premium free?

Part A

# Bingo Question

Which organization in Iowa is responsible for the WIPA grant and provides a variety of services to people with disabilities across the state?

Disability Rights Iowa (DRI)

# Bingo Question

What is the acronym for the Social Security program that involves agencies that provide support for beneficiaries to find and maintain employment?

Ticket to Work (TTW)

# Bingo Question

What is the official title of a benefits planner under the WIPA program?

Community Work Incentives Coordinator (CWIC)

# Bingo Question

What government agency manages Title II and SSI benefits and is whom beneficiaries should report their earnings to every month?

Social Security Administration (SSA)

# Bingo Question

What is the program where disabled individuals can save money without it impacting the resource/asset limits of their needs-based benefits?

Achieving a Better Life Experience (ABLE)

# Bingo Question

What is the resource/asset limit for individuals receiving SSI?

\$2,000

# Bingo Question

Which work incentive enables an SSI beneficiary to maintain their Medicaid eligibility if their earnings cause their SSI payment to reduce to \$0?

1619(b)



# Bingo Question

What is the name of Iowa's Medicaid Buy-In program?

Medicaid for Employed People with Disabilities (MEPD)

# Bingo Question

What Social Security–funded program helps beneficiaries understand what happens to their disability benefits when they go to work at no cost to them?

Work Incentives Planning & Assistance (WIPA)

# Bingo Question

What is the Federal Poverty Level income limit for Habilitation Services (HAB)?

150%

# Bingo Question

What is the work incentive that enables beneficiaries to disregard some of their earnings to cover expenses related to their disability?

Impairment-Related Work Expense (IRWE)

# Bingo Question

How does Social Security determine an SSI beneficiary's payment based on their earnings?

Earned Income Calculation (EIC)

# Bingo Question

What is the disability benefit that is based on financial need?

Supplemental Security Income (SSI)

# Bingo Question

What is the Medicare waiting period for most Title II beneficiaries?

24–Month Waiting Period

# Bingo Question

Is there a Medicaid waiting period for SSI beneficiaries in Iowa?

No Waiting Period



# Bingo Question

What is the work incentive that enables beneficiaries to set aside money in a dedicated account based on an SSA approved employment goal?

Plan for Achieving Self-Support (PASS)

# Final Questions