

>> You are here at the promoting employment among youth who receive Social Security benefits session. And we just wanna let you know, if you have questions, jot them down because we're gonna save questions to the very end. Okay? And that way, we can get through everything. And of course, Cathy and I will be available if you wanna talk afterwards. So welcome, my name is Penny Baker. Let me get my stuff together. We've been here forever. And now, we need to get things rollin'. Nope? All right. First, I'll start off by just sayin' the disclaimer. This information is information from AHEDD. This has no reflection ... I mean, it has some reflection, obviously. But we didn't get the information from Social Security or Department of Human services or anything else. So everything is based on what we have developed. My name is Penny Baker. And I'm a community work incentive coordinator for AHEDD. And Cathy and I were talking this morning. And she's like, "How long you been with AHEDD?" 'Cause I work in the Chambersburg office. And she works in the Philadelphia office. And so we don't see each other very often. And I'm like, "Ah, I think it's been like 20 years." So it's probably been a little bit more. Anyways, and this is Cathy Nickof, right? And Cathy is also a community work incentive coordinator for AHEDD.

>> [INAUDIBLE]

>> So just a little information about AHEDD, if you're not familiar with AHEDD. AHEDD has been around since 1977. Our mission is to serve the community as a catalyst in employment and development of persons with disabilities. One of my favorite parts of AHEDD is, this is what we do. This is our core commitment. And this is what we've always done. So we're pretty good at that. So that just helps us to really stay focused. And just to give you a little bit of background information about our job placement, our last fiscal year 2014-'15, which our fiscal year runs July to June, we placed 1,080 people in employment. And that number is staggering to me. If you look at that, some people work full-time, some people work part-time. But it equated to about \$9.8 million. So imagine that, the tax revenue that's generated from people going to work. AHEDD also does the work incentive coordinating. We have an agreement with Social Security Administration. And we also coordinate the Business Leadership Network. Just a quick phrase about what that is, the Pennsylvania Business Leadership Network is a core group of businesses that can talk about disability issues or questions peer-to-peer. So it's business to business. So it gives them an opportunity to really ... They can talk about, "Hey, I'm thinkin' about hiring someone with a disability. Have you done it? How does that work?" Or maybe they've come across a question that they're not sure about. So they can talk to their peers about that. And AHEDD coordinates that here in Pennsylvania. So today, we're obviously talkin' about transition. And we're gonna talk a little bit about the problem, what is the problem about getting people to work, and also talk about the benefit programs and the work incentives that are involved. We're gonna talk a little bit about the Ticket to Work program. Some of you may be familiar with that. And we'll mention that. That's a program that's been around since 2001, I believe ... 1999, actually. And then work incentive counseling. Our real goal is, and this is a goal that we really stress every day with the people that we work with, is to change the assumption, "I don't wanna work," or, "I only wanna work part-time," because I don't wanna lose my benefits. Something we hear all the time, kinda makes us go like this. So if you ever talk to us like that. And you're like, "Oh, I don't wanna work 'cause I'll lose my benefits." But really, we wanna change that to, "I wanna work and be better off financially." So what that really means is, some people may decide that they don't wanna get their benefits anymore. Or they wanna work and maintain that. But working makes you better off financially. Just to kinda highlight some of the issues and concerns with Social Security and some of the things that have happened as a result, there's currently 1.3 million children receiving supplemental security income, which is SSI. It's a staggering number. And back in 2011, there was a study done children ages 19 to 23 that were receiving SSI so these are our transition youth. Thirty-nine percent of those were high school dropouts. Thirteen percent did engage in state vocation rehabilitation programs. And then 57 percent were inactive, not working or not participating in

education or training. Now those of you that may be in the education field know that, when you're developing IEPs, that indicator 13, you know, it has to involve transition. And indicator 14 also is about, where are those kids postgraduation? And you can see that postgraduation, 57 percent were not working or were not involved in any kinda training. So what are those issues? Why do those things happen? The economics, Social Security income is important. We need that. Experience, just overall work experience, getting that experience before you graduate. Transportation, that's a huge issue, especially if you're in a rural area. I know all of you probably come from different areas. But where I'm from, I'm in Chambersburg area. There is a county transportation system. But it's only available if you work between the hours of 9 and 3, Monday through Friday. So we all know how difficult that is. There's no other public transportation system. So if we can't connect people to be able to get to work, how are they gonna work? Health issues, social skills, you know, just having those skills to be able to get out into the work force, family instability, family history benefits. Just a quick story, AHEDD does transitions. So we work with students in school, trying to help them access that experience and getting them out to work before they graduate. And I had a young man, tall guy, very capable. I was ready to get my hands on him, couldn't wait to help him find a job. So I'm collecting his information. And this was several years ago. But I'm like, "What's your address?" He's like, "I don't know." I'm like, "Well, do you know your phone number?" He's like, "No." I'm like, "Do you know your Social Security number?" He's like, "No." And I'm like, "Oh, well." By this time, I'm thinking that ... Excuse me, technical difficulties. I'm not sure. I'll keep going. So by this time, I'm thinking, "All right. So he's not gonna know anything about if he gets SSI." So I said, "Do you get SSI?" And he went, "Yes, I get \$721 a month and my mom gets SSI." And I'm like, "Wow." So you can see in that family how important the Social Security benefits are. Now, I do not have copies of my presentation so if this doesn't come back up ... So we'll have to give a minute. Let's see.

>> [INAUDIBLE]

>> You think that's what it is? I actually do have a copy here. Oh, you rock. So let's see. I can pull it up on my phone. Should've been prepared for that technical difficulty. Thank you, ma'am. All right. So the next part, just about the barriers to employment, why it's difficult for students to get a job. And the next part is fear. It's scary. It's scary if you're getting Social Security benefits because you rely on that. And now, you're like, "Oh, now I have to get a job and I might lose that." So that SSI or whatever benefit they may be getting is something that they can count on. They get that benefit every month. So there's a fear there of why they may not want to work.

>> [INAUDIBLE]

>> Okay. Next is the eligibility. And that kinda goes along with that fear. Some people, it's hard for them ... [INAUDIBLE]. It's hard to get on Social Security at times, not for everybody. So that eligibility criteria can make it difficult. They need information. Social Security needs a lot of documentation. So once you've gone through that and now you're thinking, "Oh, if I go to work, I might lose that." There's a fear about that just because you've gone through all that. There's also, people have been given the wrong information. Does anybody work with Social Security here? Okay. I can say that. All right. Just checking. You probably didn't raise your hand. People go to Social Security to try to get answers, right? Makes sense. If I was getting SSI or if I was getting SSDI, I would think if I go to Social Security, they're gonna tell me what I need to know. And this is no joke. I'll have people, as a work incentive counselor, I'll sit down with someone. And they'll say, "I was told I could only make \$700 a month." Well, that's not even a number that we use. And so I'm like, "Really?" "Yes, the guy at the front desk." And I'm like, "Which guy told you that?" I'm friends with all of them over there, really. So they get wrong information from the

people who they trust. So that's information, then, that they're thinking, "Well, I don't wanna go to work because I might make more than that." And with minimum wage going up, it's gonna be a little bit ... The process of maybe getting off the benefits could happen quicker because people can make more money. The other barrier to going to work is just the complexity of the program. I've been a community work incentive coordinator since 2010. And I wanna tell you that very rarely do I sit down with someone that it's the same case. Everybody has something different. Maybe they have an overpayment that they got because they were incarcerated. Or they have an overpayment because of parent deeming or something. There's just so many different issues there. The program is very difficult. Even when I sit down with someone, and I'm sure Cathy's the same, and you go over their information, I try not to give too much because it's long. There's a lot of the work incentives. There's this. And then there's this. And then there's this. And then people are like, "Whoa." And all they can think about is, "Oh, when I get there, I'm gonna lose my benefits." Well you know we don't want them to think that. But the program is so complex that, you know, there's just that fear, "If I go to work, this is what's gonna happen." And I mentioned this briefly. But overpayments is another one. Is there anybody here that gets Social Security benefits, SSI? Have you ever had an overpayment?

>> [INAUDIBLE]

>> Oh, there you go. Thank you. All right. Let's see if you can catch it up. Do I need to do something to keep it up?

>> I don't think so, no.

>> I didn't know if it goes to sleep.

>> [INAUDIBLE] I think if you just click on it, it'll probably show up [INAUDIBLE].

>> Is that what you did?

>> Yeah, I just clicked on it.

>> Oh, my god.

>> I did touch it. Okay. Overpayment, it is very easy to get an overpayment. And that's the other benefit to meeting with someone like Cathy or myself because overpayments can happen so easily. And sometimes, people think, "Oh, if I don't tell Social Security that I'm working, they won't find out." Well, they will find out. And then, you will owe them money back. So that is something that happens very easily. And then, I mentioned about the benefits counseling. No early intervention, and that's exactly what I mean. If you know someone that's considering going to work or you're recommending that as an educator, make sure they get connected with a work incentive coordinator. And we will give you that information at the end. But that's just really key to getting the facts and understanding what a person gets, what their benefits are and how work will impact that so that we can avoid some of these barriers. We talked a little bit about the overpayment. This is huge. Why do overpayments happen? And I mentioned that sometimes people don't wanna tell Social Security that they're working. And they will find out. So work is a huge reason. Medical improvement: Well, maybe the person got better and Social Security might not find that out. Or when they do the continuing disability review, they decide that you are better a year ago. So now, they want their money back. There could be multiple reasons. If you are incarcerated or in patient hospitalization for a long term, SSI is a needs-based benefit. So if you are

getting SSI or SSDI, even, and you're incarcerated, you can be in an overpayment. You need to let them know. Somebody needs to let them know. Possibly, the Social Security benefit was issued after death. Believe it or not, 7 percent. Then, there was a 3.5 percent, there was no reason for it. And then improperly titled. That can happen also. So what happens here, when individuals wanna get Social Security? As parents or even educators, if people are recommending that students get Social Security just to help with finances, you have to demonstrate an inability to earn substantial gainful activity. Social Security, every year, sets a certain amount of money that they call substantial gainful activity. And what that is is, if you can earn that then they say, "Oh, you can make enough money to meet your needs." You also have to demonstrate a severe impairment. That's a disability determination service makes that decision. And for SSDI, which is Social Security Disability Insurance, you have to accrue work history credits to be able to qualify that. Now let me just say this, and Cathy's gonna really go into depth about SSDI and the work credits. But you might think, "These are kids. Kids aren't gonna be eligible for that." I had a student who was still in school. And he worked ever since he was 16, I guess. And he was still in school at 21 and qualified for \$372 off of his own work record. So it is possible for students to qualify for disability insurance. And then, if it's SSI, there's an asset test because SSI is a needs-based income. It's to help with food, shelter, your clothing and things like that. A lotta times, Social Security will recommend a representative payee. If it's a student, you're gonna have to have a representative payee, someone to handle your finances. And then another thing that we'll get into a little bit later is the age 18 redetermination. Many students go to school until they're 21. And if they qualify for SSI when you turn 18, you have to meet another definition of disability. Not all students qualify, if you're on SSI as a youth, when you have that age 18 redetermination, not everybody'll qualify. So that's important because there could be another reason for an overpayment if it doesn't happen. So what are the benefit programs. We have Social Security Disability Insurance. And under that is Social Security Childhood disability Beneficiary, which we call is SDB. So it's a childhood disability benefit. And those are Title II monies. Those are a little different. And then, there's the Supplemental Security Income, the SSI. So Cathy's gonna take over now. And she's gonna go into depth about these programs and give you more information.

>> Thanks. Hello. Okay. So I'm gonna start with SSDI. I'm only gonna touch a little bit on SSDI because most of the time, a student who is receiving a benefit is going to be receiving SSI. There is a small percentage that would be a disabled child benefit. SSDI was started back in Eisenhower days. It was started for the railroad workers, when they became no longer able to work, they were then able to rely on this as their income. There has to be a work history involved to receive SSDI. It is based off the worker's record, monthly payments based on their personal work histories. They accrue credits with Social Security. And that's how their benefit amount becomes determined. It's a calculation that Social Security does. There is a 6-month wait for the cash benefit once a person becomes entitled to receive that benefit. And then, there is a 2-year wait for Medicare. The reason for that 2-year wait for Medicare is, the railroad would take care of the workers for 2 years medically. And that's when Medicare would take over where the railroad took care. The childhood disability is an adult son or daughter age 18 or over is eligible to receive a CDB based off the parents' work record. That's why it falls into the SSDI category. The criteria is, they have the disability that's diagnosed. They became disabled before the age of 22 and is not imprisoned. Work and the SSDI is a little bit different than SSI, which there is a trial work period for a person. And then, there is an extended period of eligibility. Could we get questions at the end or can it not wait? If it can't wait, go ahead.

>> Well, I was just wondering about the prison thing. If a person is ever released, are they eligible or at they done period?

>> I'm sorry. I didn't hear the question.

>> You had mentioned that if a person is incarcerated, they can't get SSDI. If they were then released, would they be eligible? Or is that like a full-time never be able to get it?

>> That would be determined by Social Security ...

>> So they could?

>> At that time, correct. The question was, can a person go back onto benefits after the incarceration? And that's a decision with Social Security. Benefits become suspended when a person receiving SSDI makes over SGA. And we're gonna go over SGA. But that is called substantial gainful activity. That's kind of a line that Social Security has drawn. If a person can earn over SGA, that's when their benefit would become suspended. On to the next. When a person is receiving SSDI and they have gone with a trial work period, if they're making over \$810 a month, they would then accrue a trial work period month. And you get nine. You get a trial work period per entitlement. They must accrue 9 months. It doesn't have to be consecutive. A person may earn over 810 for 7 months and then not be able to have earnings for month 8 and 9 and then go back to work in their 10th month. Then they would start accruing months again. So it doesn't have to be consecutive but once there are nine, a person has completed their trial work period. After the trial work period, a person is still working. And they're going to be earning, again, this is where SGA comes in, if they're earning over 1,130 a month, I don't wanna get too bogged up with the numbers because they all get worked out individually, that's when they would then enter into their extended period of eligibility, which means they are still eligible for Social Security. But they may not be getting their cash benefit anymore because their earnings are too high to receive that. So their monthly benefit would then become suspended. A good thing during the extended period of eligibility is, if for some reason a person can no longer work or needs time, they'll get their monthly benefits check. If they did not earn over SGA in that month while they're in their EP, they will get their monthly cash benefit. Extended medical coverage: This is important to so many people who are recipients and beneficiaries of Social Security. Medicare can continue for 57 months after the extended period of eligibility. A person can buy into Medicare coverage, too, should it become necessary. Okay. SSI. SSI began in Eisenhower days. And this is for low income, low resources program for the elderly and also adults and children with disabilities. Now again, it's means-tested. We'll go into what it means here. It's means-tested month by month by month. So every month, a person working with SSI has to report their earnings so that the calculations can go through. Earnings below SGA for eligibility are irrelevant. The Federal Benefit Rate is \$733. That's the most a person can get. And when a person receives SSI, that \$733 goes for the roof over their, the food in the belly and the clothes. So we know everybody can be shaking their heads. It's not a lotta money. We get that. But it's for that. It's not for the new Air Jordans or the new Coach bag or anything like that. It's for the roof over the head, the food in the belly. Most states provide a supplement. State of Pennsylvania is 2,210. Monthly SSI cash payment adjusted based on countable earnings, when a person is receiving SSI, that's \$733 a month, that's the full benefit rate, some get a lower rate. Each month, they'll have to report their earnings to Social Security. Social Security will do a calculation. And they will adjust accordingly. So it's kind of, if you look at it this way, SSI comes from taxpayer, USA, for the roof over the head, the food in the belly. And that is given to a person because there is a disability. And they need the roof over the head, food in the belly. If work comes into play, there's going to be an adjustment as to what is given to that person receiving the monthly payment. SSI reductions can be ... Can it wait one second? Did you have a question? Okay. Unearned income reductions, like if you're getting SSI and you're still living with a parent and the parent is paying for the roof over the head, the food in the belly, there's gonna be a reduction to the rate that you're allowed to

go or calculated to get. Child support could come into play as well. Many SSI beneficiaries, 11 percent in PA, also qualify for SSDI. Well, that's some income. There's gonna an adjustment to the calculation that's done on their monthly benefit. And in-kind support, adults living with parents or others. The SSI age 18 redetermination, it's following the 18th birthday. An SSI will be redetermined as an adult status. So if there is a child under the age of 18 who is receiving SSI, their whole family has qualified means-tested for that benefit amount. Once they're 18, that individual becomes means-tested on their own, no longer the family or the household. Work, including a level of SGA, is not a reason for denial for SSI. And section 301, the continuation of the IEP can potentially allow for continuation of benefits despite being determined no longer eligible. Wanna add something?

>> I do, thanks. I'd like to add some stories with this, just to help you build a picture in your mind about 301. The 301, as Cathy mentioned, it's when you get extra training or you're getting some kind of help to get you a job. And if a student is in school and they are connected with OVR, the Office of Vocational Rehabilitation or some other agency. It could be, even, AHEDD. But if that person is receiving vocational assistance to get them into employment, then they can continue to get SSI even if they are deemed ineligible. Well, let me rephrase that before I get myself in. So whenever you get the age 18 redetermination, Social Security is looking at, are you getting any help? If you've ever filled out those forms, they'll say, "Do you need extra help with a job?" So you're gonna be checkin' that. So it's important. I'll get to my story here. So I worked with a young lady in high school. We did assessments with her. We had to find her the right job. She went to school till she was 21. We got her a job. OVR helped connected her with AHEDD. She got a full-time job, didn't need her benefits anymore. Work was great. Life was fantastic. Until she got this overpayment letter. Social Security called her up and talked to her and asked these questions. And then she gets an overpayment, \$9,000 because she was deemed ineligible based on the age 18 redetermination. And she's now like 22 years old. And of course, anybody who is getting SSI, you're getting it because it's a needs-based income. So obviously, you don't have a lotta money. And even if you're working full-time, a lot of us work full-time. And we're still not rich. So what happens was, I was like, "Oh, my goodness. No, she fits into the section 301. I know this." And this was really before I was a certified benefits counselor. So I looked back in all of my case notes 'cause I had to make sure I was right. Sure enough, she was a senior in high school. She started working with OVR. So right there, she meets the qualification. She's connected with vocation rehabilitation. And then AHEDD starts working with her, still the same even though it's ... But she's still getting vocational services. And we continued to provide job coaching services to her. So when it was all said and done, overpayment wiped clean because of section 301. But understand, if she wouldn't have been involved with AHEDD and we really weren't doing the benefits counseling with her, they probably would've set up a payment plan. And they probably would've been paying Social Security back for the rest of their lives. So that's why it's important. And we'll go into this a little bit more, is that people do continue to get educated and you do reach out. One more quick story. I had a parent transition. I'm like, okay, Lauren's going to work. She gets SSI. Her and her father, we know it. We keep in contact with Social Security. We understand it. Fortunately, I documented this in my case notes. I'm like, "Okay, got her a job." Three years later, she calls me up madder than a hornet. "I owe Social Security \$6,000." And I'm like, "Didn't you tell them Lauren got a job?" "You didn't tell me I had to." And I'm like, "Oh, yeah I did." You know what I mean? So it's harder. And we always say, "Make sure you tell Social Security." But in that case, we didn't get through the 301. But I'm just saying that it's important that you say connected with people so that you can find out. There's not always a way out. But there are some important incentive for students. And so it's just important that we know about them.

>> Thank you. Okay. Work and SSI, each month, again, Social Security needs to know your unearned income and your income. It has to be reported monthly. There's an app for that nowadays. So it's really,

really simple to report your earnings as well as you can go to your local office. I don't even think you have to speak to somebody. I know at my local office, you do not. There's a drop box. A person can just put in their pay stubs with their Social Security number in an envelope and submit it there. And you have to report to Social Security any changes that take place. When you are living with your mom and you're getting a one-third reduction because mom is paying for the roof over the head and you move out on your own, well you might be entitled to a full benefit rate. So we have to communicate with them. I always say Social Security is our friend. They really are. They just need to be communicated with. This is a graph I absolutely love. It talks about a person working. You can see on the bottom SSI line, if a person is receiving the full benefit rate of \$733 and not working, then they get their \$733 a month. But let's say they get a part-time job. And they're earning \$545, the next column. Then, their benefit gets adjusted to 503. If we do that math, it's \$1,048 a month that person is now considered income. Do you see how that works? If they're out there and they're making \$730 a month, their SSI cash payment would be reduced to 411, still better off working because now they have an \$1,141 monthly income. And it's not until a person is making \$1,551 a month, this year, that their cash benefit gets reduced to zero. So actually, they're almost doubling their income before their benefit gets reduced to zero. It's a wonderful work incentive. Student earned income exclusion, this one is so pivotal, especially if there is a transition coordinator that I'm speaking to at this point. The criteria to get the student-earned income exclusion is a person must be under the age of 22, must be enrolled in school, receiving SSI and working. If they meet that criteria, they have the four, they can get a monthly exclusion of \$1,780 totaling 7,180 in a year. So if someone is out there earning, let's say the \$500 a month, being that they can get up to 1,780 exclusion in that month, Social Security is just not going to see their earnings, which means they would be entitled to their earnings plus the full benefit rate. So now, they're looking at a \$500 a month income along with their \$733 cash benefit, they get to keep both. Instead of it being reduced to that \$500, they would get the full benefit amount plus their income. You have to catch this before ... Once you're 22, you're no longer eligible. It stops there. Plan for achieving self-support, this is really good. Remember where I said it's means-tested to receive SSI? In other words, you don't get to own a boat and receive SSI. You own the boat. You have to liquidate the boat, pay yourself the \$733 a month and come see taxpayer, USA when that's no longer an option or Social Security. This plan for achieving self-support comes in here because let's say there is an inheritance that comes to an SSI recipient, we need to know what to do with that money. We can develop a pass. And the pass, we can say we have a vocational goal to use that \$10,000, if that's what the inheritance was. And we are gonna go to truck driving school. And we're going to put a down payment on our own vehicle and start our own business with that money. We would develop that into a pass, it's kind like a business plan, of what we're going to do with that money. And then, we would submit that to Social Security. It has to be a vocational goal. And then there's a pass cadre with Social Security that would either approve that or not approve that. However, if there is nothing done with that \$10,000, being means-tested, you can only have \$2,000 in your bank account. If there's 10, you would not be eligible for SSI. Okay? So we have to do something with that money when it comes in. And we have to put it towards a vocational goal. Extended medical coverage for beneficiaries who work: Medicaid can continue indefinitely for a beneficiary over the SSI limits until a person is making \$36,567 in the year 2016. So that's pretty good. They have to be making close to \$40,000 before they would lose their eligibility for Medicaid. So unless work makes you sick, it pays to work. It truly does. The ABLE Act, this is where Penny's gonna come back on. Boy, my slide's going quick. Was that you talking about the ABLE Act?

>> Sure.

>> Okay.

>> Oh, well. Sorry. When you live so far apart and you try to coordinate this. All right. So how many of you have heard of the ABLE Act? All right. Fantastic. So have I. But it's still in progress. I just got an e-mail last week or the week before that the Pennsylvania Treasury Department is working on that implementation. It's very exciting. It's beyond exciting, to be honest with you. But Pennsylvania is achieving a better life experience, which that is ABLE. And it's administered by the Treasury Department. You can save up to 14,000 a year. So what this really is about is helping SSI recipients to save money for college education, maybe to save it for whenever parents are no longer around, for those kinds of things. Now all these things have to be approved. And it really is still a work in progress. Again, another reason to connect with a benefits counselor if you're an SSI recipient and you can only have the \$2,000. But this is just huge, very exciting. So Cathy went over the SSI and the SSDI work incentives. One thing I do wanna stress, and she did as well, but the student-earned income exclusion. We're here, folks, about transition. And so if kids can get to work now while they're insure close or even if they're in a vocational program, 'cause it is to the age of 22, remember that's 1,780 a month isn't counted. That's just huge. Now remember, you also have to connect this with Social Security. They're just not gonna know that you're still in school. But it's a great benefit, especially for parents. We talked about those barriers. We talked about fear. I don't wanna lose my Social Security benefit because I need that \$733 a month. So try work. You can try it as a student or we can encourage students to try as we put that goal in those IEP plans. So that they can work. They're still in school. But they're working, even if they work at night. And that money's not gonna be counted. Now I caution folks because we do this in all of our sessions with people. Understand though, now you're working. If I'm a student and I'm working, I'm eligible for the student-earned income exclusion. I still get my full benefit. But that's gonna end. Like Cathy says, it ends when you're 22 or when you're not in school anymore. So you wanna cognizant of save that SSI check and try to live on your earnings or whatever so that you're encouraging people that eventually, when that benefit is gone, you still have money. You know how to budget. You know how to live. So what work incentives are available for all beneficiaries? There's the impairment-related work expense. And we call that an IRWE. And then there's the expedited reinstatement, which is huge, and also the Ticket to Work program. So the impairment-related work expense, Social Security will deduct the cost of certain impairment-related items and services that you need from your gross earnings. Now again, these have to be Social Security approved. And the item or the service has to be because of work. Of course, it has to be paid in the month that you're working. So just some examples may be, maybe you have to pay for your medication out of your pocket. And you're working. And if you didn't take that medication, whether it be for diabetes or if it's for high blood pressure, but if you didn't take that medication, you wouldn't be able to work. And if you're paying that out of your pocket, well if you're earning over that substantial gainful activity amount, if it's Social Security approved, they won't count what you're paying out of pocket for that medication. Other services might be, and this is a huge one I think, is if I have a disability and I can't drive because of my disability, okay? And I have to pay someone to take me to work, that can be an impairment-related work expense. I couldn't go to work if somebody didn't take me. So again, you can't be able to drive though. You can't drive because of your disability. But that's still an expense, so fabulous incentive. The expedited reinstatement, here's where it is. When people go to work and they're afraid that they're gonna lose their benefits but they love working, okay, so I'm gonna do it. I'm gonna go to work. And I'm gonna have my benefits suspended. Well, Social Security has done a really nice job. And I tease you about Social Security, they really are our friends. They have to be our friends because we work so closely in this field. But they really have done a nice job about making these incentives work for people so that you're not afraid to go to work. And this one here ... You think this is real wood? I have never seen this one not work. In all the years that I have helped people go to work full-time and their cash benefits are suspended. If there's a problem, they're always able to get back on their Social Security benefits. Now, understand that benefits are terminated whenever a person starts earning substantial gainful activity. And they've used all their work incentives. But for 5 years or 60

months after the entitlement, after the cash benefit's been terminated, if something happens and the person is no longer able to work, all you have to do is call Social Security and say, "Hey, I really need to get my benefit back." They expedite it. You get it back right away. Now, they are gonna take 6 months to check you out and make sure that you aren't medically improved. Okay? But as long as all that stuff fits in, you continue to get your benefits. So after benefits are suspended, for the next 5 years, you're not gonna have to go through that headache that you went through before if you have to leave your job or if a person has to leave their job. And I'm telling you, this part really does work. I know that fear of, "Oh, my gosh. It took me years. I had to get a lawyer. And I had to do this to get this benefit." This works. Okay? Social Security does a really nice job of that. Ticket to Work, if you've heard of the Ticket to Work program, raise your hand. Oh, good. All right. So legislation was passed and some of these work incentives were part of that in the ticket to work program. But Ticket to Work program is another option. It was really designed to help people choose who they wanted to help them go to work. And if an agency or an employer even has to be an approved employment network by the Ticket to Work program. And then people can choose who they want to help them to go to work. We all know OVR is around. And OVR can help. But there's also other options for Ticket to Work. OVR's not for everybody. OVR can't serve everybody because there's a lotta people out there that need help. So the Ticket to Work program is another option. People can also work with other agencies and then do the Ticket to Work program. It's not like a one-time-all. But it is a way for people to access assistance, maybe even longer-term, to help them in the job, to help them reach out to benefits counseling, to help them with job coaching. And it also, one of the benefits to the Ticket to Work program is when people go back to work, they're continuing disability review is suspended. Now I caution people on this because if you were due for a disability review, say, July of 2016. And you assign your Ticket in August of 2016 to an agency, you could still have that review it was still due. Okay? But in future, they're not gonna do that. And the reason for that is, if you decide to go back to work and you're in the Ticket to Work program, they don't want Social Security to look at you and say, "Oh, you're working now. You're getting SGA. Maybe you're better." So that's the reason that they've put that in there because that gives people the comfort that they can go back to work and they can try that. So Ticket to Work program is an awesome program. Students can do it. What's the age, 18, for the Ticket to Work program now? So if a student is 18 and they're interested in assigning their Ticket to get help to get a job, they can contact one of the employment networks. So we've talked ongoing about the work incentive counseling program. And one of the best parts about this program is you might know what you're getting or the students may know, parents know they're getting SSI or SSDI. People really don't always know, which is again due to the complexity of the program, but as a community work incentive coordinator, we get a copy of what's called a benefits plan inquiry. It's called a BPQI. You can get your own BPQI or students or families can get their own. You just go into Social Security and say, "I want a copy of my BPQI." And that's where, if we're meeting with a beneficiary, they tell us what they're getting. And then we have them sign Social Security releases. And then, we get a copy of their benefits plan inquiry because that tells us what Social Security says that they're getting. And that way, we can compare. Those forms aren't always accurate. Sometimes, they're missing information. Sometimes, they don't have up-to-date information because they didn't have it. But we can sit down. And we can kinda look at it and compare and really doing. But it also gives us a way to give you direction or give beneficiaries direction in what work incentives they have available and so on. So that's what we do. Whenever you get or when a person gets work incentive counseling, we get the facts from Social Security based on the benefit. We couldn't do it without it because we can't give you accurate information without that. We go over all your information, get your personal facts, your work history. And then we give you an analysis. We let you know what you can do, if you wanna work, if you wanna get off your benefits, what your work incentives are gonna be, how long it'll take. Of course for students, I would imagine most students who haven't worked are gonna have access to all those work incentives. As adults, we meet people. And sometimes, they don't know that

they've already used all their work incentives. And so it's very important to connect with a work incentive counselor 'cause if they go to work full-time, their benefit could be suspended right away. And people don't know that. So it's just key that even if students are connected with a work incentive counselor that you stay connected just to kinda touch base. And as we said earlier, no case is the same. Everybody has certain situations. Cathy mentioned the child support. That's huge. If you're an SSI beneficiary and your parents are getting child support for you, that counts. Not everybody knows that. So it's important that we get all those facts from you so we can help you determine why the amount is what it is that you get. And then we can give you tools. We give tools. We give a report that you can reflect back on, all that information. And I say, "We," but work incentive counselors in general will give you that information or give students that information that will help them to really determine what it is they can do and how it's gonna work and how work is gonna impact them. And also, there's a host of phone numbers that will be available that you can access to make other decisions. So really, what is the WIPA program, the Work Incentive Planning and Assistant Program. This is a cooperative agreement that's been around for quite some time. And it's between Social Security and the local contractors. In Pennsylvania, that involves AHEDD, Disability Rights of Pennsylvania, Goodwill Keystone. And what it is is, we are branded. We get ongoing training. And we have to pass tests. And it's not easy. We were talking about when you go through this training, it is very, very difficult. But in any case, it's good because you want us to know what we're talking about. But in Pennsylvania, AHEDD, Disability Rights of Pennsylvania and Goodwill are your go-to places for work incentive counseling. Okay? Now, I'm in Franklin County. And I'm a work incentive counselor. And Goodwill covers that part. But it makes sense for the folks that ahead serves for us to also be trained so that we can educate the people that we serve. But if it was some other agency and they weren't connected to AHEDD, we would have them go to these agencies. So basically, it spread across the state. Work incentive counseling for Social Security beneficiaries ages 14 and up who are working, actively pursuing or planning for employment. So what that part means is, if a student is at least 14-years-old, we can provide benefits counseling as long as the person is considering work. Okay? We just don't do it just to find out what the benefits are about. It has to be work-related because that's what we're all about. We're here to change that mindset that work helps people be better-off financially. So what are the transition priorities? Engage the beneficiaries and parents, ideally during the IEP time. I understand whenever they're in high school how difficult it is to keep people involved and get everybody around the table for the IEP meetings. But it is important. And it is a consideration, even if you just have a representative try to come during that process. If parents are like, "My child is not working because we can't afford to lose that." Maybe you could invite someone to be around that table that would help to educate that and change that mindset a little bit. Facilitate employment and use the work incentives. School is a great time to start getting youth out and getting experience. Coordinate financial counseling in order to develop financial skills. And just to continue to increase awareness. Lots of special education teachers will contact us. We work really closely. Cathy works really close with the schools in Philadelphia area. But we do try to work closely with the transition people, points of contacts in the school but special education teachers or anybody. Send them our way or send them the way of one of the other programs just to get that information out there. So really, again, just to close up, we're looking at making sure that people are aware of the benefits to work incentive counseling and just getting the information out there. So now, we have questions. All right, tech people.

>> [INAUDIBLE]

>> Okay.

>> All right. So we'll open it up to questions.

>> I was wondering. Does AHEDD and OVR do similar type of things then?

>> Yes. Yes. We partner with OVR. OVR will contract AHEDD services to help individuals get a job. They'll pay for job coaching and things like that. Yes.

>> [INAUDIBLE] funding source.

>> Yes. Thank you.

>> Who would it be in Cumberland County?

>> For OVR?

>> Yeah.

>> I can give you that information. Mm-hmm. Yes?

[Chatter]

>> Oh. I'm sorry. Go ahead.

>> [INAUDIBLE]

>> You work? Oh, good. Yay. That's great. He says he works already.

>> Are the [INAUDIBLE] counselors also knowledgeable on how to interact with Medicaid waivers and other resources for students? Or is it just their work and SSI and SSDI?

>> So the question is, does AHEDD understand the Medicaid waivers and things like that, right?

>> Would you be able to provide counseling for a family or a student [INAUDIBLE].

>> CWEX can.

>> Yes. Yeah, the work incentive coordinators could get that information. Yeah. Just to know, not all AHEDD staff are ...

>> CWEX.

>> Are CWEX, thank you. Some of our staff provide ... Most of our staff provide the job placement part or the job coaching support. But if we're trained in community work incentive coordinator, we could do that. And if not, we could point you to the right direction.

>> It wouldn't be your county ...

>> Yes.

>> In your county, it would be your Office of Disability Programs or within each county [INAUDIBLE].

>> I want to have it independent outside of [INAUDIBLE].

>> Yes. Go ahead. Yeah.

>> Two questions. So do you also work incentive counselors help in terms of applying for SSI or is strictly once you are ...

>> We do not. Only once they're approved.

>> We've taken an oath.

>> Yeah.

>> [INAUDIBLE] anybody like you that works with somebody [INAUDIBLE]?

>> The question is, do we help with the application process for applying for Social Security. And is there any person out there to help with that. Is that your question?

>> Lawyers.

>> Lawyers.

>> [INAUDIBLE]

>> Okay. There you go, good answer.

>> ODP services [INAUDIBLE] not eligible for [INAUDIBLE].

>> Mm-hmm.

>> [INAUDIBLE]

>> Yeah, like your county MHID or ...

[Chatter]

>> County Assistance has, not a liaison, but they have every county should have, or our county does, an individual in the assistance office that works ...

>> That would help apply for Social Security?

[Chatter]

>> Okay. So the Department of Human Services, which is the County Assistance Office. Good job. All right. Let me call on someone else. Go ahead.

>> As per the work incentive program, the student-earned income exclusion, that's up to 22-years still in school. Is that secondary or secondary and above?

>> Yes. It'll include secondary, yes.

>> Can you repeat the question?

>> Oh, yes. I'm sorry. So the question was, the student-earned income exclusion, does it include post-secondary. Right? Yes, as long as they meet that age, yes.

>> Quick question, SGA, what did that stand for?

>> What does SGA stand for? Substantial gainful activity. I'm sorry. I'm supposed to be repeating all these questions. And I'm terrible at that. But I'm sorry. Yes?

>> For the section 301, is that only for a student where only a student apply? Or say, would it be applicable to an individual who is receiving SSI benefits but also getting [INAUDIBLE] services and then became ineligible but was receiving that vocational assistance at the same time as [INAUDIBLE]?

>> It would really depend on why they became ineligible.

>> Okay.

>> But typically, it's during that age 18 redetermination whenever. But if they're in a vocational program, it's possible.

>> Go ahead.

>> Are these counselors able to speak about MAWD?

>> Oh, absolutely.

>> Yes.

>> Are our counselors able to speak about MAWD? Yes. MAWD stands for medical assistance for workers with disabilities, a great program. You can have \$10,000 in assets if people become ineligible for their Medicaid because, man, they've saved over \$2,000, which who doesn't wanna save that? You can be eligible for MAWD. And all you have to do is work. There's not even a set number of hours.

>> We were kind of pushed into MAWD. And he had nothing to do. He was starting to work. And he kind of lost his medical assistance. And they said, "Oh, you need to do MAWD." And he was making maybe \$500 a month. So now, he's paying MAWD, makes maybe \$700 a month. How do you get that without having to pay the MAWD?

>> Oh, you wanna go?

>> Yeah. Repeat the question.

>> Okay. The question was, your student was working and he was paying for MAWD. And then, he got a increase in wages?

>> He went up to about \$500 a month.

>> Okay. So MAWD, the medical assistance for workers disability goes by a percentage of the income earned. So whether he's making 500 and a percentage of that, I believe it's 5 percent, I would have to double-check on that, would be paying for his medical assistance. If he's making 700, 5 percent of that 700 pays for the medical assistance. Okay. So it goes by the percentage of wages earned for medical assistance with workers with a disability.

>> If you think he still qualifies for medical assistance not under MAWD, you would have to talk to the counselor.

>> That's a county calculation. And they're going to take into consideration his SSI income as well as his earnings. Is there SSI?

>> SSDI.

>> SSDI. So they're gonna take into consideration that income as well as his earnings. And that's how they would qualify him whether he is able to receive the medical assistance from the county or whether he has to pay for it as a worker. Okay. Go ahead.

>> There was a slide there, a student-earned income exclusion. And it just went over my head. What is that about?

>> Student-earned income exclusion, there's four criteria. Under the age of 22, working, receiving disability and a student. If they meet the four criteria, then Social Security won't count up to \$1,780 each month maximum of 71,080 a year. So if a person is regularly working for the whole year, \$7,180 won't be seen by Social Security of their earnings, which means they get to pocket those earnings as well as pocket their benefit rate 'cause it's likely going to make them look, when a person's receiving SSI and they begin working, there's going to be an adjustment to their cash benefit. With the student-earned income exclusion, because they're under the age of 22, they're going to school, they're working and they have the disability, 7,180 would not be seen. So that's more money in the participant's pocket.

>> That's just for SSI, not SSDI?

>> Correct.

>> Right.

>> 'Cause the incentive ...

>> Yes. It's an SSI work incentive.

>> I think a lot of people get confused of what incentives fall under what category.

>> Mm-hmm. Yes.

>> There are two and ...

>> Which, again, the comment here was, is the student-earned income exclusion for SSDI and SSI? And it is SSI. And that's another good reason to connect with a benefits counselor 'cause even in our conversation here, just making sure we know what the benefit is. But I do wanna clarify that student-earned income exclusion. The student has to be enrolled in an academic program. So Social Security does frown a little bit if it's a life skills program. Now, not if the life skills program is in school. But we've had to help people try to talk to Social Security a little bit about that because if the student is only getting ... If they're going to an alternative school and they're only getting life skills, you just have to prove that they were getting some academic ...

>> So earning that paycheck, how much? Does it matter?

>> Doesn't matter.

>> They work one day a week. And it's 4 hours. That's [INAUDIBLE]?

>> Right.

>> Mm-hmm. Mm-hmm.

>> Yes. Yes?

>> How much credit do they need to be enrolled in a post-secondary, for example let's somebody's enrolled in a local community college?

>> The question is, how many credits do they need, part-time, full-time? I'm not really sure about that. Are you?

>> No.

>> So we could find that out for you. You just give us your number. And we'll make sure we know. That's a very good question. Thank you. You in the back?

>> I have a question about when a student's getting a survivor benefit from a deceased parent but they also have a disability. When they turn 18, does that automatically roll over into SSI? Or does that end, their survivor benefit end when they're 18 and they start getting SSI? Or do they have to go through the whole process of applying for SSI?

>> If they're getting that benefit, they're SSDI. And the original work incentives would take over from that place. It's not an SSI benefit. So it's different. That goes off the parents' work record. That was earned. It's not SSI. Do you understand?

>> So when they turn 18, does that impact [INAUDIBLE] ...

>> But they're ... She's getting it as a survivor. If it's just a survivor's benefit and it's not based on that student's disability, then you would have to apply, I would imagine because they're only getting it based

on the survivor. The childhood disability benefit that they would get after 18 because that's probably what they would qualify for. But it really does depend on what they have. You have a question?

>> Yes. You mentioned overpayments earlier and you shared a story of one of your clients and the experiences that person has had. I think that one thing that doesn't happen enough is that people talk about these overpayment situations and how it happens and what can end up happening. And from a person experience, I put my parents, my mother was educated about it. But I wasn't. And so I ended up with a huge overpayment as well, had no clue about all the things that I was required to check in about on a regular basis. And at the point that they sent me the letter, I wasn't even receiving benefits anymore, which is the worst thing about it, right? So I think that it's really important that we ensure that as much as possible people are included in these conversations and that the information is kept ... Make it as clear as possible for them because often they inherit these benefits that maybe their parents had applied for on their behalf. And once they get them and they're wanting to work and start working, they don't really know the rules. I was just getting letters that said I didn't have to report to Social Security unless my benefits changed. It didn't say every month. It said if my income changed.

>> Absolutely.

>> I needed to actually report. And I actually did call and report it. And they said I didn't. And also I love it that people also get incorrect or inaccurate or incomplete information from their local offices. I know you all are benefits counselors. But I'm just wondering, what can clients do to help Social Security understand that, "Hey, I've been getting the wrong information." And you all mentioned the student-earned income exclusion, from that description that you gave, I was probably eligible for that. I had no clue about it. I think people get [INAUDIBLE] inaccurate, incomplete, incorrect info.

>> Which was one of our big barriers up here. And the comments were based the overpayment, the education for that. And we have so many horror stories. And it is a shame. To Social Security's defense, and I have read hundreds, probably more than I ever want to, of their letters that our folks get. And I start glazing over them after a while because they all look the same but they're not. And that's how they kinda trick you. They're not tricking you. They're giving you that information. And you also know that if you've reported, even though they may not have record which is an infamous problem, and you get an overpayment, file an appeal, file a waiver.

>> You mentioned the letters. They provide letters than nobody answers. You know what I mean? If they write a letter, it takes I don't know 12 months [INAUDIBLE]. But I'm just saying [INAUDIBLE]. So it's just like, it's a major issue that [INAUDIBLE].

>> If I can say, Social Security's attempt to communicate better is certifying work incentive counselors. If work incentive counselors can get into an IEP meeting at the age of 14 and have the student and the parent involved in learning about these steps, particularly in your case, a lot of them would have been avoided.

>> No [INAUDIBLE]. Do you understand? I have a physical disability. I didn't have an IEP. So you know what I'm [INAUDIBLE] ...

>> Transition coordinator, did you have a transition coordinator?

>> All I had was a VR counselor.

>> The VR counselor? Mm.

>> Someone who is trying to work [INAUDIBLE] really work to step in that communication process [INAUDIBLE].

>> Your local office, at that point. Unless, like you're here today and you're hearing that there are work incentive counselors that are out there. So what you can do from this point forward is make sure you get in touch with a work incentive counselor that is going to be able to help you dive through all the information that you're receiving.

>> OVR is really good, too. Whenever they're working with people, they're getting that information too. And they will recommend that for you. They'll let you know, "Hey, think about this to get benefits counseling."

>> There's gonna be more and more representative counselors coming out 'cause [INAUDIBLE]. We've got people lined up and ready to go to training and just can't get in to the training school right now. They're so full because of how many people [INAUDIBLE] provide this support to individuals that we serve. I don't know if there's [INAUDIBLE] plan to have a VR counselor that's also going to a work incentive benefits counselor. I would imagine that'll eventually happen 'cause we're going to have to have this information. There's going to be more and more counselors there and available.

>> Right. So her comment is that you have to go through an extensive training to be a community work incentive coordinator. So they're trying to get people into training so that there are more and more people out so that we can help those people. Yes?

>> We did the IEPs. And we did have OVR at our company. OVR, you think it's vocation. You have no idea that there's all this other stuff out there. And who invites the OVR or benefits coordinators to these meetings? Parents don't know anything about that stuff.

>> And we're working very hard in many of the districts that we're in, which I'm sure that you are too, to let the schools know that and to have that stuff available to families at that time. It is tough. And I know schools have a lot. And they are really working to improve that because work is so important. So hopefully, that gets better.

>> The program that the student's able to work and then pocket their SSI, when they graduate, is that money then, say they've saved all their SSI benefit checks, will that need to roll over to the [INAUDIBLE] account then? Because if they've got a good chunk, they're not gonna qualify for benefits [INAUDIBLE].

>> Yes. They would have to look into something for that, absolutely. That would be something they'd have to coordinate. Yes.

>> Besides the [INAUDIBLE], there's also the PASS, the plan to achieve self-support where you can say, "Social Security, this is my vocational goal. I'm now going to apply this to college, to a training, to something to where it's going to be used for a vocational goal."

>> It sounds like the individual can make like \$3,000 a month before affecting Medicaid. Is that right?

>> If they're an SSI ...

>> So 36,000 a year, so that's kinda ...

>> They're an SSI recipient?

>> [INAUDIBLE] a month.

>> It's up there. I didn't break down the monthly amount. But it's up there. It's very generous.

>> And the one thing I caution you and we always hesitate on putting numbers up here is, there are so many other things that could go into that. So if you think about that, if you're an SSI recipient, you go to zero cash benefits and you qualify for this program called 16-19B which allows you to keep your Medicaid, you can earn up to 36,000 a year. Well, if you have \$2,000 in the bank ... There's a lot of different things that can disqualify you. So just be careful about keeping all these numbers in your head because it's really individually based. And that's why we do recommend the benefits counseling.

>> So if the amount you put out for a student working, they make 1,780, but then the maximum for the year is like 7,000, so what does that? They can only work certain months? If they work all year ...

>> Well, if they're earning, let's just say 'cause this has happened, I had a custodian. He worked. He had a really good job. He made like \$12 an hour. He was a custodian. And so he ate up that ... This was a while back so the number wasn't quite as high. And then after he earned so much, he had met that. He kept working. But then, he earned his 7,180, the numbers are kinda switched, in August or whatever. So then it was done. Then that money started counting.

>> So he got the full entitlement of it. It's an annual maximum of 8,170. So just because it's 1,780 a month doesn't mean that the person would use all that. And they could probably, if it's less than that, they could probably keep all their earnings because they just wouldn't reach 8,710. But that is the cap.

>> No, no, I get that. It just doesn't make sense. It's really if they're budgeting month to month, like how they live and their rent. And then, from January to August, we do this. And then August, you're back down to ... It just [INAUDIBLE].

>> It is a budgeting ...

>> Yeah, it's just a cap.

>> And if they're saving, where do they put the money? Let's say, I know you said [INAUDIBLE] and that's not [INAUDIBLE] in the past. But let's say they don't have a vocation, what do they do about their savings?

>> They could purchase things for themselves like plots. They could plan for ... They could get their burial stuff in. They could buy some things maybe for their house, even if they don't have ...

>> Tennis court?

>> They could put stuff ...

>> You would have to get creative?

>> You do.

>> You just don't have to have it in your bank account.

>> Right because ...

>> You cannot have ...

>> As soon as you hit that limit, you're done.

>> Mm-hmm. Mm-hmm.

>> [INAUDIBLE].

>> Makes you ineligible.

>> You mentioned another a number of different orientations [INAUDIBLE]. How would you advise somebody [INAUDIBLE]?

>> To get a work incentive counselor? Well ...

>> Do you want me to talk about ...

>> Yeah.

>> Okay. the way it's laid out with the cooperative agreement with Social Security is the left coast of the state of Pennsylvania is AHEDD. The mid is Goodwill. And the east coast is DRP. However, I'm in the Philadelphia office of AHEDD. And I work under a grant from the Pew Charitable Trust, which allows me to offer work incentive counseling. There are so many. You saw the million point something of SSI recipients. There's like 70,000 in the state of Pennsylvania. There's enough to go around. So a good rule is AHEDD is the left coast, Goodwill is in the mid section. But AHEDD is also in the mid section as well. We have people at our offices. As well as the east coast is, under the cooperative agreement with Social Security, is DRP, Disability Rights of Pennsylvania. And then, like I said, I'm in Philadelphia. And I'm able to offer work incentive counseling because I have a grant from the Pew Charitable Trusts.

>> Do you ever come [INAUDIBLE] agencies [INAUDIBLE] parents?

>> All the time. All the time. Mm-hmm.

>> Yeah. I can speak to that. I'm a VR counselor in the Pittsburgh office. And Pittsburgh area, I had representatives come out once a month. And as a counselor, we're all encouraged to sign up any clients of our who receive benefits who either understand them well or don't, pretty much are encouraged to recommend these sessions to pretty much all of our client [INAUDIBLE] in some way. And it's a very similar session to the one we just had.

>> Right. Mm-hmm.

>> Are you able to come to the school? [INAUDIBLE]. Are you able to come in and sit and [INAUDIBLE]?

>> Yes. Yes. It's good to be invited. We like being invited into schools. We like getting students. We like getting the parent. If a student's receiving SSI and it's means-tested, that means the family has qualified. So the family has an interest in holding on to this benefit. We call it white knuckling because it is providing the roof over the head. Normally, their information to their student is, "You can't work. You're getting SSI." That's not true. So if we can get the student and the parent at the same time young, that's where we wanna go with that. Do you wanna say something?

>> I do. Any more questions? Yes?

>> So the beneficiary, once they're [INAUDIBLE] SSI and SSDI, do they have to, in addition to having so many [INAUDIBLE], do they have to exceed the SGA amount or is that not ...

>> Are you suggesting they're getting both benefits or just SSDI?

>> I'm just questioning, if they originally start out with SSI and they ...

>> Then they qualify?

>> And they work for so many quarters. And that benefit can be converted then or is the baseline whether it goes over the SGA?

>> I have the answer.

>> Go ahead. He confused me on that last part.

>> What's gonna happen there is, it's not about SGA at that point. It's going to be, let's say a person has accrued work units to earn \$200 in SSDI. Then SSI would come in and if they're still eligible for SSI, would come in and bring that up to that \$733 Federal benefit rate. So then we would call them a concurrent beneficiary. Did that answer your question?

>> At first, I thought you were thinking, is SGA important when they're getting SSDI as well? So I wasn't sure if you were going on that. And it is, it's important on both sides. But yes, people get both. Sometimes, they just get SSI. And then they build up enough and they switch over. Any other questions? I wanna let you know that we do have some brochures up here, just some general information. If you want to stay and talk to Cathy and I, we can do that. Our numbers are up here. If you need a number to Goodwill or Disability Rights, you can get that as well, so depending on what area. Thank you so much for coming. Enjoy the rest of your day.