



**Maryland Benefits
Counseling Network**
Achieving Greater Independence Through Work

Navigating Social Security and Health Benefits for Individuals and Families of TBI

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Agenda

- Overview of Social Security Disability Benefit Programs –
 - Eligibility Criteria
 - Title II versus SSI
 - Applying for Benefits
 - Post-Entitlement
 - Employment & Social Security Work Incentives
- Access to Employment Supports & Benefits Counseling
- Health Insurance Options
- ABLE: Resource for Asset Development

Who May Qualify for a Social Security Disability Benefit?

- Social Security disability benefits may be payable to individuals who meet Social Security's disability definition.
- This definition requires they have a medically determinable mental or physical impairment that has lasted or will last at least 12 months or result in death and that prevents them from earning substantial wages from work.

Qualifying for Social Security Benefits

When you apply for benefits, Social Security follows a 5 step evaluation process to determine eligibility. Social Security will consider in this order:

1. Current work activity – Do current earnings represent Substantial Gainful Activity (SGA)?
2. Is there a severe impairment(s) and for how long?
3. Does the impairment(s) meet or equal Social Security's listing?
4. Despite the impairment, is the person capable of past relevant work?
5. Can the person do any other kind of work?

Social Security Disability Benefits

- Social Security disability benefits are payable under two different benefit programs:
 - Title II Benefit Program
 - Title XVI or Supplemental Security Income (SSI) Program
- These two benefit programs are very different.

Social Security Disability Benefit Programs

	Title II	SSI
Source of payments	<p>Social Security Disability trust fund.</p> <p>Benefit amount based on contributions to the Social Security trust fund.</p>	<p>General tax revenues.</p> <p>Benefit amount based on Federal Benefit Rate for the year (\$750 in 2018) & any other income the individual receives.</p>
Minimum Initial Qualifications	<p>Must meet SSAs disability criteria.</p> <p>Must meet “insured status”.</p> <p>Must have contributed (or have a parent or spouse who contributed) to FICA.</p>	<p>Must meet SSA’s disability criteria.</p> <p>Must meet income & resource limits.</p>
Health Insurance Coverage	<p>Medicare.</p> <p>Consists of Part A, B, C and D.</p> <p>Premiums charged.</p>	<p>Medicaid also known as Medical Assistance.</p> <p>Comes at no cost.</p>
Resource limits	<p>No resource limit.</p>	<p>\$2000 individual</p> <p>\$3000 eligible couple</p>

Applying for Social Security Disability

- Title II & some SSI benefit applications can be filed online or by calling 1-800-772-1213 (TTY 1-800-325-0778) to schedule an appointment at a local SSA office.
- Use the **Adult Disability Checklist available at <https://www.ssa.gov/benefits/disability/>** to prepare information needed to complete the application.

Apply for Disability

Return to a Saved Application

Check Application or Appeal Status

Who can apply for adult disability benefits online?

You can use the online application to apply for disability benefits if you:

- Are age 18 or older;
- Are not currently receiving benefits on your own Social Security record;
- Are unable to work because of a medical condition that is expected to last at least 12 months or result in death; and
- Have not been denied disability benefits in the last 60 days. If your application was recently denied, our [Internet Appeal](#) application is a starting point to request a review of the determination we made.

You can now also file for Supplemental Security Income (SSI) online but only if you meet certain requirements. You are eligible to file online for SSI if you:

- Are between the ages of 18 and 65;
- Have never been married;
- Aren't blind;
- Are a U.S. citizen residing in one of the fifty states, District of Columbia, or the Northern Mariana Islands;
- Haven't applied for or received SSI benefits in the past; and

I've Been Awarded Benefits – Now What?

- At the time you are awarded benefits, Social Security will assign you a medical review cycle (usually 3, 5, or 7 years).
- At that time Social Security will review your medical information to see if your injury or illness has improved and whether you still qualify for benefits.
- Medical reviews happen for everyone!
- SSI beneficiaries also complete an annual review of income, resources, and other changes that may impact benefit eligibility.

I Receive Benefits and Want to Work

- It is possible to work and continue receiving Social Security benefits!!
- There are several work incentives programs and employment support services available to help beneficiaries with the transition to work and in achieving greater financial independence.

Title II Benefits & Work

- If you receive a Title II benefit, you will have a series of safety nets available when you return to work.
 - **Trial Work Period** – allows payments to continue for 9 months with no limit on wages
 - **Grace Period** – provides for 3 additional months of payments.
 - **Extended Period of Eligibility** – protects eligibility for benefits for 3 years
 - **Expedited Reinstatement** – enables a beneficiary to get benefits back if they are stopped because of work.
 - **Extended Period of Medicare Coverage** – provides continued access to Medicare after benefits have stopped.
 - SSA Red Book - <https://www.ssa.gov/redbook/>

SSI Benefits & Work

- SSI payments are reduced according to how much you are earning each month. The reduction is not a dollar for dollar decrease.
- Consumers with SSI benefits are *ALWAYS* better off financially working.
- Work Incentives help SSI recipients keep more of their SSI –
 - Impairment Related Work Expenses
 - Student Earned Income Exclusion
 - Plan for Achieving Self-Support
- Medicaid coverage can be continued during work.

Wage Reporting

- Since work activity can impact benefits (and does impact SSI benefit amounts), it is important to **report wages to Social Security regularly.**
- Failure to report earnings or failure to report timely can lead to overpayments.
- A Benefits Counselor can help you understand what, when, and how to report.

Employment Support Services

- State Vocational Rehabilitation Services
 - Division of Rehabilitation Services (DORS)
 - Partnership with Community Providers under the ABI Program
- Ticket to Work Program
 - Employment Networks
- Public Behavioral Health System
 - Community Provider Vocational Programs
 - Contact your county Core Service Agency (CSA) for more info
- American Job Centers
 - Free employment services and training programs to Marylanders at local Career One-Stop Centers throughout the State

Benefits Counseling

- Benefits Counseling is an important piece of the puzzle!
- A Benefits Counselor can help you understand the impact of employment on cash benefits & health insurance and, using this information, help you to set employment and financial goals. Also explain wage reporting instructions.

How to Access Benefits Counseling Services

- **Division of Rehabilitation Services (DORS)**
 - If you have an open case with DORS, ask your counselor to make a referral for benefits counseling.
 - Maryland Employment Network Vendor #: 521969439
- **Community Provider Agencies**
 - Some community providers have in-house Benefits Counselors available to vocational program participants.
- **Employment Networks**
 - Some Employment Networks through the Ticket to Work program offer Benefits Counseling services.
 - Ticket to Work Helpline: 1-866-968-7842 or Choose Work website: <https://choosework.ssa.gov/>
- **Work Incentives Planning and Assistance Program (WIPA)**
 - Maryland Work Incentives Network: 1-888-838-1776

Health Insurance Options

Medicaid

- A state-run program that provides hospital and medical coverage for people with low income and little or no resources.
- aka Medical Assistance (MA).
- May receive with SSI or through a number of other Medicaid programs.
- Usually received at no cost.
- May receive Managed Care and Fee-for-Service MA.

Medicare

- Federal health insurance program for people age 65 or older, certain individual's with disabilities and those who have permanent kidney failure or Lou Gehrig's disease.
- Receive with Title II benefits after a 24 month waiting period.
- There are 4 parts
 - Part A – Hospital Coverage
 - Part B – Medical Insurance
 - Part C – Supplemental Medicare Advantage
 - Part D – Prescription
- Monthly premiums, annual deductibles, and co-insurance amounts are charged.

Medical Assistance & Medicare Savings Programs

- Low income individuals *without* Medicare can apply for Medical Assistance
 - Apply online at <https://www.marylandhealthconnection.gov/>
- Individuals with low income and resources who receive Medicare can apply for help with Medicare out-of-pocket costs through a **Medicare Savings Program (QMB/SLMB)**.
 - Can apply online at www.mydhrbenefits.dhr.state.md.us or in-person at a local Department of Social Service (DSS) office.
- Disabled individuals with higher incomes and/or resources who are employed (with or without Medicare) can apply for Medical Assistance through the **Employed Individuals with Disabilities (EID)** program.
 - <https://mmcp.health.maryland.gov/eid/pages/home.aspx>

Brain Injury Waiver

- In addition to all other Medicaid state plan services, the following brain injury services are available for those who qualify for Maryland's Home and Community-Based Services Waiver for Individuals with Brain injury:
 - Residential habilitation
 - Day habilitation care.
 - Supported employment
 - Individual Support Services
 - Case management
 - Medical Day Care
- Some eligibility criteria include:
 - Monthly income under \$2,163, and countable assets under \$2,000.
 - Individuals must require a specialty hospital or nursing facility level of care.
 - Must be between age 22-64 with brain injury occurring after the age of 17.
- For more information contact BHA's Office of Adult Service at 410-402-8476 or visit <https://bha.health.maryland.gov/pages/Traumatic-Brain-Injury.aspx>

Multiple Insurances?

- It is possible to have a combination of private insurance, Medicare, and Medical Assistance.
- In most cases, Private Health Insurance is the primary payer and Medicare is secondary (though in some instances Medicare may be primary).
- Medical Assistance is always the payer of last resort.

Resource for Asset Development

- **Maryland ABLE – “Achieving Better Life Expectancy”**
 - Maryland ABLE accounts are a new way to help individuals with disabilities save money and pay for qualified disability-related expenses without jeopardizing state or federal means-tested benefits such as SSI or Medicaid.
 - Any individual who developed a qualifying disability before the age of 26 is eligible for an account.
 - My choose an account or investment option.
 - Contribute up to \$15,000 annually.
 - Save up to \$100,000 without impacting SSI.
 - Tax incentives for contributions made.
 - Qualifying disability expenses are most costs related to living with a disability qualify, especially things that and are geared toward improving health, independence and quality of life.
 - Visit <https://www.marylandable.org/>.

Contact Information

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