

## Ask Me Anything Webinar with Peter Trivisano 03-21-2018

**David Blair:** Good afternoon everyone, and welcome to Ask Me Anything About Employment with Peter Trivisano. My name is David Blair, and I will be your moderator today. This webinar is not a presentation, but an interactive question and answer period. For the next hour, Peter will take any questions you have related to financial benefits and employment. Peter has more than 25 years of management experience in the vocational rehabilitation field. And in 2010, Peter was certified as a Community Work Incentives Coordinator (CWIC) and later became Manager of BenePLAN a Work Incentives Planning and Assistance (WIPA) program operated through Work Without Limits at University of Massachusetts Medical School. Since 2014, Peter has served as the manager of the Work Without Limits Administrative Employment Network currently partnering with 12 community-based vocational rehabilitation programs with the goal of maximizing revenue through Social Security's Ticket to Work Program, while providing detailed and on-going work incentives, counseling to individuals assigned to Ticket to Work. Today's event is a part of the National Resources Center on Employment jointly funded by the National Institute on Disability, Independent Living, and Rehabilitation Research, and from the Center for Mental Health Services within the Substance Abuse, and Mental Health Services Administration, a part of the Department of Health and Human Services. The content of this webinar does not represent the views or policies of the funding agencies and you should not assume endorsement by the federal government. During registration for the event, you were given the opportunity to submit a question in advance. Over the course of the webinar, we will alternate between questions submitted in advance and ones you have today. To ask a question over the phone, please indicate that you would like to in the chat box. When called upon, you will press star-star on your phone to un-mute yourself. You may also type your question into the chat box, and I will read them to Peter on your behalf. I'll try to speak up more. I want to say that your participation now is critical to the success of this event. And as a reminder, if you have joined us by telephone, please make sure to mute your computer speakers before asking a question. It can cause an echo sound that is not pleasing for anyone listening. So with that, welcome to the webinar, and I hope you enjoy the next hour. **To get us started, Peter's going to give us a brief introduction to help frame the discussion.** Peter?

**Peter Trivisano:** Well, hi everybody. I'm thrilled to be here and chat a little bit of what's on people's minds about working and public benefits, Social Security, SSDI, SSI, health care, Medicare, or any of the benefits that people are receiving or are concerned about, especially in the light of employment. So I'll just chat a bit about the security benefits and healthcare benefits just to give you some basic information and then it'll be my pleasure to chat with you and have any questions after that you might have regarding your own situation or somebody else's situation. You could also talk about how we provide work incentives counseling, benefits counseling here at UMass Medical School and around the state of Massachusetts, so that you can have information that is exactly tailored to what your needs are. So if you have questions related to that, we can hook you up to make sure that you get what you need. So, taking a look at those security benefits as we know there are two basic benefits that people are receiving, SSDI and SSI. And SSDI is a benefit that people receive through a work record, Social Security

Disability Insurance. And that's exactly what it is. It's an insurance program that is an earned benefit by having worked enough to be eligible for. It's actually a very good benefit to have in many ways, if you're working or thinking about going back to work. With SSDI there are three phases of the program, which initially provide a high level of support as people are going back to work; and then as people are able to work successfully, the levels of support begins to decrease under the theory that people are able to work successfully and may not need as much in the way of protection related to benefits. So with SSDI, people are entitled to a trial work period, and that is a minimum of nine months where people can make an unlimited amount of money, and they are at no risk at all of losing their SSDI. People think of the trial period as being a minimum of nine months. You have nine what they call trial work period months. Those months are used any time you earn \$850 or more. It doesn't mean that's the limit to what you can earn, but that's how you use that trial work period months. But once you've done that nine different times, then your trial period will be over. Once that happens, you can still work and get your SSDI, but you have to be aware of the fact that earnings of more than \$1,180 a month may cause SSDI checks to stop. Temporarily in the beginning, but ultimately over time, they can cause permanent cessation of your benefits. SSI is a very different program. And what happens with SSI, very simply, is that people's benefits will be reduced by a little less than half of what they earn. The exact calculation is that Social Security will subtract \$85 dollars from the monthly earnings and then divide that by 50%. So, let's say a person goes back to work, and they're working part time and earn \$885 a month, the Social Security Administration will subtract \$85 from that \$885, leaving a remainder of \$800, divide that by 2, and the SSI check will be reduced by that amount, by \$400. To make a long story short, it's pretty hard to lose health care benefits due to employment. We can talk about that as we get into questions related to that, but your health care benefits are usually in pretty good shape, even if you're working and working at a substantial level. It's important to know that there's help out there for people that are working. The state of Massachusetts, we have two programs that are funded by Social Security to help you understand the impact of working and your benefits. One is called, Work Without Limits Benefits Counseling, and they serve people in the western 2/3rds of the state of Massachusetts, so that would be basically Middlesex County and west. There's also Project Impact that's operated by the Massachusetts Rehabilitation Commission, and they serve people in the Boston area, Suffolk County, Essex County, Cape Cod and the islands, and southeastern Massachusetts. We can help you connect with those folks. We also provide ongoing benefits counseling here, the program that I operate, which is the Work Without Limits, the state of employment network. For people that are earning significant amounts of money, we can work with you on a long-term basis to help you with any Social Security issues that you have or if you have problems with Social Security letters that you don't understand or situations like, overpayments that are causing the problem, we can work with you on that. So that's just very briefly a few remarks that I have, and if you have any questions, I'd be very happy to answer that. So I'll turn the floor over to everybody that's out there.

**David:** Thank you for that. And as a reminder everyone, you're welcome to type your questions into the chat box. We have a number that been submitted already online, and we can start with those. For anyone who's unfamiliar with the acronyms being used, I think it becomes so familiar to us that we say them without thinking. SSDI is Social Security Disability Insurance, and SSI is Supplemental Security Income. And to help Peter understand kind of who the audience is today, there's a mix of people they're from across the country. The greatest representative is, the greatest number from North Carolina. And then a mix from Massachusetts, Washington. California and a large number from Alabama. And so just to help you understand where people are coming from. So with that sense, I don't see that anyone has

typed a question yet, so I'll go ahead and read one that was submitted in advance. Elsa from California asks, "Is there a way for someone on SSI to save money, more than \$2,000? It's enough money to purchase a car."

**Peter:** Well, there actually is a really good program called the PASS Plan. It's a Plan to Achieve Self Support. And any money that you earn that is going toward your employment goal, which can easily be buying the car, or in some cases paying for school to keep an employment goal, or to buy equipment that you might need in order to work successfully. Anything that you can make a case for that Social Security will accept is going to help you become self-sufficient, which essentially means be earning what Social Security considers a self-sufficiency amount of \$1,180. Then that money can be saved, and also the money earned doesn't count against your SSDI check for the month. So let's say you go to work you're earning \$1,200 a month, and you're saving for our car, or for anything else that Social Security approves that both parties have agreed upon, that money will not count as earned income, and you can save as much as you want.

**David:** Thank you. And Peter, Christa, in the room, just asked, "What was the name of the program you mentioned?" She didn't quite hear it.

**Peter:** It's called the PASS Plan, Plan to Achieve Self Sufficiency. It's something that needs to be applied to formally. There's some paperwork that need be done, but if you apply for it, it can be a powerful tool in helping you achieve employment goals, save some money, and protect your SSI.

**David:** Perfect. Thank you. James, in the room today asks, "What's the best site to get overviews of benefit rules and regulations?"

**Peter:** Where do you live, James?

**David:** And I don't see him typing. Let's just imagine you're in Massachusetts for now until he answers. Where would you look?

**Peter:** Well, if he is in Massachusetts, he could go to the Work Without Limits Benefits Counseling site, and they have detailed information that he should have through various fact sheets that will provide him with information.

**David:** All right. Thank you. And until James updates his table, we'll move on to the next question. Dana asks, "What do you say to a person who is considering employment, but is convinced by family members they will lose their benefits?"

**Peter:** I think would be a great idea for them to get in touch with their, what they call, Work Incentives Planning Program in their state. You can look up that up through Social Security's web site, and I'll try to find that for you, and I'll put that out there. But each state has a WIP program. Also, if you call the, you can get information related to that through Social Security's 800 number. I'm going to put that up a little later in the call so you can get help with that, but I think what would really be most helpful is connecting with a Work Incentives Specialist in your area that can meet the beneficiary in the family and explain exactly how work is going to affect those benefits. I think it takes a trusting relationship with a Work

Incentives Specialist to be able to get that information. And there are specialists all across the country that provide these services for free that can work with individuals like Dana.

**David:** Thank you. Samantha asks, “For those whose employment income fluctuates, inconsistent hours at work for example, how do we address quarters where they earn more money to be eligible for Medicaid? They're from the state of Ohio and earned more than \$4,500 in a quarter.”

**Peter:** Unfortunately, I can't answer questions about the state of Ohio. I'm in the state of Massachusetts, and I can talk about the Massachusetts Medicaid program, but each Medicaid program in all 50 states is different, it's determined by the state. So I think you'd have to talk to somebody in Ohio to give you that.

**David:** So, how does it work in Massachusetts?

**Peter:** In Massachusetts, it's going to be essentially this way. For somebody that's on SSI, they can earn up to roughly \$40,000 a year, and as long as they maintain their disability, and it was in \$2,000 in liquid assets, they have a bank account or stocks and bonds, then they're going to be able to maintain their Medicaid no matter what. Keep in mind that in Massachusetts, what we call Medicaid is Mass Health. Now, if they're a SSDI beneficiary, then they may have to pay a premium for that. So on a sliding scale, it's an affordable premium, but once you get to a certain point, which is roughly about \$1,350 a month, then there is the total income that's worth plus benefits than there needs to be a premium paid through that program. By the way, for the person in Ohio, as long as the person is earning less than the \$40,000 plus the \$2,000 back, then they should be eligible for the high Medicaid benefits.

**David:** Thank you for that. Sherry asks, “If someone has been out of the workforce due to illness and there's a large gap in their employment history, what's the best way to note that on a job application or on a resume?”

**Peter:** Well that's an interesting question, and it's one that I think requires a certain amount of thought. One thing that I've suggested to a number of people that are going back to work is if they are, if they've been out of work for a while, can they develop some reasons that are not really disability related that might explain why they are out of work. Have they had to take care of a family member, who had special needs? Is there some other reason that a person might be out of work? Have they been doing something to develop their education? So we want to be able to try to find ways that are not necessarily related to disclosure. Because a lot of people are sensitive about disclosing related to their benefits, and that is going to explain why it might have been out of work. If disclosure is not that much of an issue, if you're going to be working with an employer who is supportive of hiring people with disabilities, and you know that going in, then. I would just be as honest and straightforward as you can be.

**David:** Right. Thank you. K.B. asks, and this is a California question, but you know, do you do your best. “Do you work with the Department of Rehabilitation and mental health programs to refer to supportive employment services?”

**Peter:** Well we definitely do. So if our whole reason for being is to help people with disability get back to work, earn as much as they, as they really feel that they can, have the best life they possibly can, then

that might mean referral to various services. It could be state vocational rehab, which in Massachusetts is Mass Rehab. It could also be referral to mental health and developmental disability services that can help people with their recovery and get back to work.

**David:** Right. Elija asks, "What materials does, I guess it says NYS, I'm guessing New York state, they take into consideration when seen if someone who is terminally ill will qualify for Supplemental Security Income benefits or not? And when, or if, that individual passes away will Supplementary Security Income come and take their home, car, etc.? This individual does not qualify for Social Security Disability."

**Peter:** Would you mind repeating that, David?

**David:** So, a person in New York State, "What does SSI take into consideration for someone who is terminally ill? And, in particular, when, or if, that person passes away, will SSI come for their home, the car, their assets?"

**Peter:** Well, the good news on that is, a home or car do not count as assets in the SSI program. So I don't see a reason why SSI would come after somebody's home or car under any circumstances. So as long as it's one home and one car that shouldn't be an issue as far as SSI is concerned.

**David:** Great. And Peter, can we try having you pick up the phone, instead of speaker for a minute, and see if this improves the audio just a little.

**Peter:** Sure, does this help?

**David:** Yeah that sounds, that sounds pretty good. I'm hearing an echo from you all of a sudden. Do you have your computer speakers on?

**Peter:** Ok, I've got the speaker off now.

**David:** Ah, perfect.

**Peter:** That should clean it up.

**David:** That's much better. Samantha asked, and she asked a question earlier about the state of Ohio and the \$4,500 a quarter earning income. She asks, "Our Medicaid limit is near \$16,000 a year. In other states, how do you address the inconsistent income? Do they supplement with Medicare temporarily?"

**Peter:** Well, there's no Medicare availability for people on SSI. Medicare is a benefit that is strictly connected to SSDI. So if the person is on SSI, and there's an issue with Medicaid eligibility, Medicare is not going to be part of the solution for that. Also, I'm not, I don't have the numbers in front of me, but that's a very low number in Ohio. I'm a little surprised to see that. But you're clear that that's the number?

**David:** I'm gonna assume that's what it is.

**Peter:** Yeah okay. Yeah, but I don't see I don't see a solution for it on the Medicare side.

**David:** All right. Well, hopefully Samantha is typing a little bit. Samantha says the client was notified that it was the income limitation and lost benefit.

**Peter:** Is this person's getting SSI for sure?

**David:** Samantha is typing. Employment income.

**Peter:** Ok. But my question is, Is this the beneficiary in SSI beneficiary for sure?

**David:** She hasn't answered that specific question, unfortunately. I see her typing in. She's writing: SSI and employment income. Other clients reach the maximum when combined, so that has also happened.

**Peter:** Well, I think for you know issues that related to Ohio, I'm not I'm not really the person that can provide detailed information on that. I would suggest getting a hold of the Work Incentive Planning and Assistance program in Ohio, and they could give her exact information regarding the rules in that state.

**David:** Our next question comes from, and Samantha says thank you so much. Our next question comes from Ann, and she asks, "What is your experience with job retention by individuals with a mental health disorder? And I'll go ahead and add on to that, How would you help improve retention?"

**Peter:** Well, I think that's a great question. I've seen people succeed for quite a long time with very significant mental health issues. I've also seen people that have struggled and not kept jobs long and there are, (I'm trying to keep my cat from getting in front of the computer screen here!) But I would say that there's a couple of things that I would keep in mind. I think it's really crucial that people get a couple of kinds of support, a couple of types of support. One is that if they're working, they should really be in connection with an experienced employment program or counselor that can provide them with guidance in terms of, you know, maintaining their job. could be through state vocational rehab. It could be through a mental health program that they may have and that's important. I think it's also important that people get really accurate information about how work impacts their benefits. A lot of people that were working successfully, but maybe they hear something that's out on the street or incorrect about how it work is going to affect their benefits. And before too long, the job disappears because the person is so fearful about losing the little that they have in public benefits that they just don't want to risk working long term. So, what I'm going to put out, at least by the end of this call, is information about how to get in touch with your local Work Incentive Planning and Assistance (WIPA) program. This is going to give people specific information from their state, so that they can get accurate information based on the rules in their location. But connection with WIPA is really important. And we know the people that work with the Work Incentive Planning and Assistance programs across the country have longer job retention by a significant amount than those who don't.

**David:** Right. Thank you. And again just a reminder for anyone in the room, if you would like Peter to answer your question, you're welcome to ask by phone. And just indicate in the chat box, or please do type, and we'll get to your questions first. Daniel submitted a question in advance. And his question is

that, "I work with the homeless, and do not close their job record due to them not staying with one job. Is there a problem with doing this?"

**Peter:** Not that I'm aware of. I'm not aware of a requirement by Social Security about how they manage their records in terms of employment. The key thing that people always should remember and it's really an important thing that I want to get to in this call is, how to report income to Social Security. Probably the single reason that people have difficulty with Social Security. People should be reporting their income by submitting copies of their paystubs to Social Security on a monthly basis. That way Social Security knows what's going on as far as their employment goes. Sometimes we think that the government just knows everything about our work and all of these things, and it may be true that in some database this information is collected, but unless we report that directly to Social Security on a monthly basis, they're not really recording that information. As a result, Social Security may not be as aware as they might be about what a person is doing. Look at a person's record maybe a year after they started working, and all of a sudden see that the person's been employed. That means that the person is going to owe money back for that entire period of time, and that creates a really big problem. And those are really the horror stories that we hear on the street about employment. So if we don't get anything else from this call, the thought that people should be reporting by sending copies of their paystubs on a monthly basis to their local Social Security office is really an important thing to keep in mind.

**David:** Thank you for that reminder, Peter. K. B. asks, "What types of job industry do you see most with individuals that are diagnosed with mental illness? What positions are out there for them?"

**Peter:** Well, there's a lot of things, and I wouldn't limited to one thing or another. One thing that I think people with, that are recovering from mental illness, have a special skill at is working as peer support counselors with other people with mental illness. And this is a growing job area where organizations are really interested in hiring. You know there's no more important skill level than learned experience with a disability. So if you're a person with a mental illness and you have an interest in human services or mental health support, you may find an open door in terms of doing some work and at a higher level of pay than simply entry-level pay because you've already got some experience that really has a value.

**David:** Thank you. Melfa asks, "What would you suggest would be the best way to deal with a colleague who appears unmotivated and apathetic towards this process?"

**Peter:** Well, it can be a lot of reasons for a lack of motivation. A lot of times I think people are not motivated principally out of fear. There can be a number of reasons why a person might be fearful they might be fearful because they feel that they might not be able to succeed. They might be fearful because they might be fearing that they will lose their benefits based on information that may not be correct. I think that it would be helpful for that person to be getting some support around whatever their fears are because I think that accurate information has a way of wiping a person's load in terms of what they're concerned about. And I always think that accurate information regarding benefits allows people to see things in a much more positive way because the work incentives are out there to allow people to work. And if they know that they can work successfully without having their benefits taken away, it can provide a kind of a new way of looking at getting back to work.



**David:** Thank you. John asks, "How do I maintain health care benefits if I take a job, but later become sick again? And are there any changes coming soon?"

**Peter:** Well is John on the call?

**David:** I do not see him, unfortunately.

**Peter:** Well, if John is a SSDI beneficiary, that means he's receiving Medicare. And in order to lose Medicare that really requires some doing. A person would have to work to the point where they've zeroed out their SSDI benefits for seven and a half years (93 months) before the Medicare would not be out there for him. As far as Medicaid benefits, those are benefits that are administered differently in each state. I'd have to know where John was from in order to answer that question specifically. But once again, if John contacts the WIPA program in his state, they should be able to give him pretty accurate information quickly.

**David:** What was that acronym you just used? What program?

**Peter:** WIPA, Work Incentive Planning and Assistance. I want to underline that as a really important resource, and I'm going to provide that information after the call for everybody. But Work Incentive Planning and Assistance is a program that's operated by Social Security, funded by Social Security, and is available in all 50 states. And these are benefits specialists that don't work for Social Security, but are very well trained and certified, and can provide information based on the exact rules for each one of the states that we're concerned about. So we get a wide demographic out there, so it's difficult to answer many of the health care questions because there are operated statewide but the different Work Incentive Planning and Assistance programs can provide very accurate information on that.

**David:** Great, thank you.

**Peter:** David, is there a way for me to post this after the call that so that people can see it?

**David:** Absolutely. If you send me an email, I can send out a message to everyone with what you've been mentioning so we can do it all after this is over, and I'll include a recording of this conversation for them.

**Peter:** I think WIPA is going to be a great resource for everybody because that's what WIPS will do is meet with each person individually, get a copy of their Social Security record, so that we know exactly what we're talking about in terms of that individual situation. And do a benefit summary and analysis, which can be provided in writing so the person knows exactly what to expect in terms of work and their benefits, including their healthcare benefits.

**David:** Sure. In the room right now, Christina just asked, "Are these work incentives presented to consumers when they're going through the application process? I find that when I present them, folks almost don't believe it or trust it. Their fear of losing income paralyzes them. Any suggestions on how to promote working in a way that isn't so scary?"



**Peter:** Yeah, it's a big problem. And I think most people that have a disability just start right out of the gate thinking that, you know, any work is going to jeopardize their benefits. And it's just not true. When a person applies for benefits, if Social Security provides this information at all, it's not really very clear. And again I think a great resource is working with your local WIPA program. Their job is to get that information out there in a way that's tailored to each individual area, and their mission actually is to help people succeed in terms of their employment. So I think a tremendous resource to use on an ongoing basis is your local Work Incentive Planning and Assistance program.

**David:** And James is writing in the room right now that, To help reduce anxiety, he's repeating the words "patient" and then the word "encouraged" multiple times to really work with that person.

**Peter:** Right. And you know as I said I think through the questions and the issues that we're talking about today, we can give some very general information in a phone call, but to apply things in a way that allows for that patient support, I think really goes back to working closely with the WIPA programs because they're going to be able to work with people individually and provide them with timely information and ongoing support.

**David:** A different Christina has a question about, Supplemental Security Income, and "How does working hinder this benefit? And she goes on to ask, about the temporary assistance for needy families and government assistance, and how does working under these benefits?"

**Peter:** Well, I can only really talk about the SSI benefit. I think the important thing to keep in mind with SSI is that the calculation is always going to be the same with SSI. They're going to disregard the first \$85 that are earned, and then look at the remaining amount of gross income, divide that by two, and that's what the SSI checks gonna look like. So, let's say a person went to work and they earned \$1,085 in a month. So, Social Security is not going to count the first \$85, that'll leave \$1,000 that they're going to look at, divide that amount by two, and that's the amount that the SSI check is going to be reduced by. So, I guess there's a couple of ways of looking at that. If you go to work, the SSI check is going to go down by a little less than half. But in many cases they're still going to be SSI cash benefits, at least on a reduced basis. If a person went to work, and they weren't receiving SSI, they would simply get the money that they were earning. But because a person has a disability, and Social Security provides supplemental income, there's still some money is going to be eligible to that individual. So, we can't say that working is not going to affect the SSI substantially, but what a person should have unless they're working at a pretty high level, like more than \$1600 a month, there should be something coming that person's way in terms of SSI, and there should be a way for that person to maintain their MASS Health or their Medicaid benefits.

**David:** Right. And this one's going to be on my behalf, and I've heard you talk a lot about, you know, the things people are dealing with. And my question for you is, What questions should someone who's thinking about returning for work be asking, but they don't ask? Does that makes sense?

**Peter:** Yeah. So that's a great question. From the benefits side, I would, once again, be looking at contacting a Work Incentive Planning and Assistance counselor and having that person do a thorough analysis of how work is gonna affect that person's benefits. That way, a person can get a lot of information, and you know, it's, I think David, what you're saying is, you know, it's not what you know

it's that they can hurt you, it's what you don't know. The Work Incentive Planning and Assistance person is going to be able to see all of that and be able to tailor information based on that individual's needs. But I wouldn't go back to work unless you really had a good understanding that you felt confident in, and that's going to make going back to work so much easier. But if you're going back to work with a lot of holes in your understanding and a lot of worries, it just makes the difficult job of getting back to work that much harder.

**David:** Well, thank you, Deborah in the room just asked, "Can you talk about the ABLE account and how it's helpful to people on benefits who are working?"

**Peter:** I knew you were going to ask me that! You know what I'm going to do is provide a link to ABLE information. It's a little bit complicated, and I'd rather just put that out in a way so that people can see it directly, but it's a powerful work incentive. And I want you have information that's going to be, you know, clear to you.

**David:** Well, thank you. Hopefully we'll be able to get that to Deborah shortly after this call. Cathy asks, "If an employer hires a disabled person, does the employer get a credit when they hire them? And I'm guessing that's a tax credit."

**Peter:** Yes, it's what they call the WOTC, the Work Opportunity Tax Credit. So, for people, so if an employer hires a person on SSI, not SSDI, but on SSI, they're going to be eligible for a significant tax credit that I believe has a value of about \$5,000 a year, if a person stays on the job for the full year and achieves earning milestones in that type of thing.

**David:** And Peter, I know where we're running low on time here, and at the beginning of the call you mentioned there was a lot that you wanted, that you're hoping to be able to talk about, and hoping to get questions on related to Social Security benefits, health care benefits, the work incentives counseling at University of Massachusetts Medical School. A lot of questions probably haven't been asked is there anything you want to share at this point?

**Peter:** Well, one thing that I do want to put out, and I'll offer to provide a link to this information, is that we can add UMass Medical School through the Ticket-to-Work program. We can work with you directly and provide you with the same services that WIPA provides. Now, for folks to be eligible for that program, you need to have an earning goal that could take you to \$1180 a month. That's what Ticket-to-Work is really all about, is helping to achieve that level of earning. But if you're interested in working with us, or finding out if you qualify or anything like that, you can give me a call at 508-856-2792. And I'll also provide contact information after the call, and I'd be very happy to talk with you directly about working with us. And that again is for people that have an earning goal of significant income, which would be \$1180 a month. But if you're thinking about earning at that level, I would certainly encourage you to be getting good information regarding your benefits, and we'd be happy to work with you.

**David:** Thank you for that, Peter. Vanessa has a question for you about, "What has your success been with expedited Social Security Disability reinstatement?"

**Peter:** It's been really high. To tell you the truth, when it comes to EXR or dealing with overpayments and that type of thing, I've been doing this for a lot of years, and we're pretty close to 100% in terms of helping people get their benefits back. It's something that I actually enjoy doing. The rules are complicated, but I hate to see people with disabilities struggle unnecessarily because of the complexities of the rules, and we're very happy to help with that. So, as long as a person is. It maintains their disability, and their earnings are below that \$1180 amount, there's every chance in the world to think that they could be successful at getting back on benefits through expedited reinstatement (EXR).

**David:** Alright, thank you. Kim writes that, "My son doesn't want to return to work, but I want to help him gain independence. What can I do?"

**Peter:** Well, I think it would be important to contact, and this is something that you probably thought of yourself, Kim, but you know being in touch with the support services around your son's disability and using those services to help him be as independent as possible would certainly be helpful. Also, you know I think work is probably the best door in terms of developing independence. So if he can do some things that are even just at entry-level in terms of employment, whether it's working part-time on a limited basis or working on a volunteer level, I think that that could begin to open some doors as well.

**David:** Alright, thank you. The next question is from Vicki and she writes, "If someone has both Supplemental Security Income and Social Security Disability Insurance and begins to work, how will those two benefits be impacted?"

**Peter:** Well, that's a complicated question. So both of the rules regarding those programs are going to be in effect and they're going to affect those two checks, according to the rules of that program. So we've talked a little bit about how work affects SSI, so the SSI check is going to be reduced by a little less than half. With SSDI, there's the trial work period where a person can make an unlimited amount of money for a minimum of nine months. Once the person's earned \$850 in nine different months, then the trial period ends. No longer making an unlimited amount of money, but as long as they're earning less than \$1180 a month, they'll be eligible for the SSDI check indefinitely. If the person goes over \$1180, they're not going to be eligible for a SSDI check in the month that they go over. This will be true for three years after the end of the trial work period. Once that, once those three years are used, then the person may risk losing their SSDI the check on a permanent basis. So, both of those programs are going to apply the rules based on the amount of money that the person gets in their check. So, you have to be aware of both programs at the same time.

**David:** Nicole asks, "How do you answer the questions from clients who are not sure working is "worth the hassle?"

**Peter:** Well, I think the best answer is just informational. People know exactly what to expect as far as their work is going to affect their benefits. They're going to be able to make good decisions based on what they really want to do. My experience is when people really understand how work's going to affect the benefits, they're much more likely to go back to work. Also if they know that they've got a trusted person that they know is going to be there for them to provide information as they go through time, and is going to be able to help them with issues with Social Security, because nobody wants to feel the weight of the Social Security program applying complicated rules that they don't understand how to

respond to. When they know that there's somebody there in their corner, I think they're much more likely to take a risk and succeed in employment. So once again, I'll provide the information regarding the WIPA program because they're going to be the people in each local area that can provide that service.

**David:** Thank you. And I'm just looking at the group chat and see what other people have added here. In terms of the question about gaining independence, Deborah it recommends that people consider joining a club house.

**Peter:** Absolutely. If here's a clubhouse in your area, it can make a huge difference. Clubhouses are not only great in terms of helping people get back to work, but provide a community of recovery that can really provide a person with a lot of different kinds of support: educational support, housing support, job training support, and maybe more importantly, just having a group of peers that share the same issues, and can really provide a community of recovery to help a person succeed.

**David:** Excellent. We're pretty much any time, Peter. **Do you have any closing thoughts for us before I wrap up?**

**Peter:** Well, just to be clear, I'll provide the WIPA information. I can also provide contact information to our program here at UMass, and we can serve people anywhere in the country. If you've got an early goal of \$1180 or more, we'd love to have you contact us for sure. We can assign your Ticket-to-Work, and Ticket-to-Work is an ongoing program, and there's no time limit to it. And we can provide you with ongoing benefit information and supports for as long as you're looking to work or are on the job. So provide the WIPA information, and I'll provide the information for our program. But what I really want people to do is know that there are people in their corner in their part of the country that can provide them with the information that they need.

**David:** Right. And I will make sure everyone who is registered gets a copy of what you send, Peter, along with the recording of today's event. If anyone would like that passed on to someone who isn't registered. If they e-mail [psyrehab@bu.edu](mailto:psyrehab@bu.edu), and I'll put that in the chat box. I'll make sure they get a copy of it, too. I would like to thank Peter for answering the questions today and for everyone for attending. The next Ask Me Anything About Employment session is coming soon, and you'll receive an announcement in e-mail during the coming weeks. In the next few days, you should also receive a survey about your experience, and we'd love to get your feedback about this event. Thank you again, everyone, and we look forward to having you join us next time. Have a great day.

**Peter:** And also, for that person that asked about the ABLE account, I'll be providing that to you as well, David.

**David:** Alright, and I'll be sure to pass that on, just so everyone has a copy of it.

**Peter:** Ok.

**David:** Alright, thank you, Peter. Have a good afternoon.

**Peter:** Ok, thank you. Goodbye, now.

**David:** Bye.