

## Ask Me Anything Webinar with Oscar Jimenez-Solomon, June 23, 2015

**Joan Rapp:** OK. So good afternoon and welcome to Ask Me Anything About Employment with Oscar Jimenez-Solomon. My name is Joan Rapp from Boston University and I will be your moderator today. This webinar is not a presentation, but an interactive question and answer period. So the next hour Oscar will take your questions about engaging in the vocational process, job search, employer supports, finances, etc. He as a research scientist and research coordinator at the New York State Psychiatric Institute, Center of Excellence for Cultural Competence at Columbia University Medical Center, and we're very fortunate to have Oscar today. Our event is part of the National Resources Center on Employment, jointly funded by the National Institute on Disability and Rehabilitation Research and the Center for Mental Health Services to Federal agencies. Content of this webinar does not be reflect those agencies' views or policies and you should not assume endorsement by those agencies. During the registration, you were given the chance to submit a question in advance. Over the course of the webinar, we'll alternate between questions that you submitted in advance and the ones that you have today. And if you have questions today, right under Oscar's yellow and blue tie, you will see a blank box and if you go down to the bottom of that box where it says Everyone just above there, there's a little white box. You can type your question in there and then hit the little balloon and it will show up for everyone to see. So, it would be a good way of doing it if you wish. If you prefer to use the phone then you're going to have a little extra step where you're going to, um. Let us know first in the chat box that you want to use the phone, and then we'll explain what to do. You're going to press star star on your phone and that will unmute you, but don't do it now. Ok? All right. Your participation is critical to the success of this event because we don't want Oscar to be on a podium. We're expecting this to be, um, a joint learning endeavor. As a reminder, if you have joined us by telephone, please be sure to mute your computer speakers before asking a question. It will cause an echo sound that is not pleasant. So, welcome to this webinar, and I hope you enjoy the next hour. We'll get started with a question submitted during the registration. And um, this is a good one for Oscar to start with. Oscar, "Please talk about, and this was a quote rate from the announcement of the webinar, increasing income and keeping some of my benefits, I don't understand how it all works. So how's that for a question?"

**Oscar Jimenez-Solomon:** That's a great start. Well, first I just want to say thank you, Joan and David Blair, at the Boston University, Center for Psych Rehab and the National Resource Center on Employment for inviting me with you all to this afternoon. I'm, I'm very excited to have this chat with you on this topic, very close to my heart for a number of reasons. Um, most important because I not only worked professionally in this area, but I'm also someone who experienced the really the heart impact of not being able to work, being out of work, and living in poverty and, and, uh, really struggling for a long time, primarily because of the, uh, lacking the supports, during the time that my recovery started. So this topic is not only important to me professionally but also very important to me at a personal level. And that's why I'm so

passionate about it. And, the first perhaps disclaimer, I might want to say that the, uh, I will do my best to answer some of the individual questions, but, and I will be sharing some resources that I hope are helpful to people or for providers for online. But what is very important for me to say is that in the area of building assets, financially improving income, access in work incentives, or any other supports that might help any one of us or someone that you support to increase income or assets while receiving benefits. It's very, very important that you or the person you support, seek individualized benefits are vital. And, I will say more about that. That is really, really, if there's one thing that I really hope that, all of you can actually walk away from here are two messages. One of them is that it is possible to increase income, to have earned income, to accumulate a number of assets, while transitioning to work and still to be able to keep many of the benefits that have been helpful to many of us. And, as part of our supports or as transitional supports, some may actually choose to give it a shot to try without them and for some people who don't necessarily want to do that, there are many options in between keeping some of the benefits and still be able to keep, to be able to earn income. So what we mean when we say to be able to work and keep some benefits is that there are a number of programs from Social Security and from other agencies that helped people and that can help people, some of them. And there's one that is very, very new, but it's an airplane that is just about to actually take off in the next few months to help people with disabilities or receiving Social Security benefits to earn income through work to accumulate some savings or other assets and keep some of the benefits that they have, both cash benefits and old school health benefits. Uh, so that's the general answer. I mean, certainly we can talk a little bit about some of the examples. You tell me, Joan, if that would be helpful perhaps to just give one example of one of the programs that we're referring to when we say being able to keep benefits, to be able to work, keep benefits and still increase income and assets, among other programs or resources that are available for me.

**Joan:** Sure. "Why don't you give us an example, and if you could give us a clue about what this new plane is that's going to take off?"

**Oscar:** Sure. So, uh, just so a practical question, Joan, if I share my screen will folks be able to see it?

**Joan:** Well, um, I believe they will. If you put, if you share your screen and pull up whatever you want to pull up, as long as you put your picture back when you're done.

**Oscar:** Well, if you tell me, you can see my kitty cat?

**Joan:** Well, pretty soon, not yet.

**Oscar:** Not yet. (Laughter) Ok.

**Joan:** We can see your slides, yes.

**Oscar:** Ok, wonderful. Ok, so I'm just going to jump to one example. Let me start actually with some exciting news because actually this is something that probably many of you have not had the chance to hear about yet because it's still in the works, although it has already been approved by the Federal level. Let me actually start with what I think are very exciting news for, for people with disabilities across the country. In December, about six months ago, the U.S. Congress passed a new law, Federal law, that is called able as in, ABLE, or Achieving a Better Life Experience. And what that act, the Federal law has done, is to create a major, major shift in one of the most crippling rules that Social Security that has affected many people on Social Security, especially Social Security, Supplemental Security Income or SSI, which is the limitation that many people have to be able to accumulate any savings and still remain eligible for SSI and for Medicaid. So, the long and short of it is, is that ABLE or Achieving a Better Life Experience is a Federal law that allows each state in the country to create programs, create these programs called PayPal accounts, specifically a savings account for people with a, this is what the law says, significant disabilities, and that are still being defined more specifically by the Department of Taxation by the Federal government for people whose disability appeared before the age of 26, which does limit the eligibility, and that will allow people to save money, tax exempt, on levels that we have never seen in the U.S. without affecting SSI and Medicaid eligibility. And what those levels are, are up to \$14,000 per year. Meaning that if either I, or a family member, or someone in my life, decides to help me save up to that amount, up to \$14,000 would be tax exempt and placed in a, I would be able to place them in an ABLE savings accounts, and not affect my eligibility for SSI. At this point, the acid limit for people on SSI is \$2,000, as a hopefully most of you know, and also Medicaid. This means that someone could have a, could be able to work, or through also contributions from family members, uh, be able to save without having to pay taxes and without having to affect their eligibility up to that amount of per year, up to 100,000 dollars in a lifetime, which means that for the first time, really it opens up, for example, the opportunity for people to save money in a retirement account because up until this point, SSI and Medicaid eligibility has been affected by retirement accounts, for example, like private retirement accounts. And, uh, so that's the long and short of it. Uh, the hiccup is that these programs are not still available. States are working on it, and some of them are further ahead than others. Uh, and they should be available in many states towards the end of this year so that people who are eligible can actually start benefiting. One of the reasons why I wanted to bring this up is because both through my personal experience and through the work I've done, at times I've seen situations where people may be supported by misinformed providers have been able to work and have been able to save a little money because they were complimenting their, the money that they earned through work and whenever they were reaching \$2,000, they were encouraged or prompted to basically spend it on things that were not necessarily needed for the person and what this, and because many people don't necessarily kill that. They had an opportunity to put some money aside for things like education, housing, transportation, employment, or many other expenses. This program will allow you to do that, will allow people

who are eligible to do that and be able to build some savings for things that are needed for the person and not affect their eligibility for SSI and Medicaid. So, you told me that gives you a kind of a basic idea of what this, what this new program is, is going to be allowing people to do.

**Joan:** Yeah. And I'd just like to add to that and people can look this up as well. The IDA, which, I think it's Independent Development Account, which allows people to save money and have the money they save towards a home or towards their education, being matched by two other agencies. So that's a really great one. So if you put these two things together where people can show more, more savings and then get it matched, there's a triple benefit there. Ok.

**Oscar:** Very much. And I'll just, um, thank you, Joan. I just put it on the, on the computer, on the screen a little information on those Individual Development Accounts. Uh, maybe I'll share this. This is actually a link to a database of Individual Development Accounts that are available throughout the country. Unfortunately, it's not comprehensive because no one is able to centralize them. What I would encourage you is to find out through your community and especially credit unions in your communities, if they have Individual Development Accounts. Many of the Individual Development Accounts are, unfortunately, very hidden and they're usually not very large programs, so not everybody can have access to them, but they can be helpful to people. I wanted to share the example, the story of a friend actually, who shared with us how he and his wife. His name is Pilot and his wife, Joan, were able to save. They live in Syracuse, New York. Where, just to give an example of how this Individual Development Accounts work. They're, uh, they found a credit union in their town, in Syracuse, that matched for each dollar that they saved, matched it with \$4. So, their goal was to save \$1,875, and they did. They were able to do that and in about a year and a half, and the credit union matched it with \$7,500, which gave them over \$9,000 that they were able to use as a down payment for their home and they were able to close on their home, a little over three years ago and be able to actually accomplish their dream of saving for a home. And that is one of the examples. So, that is one of the goals that IDA is allowed to do is to save towards buying a home. The other two that are also available in many communities is to start a business, so that someone can actually work and be self-employed. And the other one is to go back to school.

**Joan:** That's a beautiful story. Oscar. We have a question on the chat box if you can see from Richard. I'll let you read it yourself and then maybe you could respond.

**Oscar:** Ok. So Richard, we thank you for your question. "What I see here is, I'm going to just read the question: If I used this saved money to gain assets, is that counting against the \$100,000 lifetime savings?" And what I understand, Richard, if I get this right, is would it would the \$100,000 be a lifetime maximum. And, if let's say, for example, I always, at any given point, meaning that if I spend \$20,000, do I still have up to 100,000 in total, Richard, I do not know the answer to that. And I think, and I may be wrong, but I think that is one of those pieces that the Federal government and the Department of Taxation is trying to figure out, which is sort of the

more specific ins and outs of how this is going to work, the eligibility criteria, and how it's going to also increase. One of the other things that we know is that right now it's 14,000 and a \$100,000, but that, those amounts are going to increase each year with a close to living increases. If I actually, let me look through my notes here. And maybe, uh, if I actually, can corroborate in finding information that maybe I'm not remembering and I will make sure to mention that in a few minutes. Ok?

**Joan:** And Stacy asked about sharing the slide again. I just want to mention that this session is being recorded. It will be put on our website and you can access it at any time if that's helpful to you.

**Oscar:** Sure. And in just in case it helps, Stacy, here's the slide with the websites, CFED.org. And now I'm realizing that I was not sharing my screen yet. Hopefully you can hear now.

**Joan:** There he goes, oops, there he goes.

**Oscar:** cfed.org. And that should bring you, you can also google it, very simply, Individual Development Accounts, C as in Charlie, F as in Frank, E as in Edward, D as in David. And uh, that will bring you to a data base that is actually fairly large. It's actually listed by state by, like I said, it's not comprehensive. So if you do not see programs very close to you, do not get discouraged. What I would encourage you is to contact some other resources that are elected to share with you, especially people who are more familiarized with benefits and benefit advisement in your community.

**Joan:** Ok, great. Um, the next question, I think you've kind of partially answered already, but I'll throw it out, in case you can think of something else. This person says: "As you're approaching retirement sooner rather than later, are there any options available to "play catch up" while you were still working? So I think what the person is saying, is how can they save more for their retirement because they don't have much waiting for them?"

**Oscar:** Yeah. If I understand your question, there are two options that come to mind, and it would depend on as to whether or not you're working. If you are working or you're able to work or able to go back to work, one option would be to turn increase your contributions on a monthly basis or biweekly basis, depending on how you get paid. One of the advantages evidently of doing that is, not only that you'd be able to obviously save more from your current income. You can, if you can actually afford it between the earned income or any other supports that you might have, but also because any money that you contribute towards retirement is tax exempt. So for each \$10 that you contribute towards retirement, is \$10 that you're not going to have to pay taxes on. So it's a bigger contribution than as if you were using the \$10 and taking the \$10 in taxes on them and putting them in a savings account. It's definitely, if you have an employment that allows you or that gives you an opportunity to save towards retirement,

meaning a retirement account, an employer-sponsored retirement account, it's definitely worthwhile. Your dollars are going to go much further because they're going to be tax exempt. Another option if you qualify for, which I is the part that probably Joan referred to, that hopefully it can be helpful to people as well, is that if once these ABL accounts are available and you're eligible for these ABL accounts, one of the ways that one can actually save towards retirement is actually through that savings accounts through the ABL account, and because it would allow you to pay for essential expenses from the future. There would be, again, those monies would be tax exempt because they would be protected under this new law, a Federal act. Another advantage is, if there's anyone or any other means by which you can actually get contributions, like for example, a family member or someone that would be able to help you put money aside, those monies can also be included in the ABL accounts, which right now is something that cannot be done. For example, the IDAs, just to give you an idea, Individual Development Accounts is only for earned income. And that is one of the advantages of this new legislation on this new program, ABL (Achieving a Better Life Experience) because it will allow not only earned income, but also gifts or contributions from other people that may be willing to do that. So those are the two options that I would summarize for you is, to try to increase the contributions to catch up. One of the things that I would suggest with that, we're currently doing a study on trying to better understand how many of us actually access counseling services for financial matters. And what we can tell you is that, what we're finding, is that a very, very small percentage of us and people in recovery, and also providers actually, use or rely or have ever used financial advisors. There are people out there, there are programs in many communities that are willing to provide financial advice to people for free, for people who have low income or moderate income, middle income, and including plans for retirement. And someone who could actually, someone who knows about retirement accounts should be able to help you figure out. For example, if you're able to put aside \$50 from each paycheck, how much you may expect to receive in addition to Social Security through a private retirement account. So I would encourage you to do all of that to consider an ABL account, if you were eligible, to consider increased contributions that would be tax exempt through your employer and third, to tap into free retirement and financial counseling that may be available in your community. There are many programs. One of the sad things, I think, is that our, many of our organizations, whether they are mental health programs or even peer programs, have not been really connected with the financial community. I really need to make a better effort to do that. And if you're a provider, I would encourage you very much to get to know the financial providers in your area that are outside of the disability system that are just part of the community to help people because they have low income or middle income. And their mission, just like many of our programs, their mission is to help people with a mental health condition or mental health recovery, many of those programs are there to help people to improve economically, and we really need to make an effort to bridge those two communities.

**Joan:** Yeah. I'm going to throw out another question, but do you want to turn your webcam back on real quick? Can you turn it back on?

**Oscar:** Sure. I actually with a working all this time thinking that I had my camera on.

**Joan:** Yeah. And we missed your face.

**Oscar:** Ok.

**Joan:** This is a question which we hear all the time. We've heard it and even some of the other Ask Me Anything, webinars, and I'm gonna say what the question is and then I'm going to restate the question so that it gets a different answer, if that's legitimate. The question is: "I'd like to learn as much as I can about how to retain SSI/SSDI benefits while working. So that's the most common question that we hear. Now, I'm going to throw a question out and rephrase it in a different way, and the way I rephrase it is, how can I maximize my income because they really have two different answers, and I think maximizing income is more important than how do retain benefits while working." Ok, there you go. If you don't like what I did, you can go back to the original question.

**Oscar:** Sure, not a problem. I will start with the original one, and let me actually, I'm getting used to this platform. Let me share, this is probably something that was already discussed in another, in other webinars, but I'll just reiterate in case their person who brought this up, you know, wasn't part of that, and it's never, not, never a bad idea to say it a few more times.

**Joan:** Ok.

**Oscar:** Which is, if I understand the person referred to SSI and SSDI, correct?

**Joan:** Yes.

**Oscar:** I think it's the third question among the ones that were submitted?

**Joan:** Yes, uh huh.

**Oscar:** Ok, alright. So, I am not a benefits advisor, and I am actually not an expert in Social Security benefits. And they say that for two reasons. One is because what I liked is actually to, at times, simplify the message just enough to create some trouble, and at the same time to just communicate the gist of it, which I think many of us do need to hear. Again, I will say if you're considering working and are currently receiving SSI and SSDI, I cannot stress enough how important it is that you personally seek benefits advisement. It's absolutely fundamental because you may miss opportunities that you were eligible for because each situation is a particular, or you'll also want to make sure that you avoid any problems in the future. Ok? Now having said that, I'll just mention the two most important, what I believe are the two most

important programs. And again, this is coming more from having spoken to many, many people who are having exactly the same questions that you have, which is how do I even consider this? If you receive Social Security Disability, a very important work incentive or Social Security program that you should know about is this thing called Trial Work Period, which really is exactly what it sounds like. It's a period of time that Social Security gives you to try work, without affecting your eligibility for the SSDI. And this is the I again, the D is very important. There is disability, right? It's for those were actually receiving Social Security Disability Insurance, and who may have actually worked in the past or who may have actually, I'm sort of say in short, inherited benefits from their parents who they were disabled when they're very young. What this incentive allows people is, if I receive Social Security Disability, I've been able to go back to work, it's already been over 10 years, and I'm very grateful that I've been able to work now for a number of years, and be able to support myself and be able to make enough income to support myself. If I was able, if I was to become disabled today or tomorrow, probably my Social Security income. I'm sorry, my Social Security Disability (SSDI) would be significant. Let's say that it was \$2,000 a month, ok? If at some point in the future, and I was eligible for Social Security Disability, I wanted to go back to work, and I'm receiving a check, an SSDI check for \$2,000, it means that I wouldn't be able to work for up to nine months using this Trial Work Period and make \$2,000, \$3,000 a month or knocking on the table here or more and not affect my Social Security Disability Income, meaning my SSDI check for at least nine months. So that's basically how the Trial Work Period works. If your SSDI check is \$1,000, you can make \$1,000 for nine months, \$2,000, \$3,000 a month for nine months and not affect your Social Security Disability, which, I think is important for what you're saying, Joan, is that it is, it would allow, it is meant to help people transition. I've actually know many people who during those nine months, they've been able to save significant amount of money, and that has enabled them to then do important things like, for example, get an apartment, get a car, be able to actually invest and the next step go to school, or complete their certificate program, go back to school for a year to finish their bachelor's or their associate's degree that they left unfinished, and giving them a cushion to be able to then say, you know what, I'm going to jump off to the next level. So that's one of the programs that is really, really important. And there are many nuances, and I'm not going to spend much more time because again, hopefully you will not make decisions based on what I'm saying right now, but you will go to a benefits advisor, right? Uh, the other program that is really important for people to know for people who are in SSI, or Supplemental Security Income, which is usually for people who don't have a lot of work experience, didn't get the chance to work a lot, or didn't make a lot of money, and now they're receiving SSI, which is usually much, much less, somewhere around \$800 a month these days, right? There is this program, which is special payments for SSI recipients, and it's also called 1619A, that the long and short of it is that it gives people on SSI, who go back to work, a reduced check. That's the short story. It gives basically someone on SSI sort of like a prorated check, which is more or less like this: For every dollar that someone for. I'm sorry, for every \$2 that someone earns, more or less a dollar gets deducted from their check. So for example, if my check is, if I actually get a job and I'm getting SSI, and I am, I get job and I make \$800 a month at



that job, more or less their SSI check will be deducted at about \$400. But if you can do the math, you can tell that between the money that I'm making, which is \$800 a month in earned income from my job plus even the deducted check, which is would be about \$400, I'm still better off. I'm still actually maximizing the amounts that I earned in total. And hopefully that for a period of time will allow me to, maybe again, get some more work experience, build back or build up my resume, or go back to school part time through some other vocational rehabilitation program, and maybe in a couple of years be able to take another job that will allow me to get off Social Security income together. And, we'll have given me a question for a period of time. So those are, those are options, and there are many others, and, you know, or you probably will have or have already had a women, who already focused on these work incentives, which are really very complicated. But I just wanted to make sure that people are definitely reminded of these two because these are two very basic work incentives that allow people to maximize the income that they receive, leveraging basically, kind of mixing up some benefits and also some earned income.

**Joan:** Now, you just move yourself off your camera a little bit. There we go. Now we can see you again.

**Oscar:** So, Joan, you were actually reframing the question. Can you tell me a little bit about what I'm thinking about, just to make sure I can actually speak to that a little bit more?

**Joan:** It gets back to your advice about being sure that you meet with an expert benefits specialist because every story has so many different individual variables so that for one person we can say, ok, stay within \$1,090 a month and you won't lose your SSDI, and that will be your income, but there might be a better way by looking at the whole picture and all the incentives. There may be a much better way. I mean, the example you gave of having a larger deduction may even if it's \$5. There may be so many other variables to consider.

**Oscar:** Absolutely, absolutely.

**Joan:** Like no transportation benefits and um, you know, what you can accomplish with a PASS plan, and who you live with and the other members of the family and what their story is. And so you have to really think. It seems to me like the goal that most people have is to maximize their income more than their goal is really to keep something. Their goal is to maximize their income. And what happens is people work so hard to get these disability payments that they don't want to give them up. But if they have the whole picture with all the variables that apply to them, they might find that it's really worth your benefit to work and to work more hours than they thought. And we have another question here that's from someone who works part-time at a grocery store and they wanted to work more hours, but he doesn't like their health plan, so that's another factor. It's like you have to put all these, all the ingredients in the pot to make the cake. You can't leave out the flour, you can't leave out the shortening. You have to look at

the whole picture. And I think because people ask this question so often they get this answer, which is ok, earn this amount of money, keep your benefits, but that's not the real issue.

**“People want to get out of poverty and that's what we should be talking about, how to help people get out of poverty.”**

**Oscar:** Absolutely, Joan, absolute. Just to make your point, Joan. I'll comment on a couple of resources that maybe very specific like you say, to each person, you know, to an individual and that I can, uh, yeah, I cannot agree more with what you were saying, Joan, that it's so important that someone gets a specific advisements and to explore and really and not leave any stone unturned because for example, and I'm actually having a little trouble here sharing my screen again. I will comment verbally while I figure this out. For example, one of the opportunities that maybe some people may be eligible for is this work incentive called, Impairment Related Work Expenses, or IRWE, which is basically an incentive that allows people who receive SSI or SSDI to get a bit of a break for expenses they need in order to be able to work. So for example, if someone can, you know, very much needs to have an expense that is essential because of their disability, like for example, a job coach or certain type of transportation, right? Or certain type of accommodation, uh, they could actually use this work incentive to be able to get a break and have some of their income not be counted, which would allow people to actually have, at the end more, at the end of the day. Another one that typically we don't even think about when we think of Social Security, but it has to do with housing that many people could be eligible. It has to do actually now with Social Security, but for example, with the Housing and Urban Development, HUD, right? So there's a program, for example, I don't know if you've talked about it in your webinar series. Joan, the earned income disregard for people who are in HUD?

**Joan:** No we didn't.

**Oscar:** No? It's actually so it's HUD, if someone is receiving people, someone is receiving a support under a HUD program. And typically how HUD works is that, for example, if someone is receiving, has a rental, right, their contribution is calculated based on the amount that they make, based on their income, right? So many people are afraid of working because they're afraid that if they increase their income, they will have to pay a lot more for the housing because they receive HUD support. And there's a program, called the HUD Earned Income Disregard, that allows people to, for the first year that they return to work, to basically exclude, not count at all 100% of their income, and not have it counted towards the recalculated payment for the rent for their apartment, for example. And for the second year, 50% of their income would. That means basically is that someone, who may be afraid of losing immediately their housing support, could actually use that time also was a cushion to be able to save, to be able to either move to a different place, or to be able to get stabilized, or be able to have a period of a year or two of getting an entry-level job, and then moving onto the next level and hopefully get in a, you know, getting into another position that will allow them to increase their

income. And, so those are some opportunities that are there for people to be able to leverage some of the resources that they get.

**Joan:** Oscar, we have someone who wants to know when they do slides will be available after the webinar.

**Oscar:** They could be. Yeah. You tell me how. Are you communicating them in some way?

**Joan:** You can send them. If David has them, he can put them on the website. If that's agreeable to you. Might have to do.

**Oscar:** Sure, I sent a version to David that we can put online, yeah.

**Joan:** That would be awesome. Ok. All right. Let's see what other questions we have. If anyone has one, you can type it in the chat box. Meanwhile, I'll look over our list here.

**Oscar:** There was one question actually about a checking account, some debit cards.

**Joan:** Yeah. Let's see. "I am paid by a debit card because when I applied for a checking account, I was denied. Will ever be able to get a bank account again?"

**Oscar:** That's a really good question. And Joan, I wanted to touch on that because certainly we spent a lot of time talking about benefits and some of those incentives, but there's a very concrete reality is that a bank accounts can make a big difference for people. And what I would encourage this person, the person who asked the question, is to, as frightening as it can be, and you know, as hard as it can be, bring a peer, bring a friend, or wherever you need to bring,, if you're having a hard time doing that by yourself. But actually ask for, probably what the reason was that you were denied for a checking account for probably it may have happened. Probably, and it may not have been the only reason, that maybe in the past, this person had a checking account, and maybe there were some overdraft fees that were not paid. Maybe, it was left open and a check hit the account, and maybe there was some negative balance. And then the bank probably reported the account, let's say in default because there was an amount owed to the bank, and it was placed on a national data set, a database, just check systems, that put that person's name and Social Security number on that database that many banks will automatically disqualify someone who is on that database to get a checking account because of what happened in the past. So what I would encourage that person is to face, you know, and to find out exactly what it was because it could be \$2,000 that maybe are owed, or it could be \$100 that maybe more a feasible for you to pay, or some settlement that you may be able to get to with the original bank that put in basically your name on that database. And, you know, I have known many people who have been able to find out that it was Bank of America seven years ago that I owned \$200, and they were able to negotiate it, pick up the phone, called the bank,

say I want to pay it, but I don't have all the money. What can you do for me? And they could actually either reduce the total debt. They could actually help you allow you to pay it in installments that basically get out of that situation, so that in the future you can open a checking account because certainly it does limit choices for everybody to not have access to a checking account. I don't know what debit card you actually receive your payments or your earnings, but unfortunately some debit cards, especially prepaid debit cards, have very high fees associated, and you're going to end up spending more at the end perhaps. That happens to many people who have to go to cash checking places that are charged \$20, \$30 for each check cashed, which is money that really they're taken from your check, and that you are not seeing. So it might take a few months or two years depending on what it is, but it's definitely worthwhile. One of the things that we see through the research and is that having a checking and a savings account is a major predictor, is a major factor, and people being able to access some in the future loans, credit cards, to be able to actually have financial stability. So it's definitely worth all the effort. And if you have any feelings about the idea of picking up the phone, or walking into a bank, or finding out what it was that caused that problem, I totally understand it, and I would encourage you to get, you know, rely on some support from a provider, from a peer, someone who can help you walk through that. Because one of the things that we see a lot that, I just want to bring the human aspect of all this, is what some work that we're, that I'm doing personally here at our center for cultural competence, is this idea that this there is financial shame. You know many of us really struggle with feelings of shame and guilt, and hopelessness around our financial situation. So, let's face it, let's face it, for what it is. It is not easy because if it was easy, everybody would be doing it. There are programs out there, but we know that it's not just the information or the understanding that something is available, but there's an emotional part to it that is the reason why peer support around it or support from providers is so important so that we can actually just take the action, get a result. I've had to do that many times as I have reached solid financial issues in my own path, and I can tell you how much I feel like part of the weight is lifted every time that a little debt is repaid. And for many of us struggling with mental health challenges and then recovery, that is a shame and a weight on our shoulders that we really can't afford and that will hold us back. And another important reason to, you know, to face it with support and to honor those feelings, and just make small steps towards resolving an issue that may have happened years ago when we were struggling. And it's better now than never. So that's what I want to say about that.

**Joan:** That a really, really great point, Oscar. I'm afraid I skipped over the grocery store question a little bit too quickly, but we only have a couple minutes left, but you might want comment on this. "I work part time at a grocery store, and they want me to work more hours. I have seen their health plan, and it is much worse than what I get now. Will I lose my current health plan if I work full time? I think another way of saying is, do I have a choice whether we take the employer's health plan or my own health plan?"

**Oscar:** So, without knowing what health plan this person actually has, I imagine that this person has some kind of a publicly-funded health plan, right?

**Joan:** Yep.

**Oscar:** So, the way that it usually works is that if someone, again, I, there are a lot of facts that are hard to actually, um, we're going to have to make a few assumptions here. So what I'm seeing here is that for this person, they feel like the, their employer has, would offer them a health plan if they actually worked full time, but they're feeling kind of in the conundrum. If they take the full time, they will probably have to let go of their Medicaid and go with this health plan that is not as good as what they have right now. Is that what you understand, too, Joan?

**Joan:** Yes.

**Oscar:** Ok, all right. This is the first, this is what I would encourage this person to actually find out, not knowing what state this person is in, which is to find out in your state, there is a program called Medicaid Buy In for people with disabilities, for working people with disabilities. Many states are unfortunately, they're not, not all states are not mandated to have this, but many states do have them. The Federal government created this option many years ago. They have a program that allows people with disabilities who work to maintain Medicaid, keep Medicaid eligibility, even if they make or they earn a lot more than the typical asset limit and income limit. What I mean by that is, for example, in New York, which is just one example, in New York, someone can earn somewhere and it's a little nuanced, it's a little complicated, but even up to \$57,000 per year and be able to keep their Medicaid. Meaning, for example, if I understand this person correctly, and you were living in New York and a full-time job was a \$35,000 a year job, you will very likely qualify for SSI or SSDI, especially SSI, and having a disability, you probably would be able to keep Medicaid and be able to take that full time job. So again, not knowing where that person, where that person is now. So that's actually if the employer did not offer any health benefits. Things get more complicated unfortunately, if a person actually has, access to health benefits through their employer. And it, I'm not going to be able to answer that for everybody because my understanding is actually will vary dependent on where the person is located. But there is a chance that you may be able to keep your Medicaid. What I would encourage you to do, again, seek financial or benefit advisement around your health benefits because I would not assume automatically that you will lose your health benefits if take the full time job.

**Joan:** Great. Thank you, Oscar. And so I think everyone's gonna run right out and find out if their state has the Medicaid Buy In as well as, this person will be able to contact at least through Medicaid office, if not a benefits specialist, and find out what the story is with accepting this job full time. So we want to thank you for a very, I think, encouraging and

optimistic and hopeful view of financial issues as they relate to work. And I thank you so much for your time and for your slides. And if anyone's question wasn't answered, we're going to try to write back to you with a resource or a response. So thank you everyone and thank you, David, for us chaperoning us through from your sick bed.

**Oscar:** Well, and just want to say thank you, Joan and David, for the invitation. I have one final slide on the screen. I would encourage everyone in virtually every community, in every state, there are independent living centers that have a benefits advisors and also work incentives planning assistance, that have access to much of this information. I encourage you to actually go to one of these websites and look for that in your community. And thanks so much again for the invitation, and I'm very glad that I had the chance to speak to you all and good luck.

**Joan:** Thank you very much, and thank you to all of our Speaker 5: and thank you to all of our participants.