

411 on SSI and SSDI

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ADVOCATE **C**AITLIN **T**HOMAS, LLC

ADVOCATE CAITLIN THOMAS

- ✓ Experience with SSA Disability Claims since 2002
- ✓ BSN, RN
- ✓ Disability Determination (DDS) Advisory Board (SSA's medical deciding body)
- ✓ DDS Homeless Advisory Board
- ✓ SSI Coalition- Disability Law Center
- ✓ Former Treasurer NADR (Nation Association of Disability Representatives)

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WHAT WE'LL COVER

- ✓ What is SSI and SSDI
- ✓ How to apply for SSI/SSDI
- ✓ Once approved:
 - What will SSA need to start releasing benefits
 - Prepare for Continuing Disability Reviews (CDRs)
- ✓ Working (not my wheel house, I get people approved):
 - Reporting earnings
 - Ticket to Work
 - Work accommodations
- ✓ Briefly (not my wheel house)
 - ABLE Accounts
 - Special Needs Trust



SSA DISABILITY

The law defines disability as the inability to engage in any **substantial gainful activity (SGA)** by reason of any **medically determinable** physical or mental impairment(s) which can be expected to result in death or which has lasted or can be expected to last for a **continuous period** of not less than **12 months**.

1. Substantial Gainful Employment (SGA) → If working, earning before taxes are taken out for 2022 no more than \$1310/mo, if blind \$2,260/mo.
2. Medical Determinable → Appropriately documented in records: office visits, report, evaluations, studies, disciplinary record, etc.
3. Last a continuous period of not less than 12 months → The limitations of being able to earn SGA will last or are going to last for 12 consecutive months.



SSA DISABILITY BE REPRESENTED

Government Accountability Office announces :

"The public is three (3) times more likely to receive SSA benefits when they have a representative".

- *DI (SSDI) awards fell 11% in 2020 and 15% in 2021, and
- *SSI awards fell 18% in 2020 and 27% in 2021

What do I do for my claimants?

- ✓ Educate claimant how to advocate and communicate more affectively with their providers
- ✓ Complete forms with claimants to supprt the most accurate picture of their level of functioning
- ✓ Work with SSA to keep them up to date on claimant's medical information and rectify records that are missing or incomplete
- ✓ Procure medical source statements when possible
- ✓ Appeal when needed
- ✓ Ensure claimant gets into pay as timely as possible

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SSA DISABILITY BE REPRESENTED

LEGAL AIDS SSI/SSDI SERVICES:

- Many have limited resources and can only take limited number of claims
- Financial criteria to be considered to access services
- Varies if they take initial (start) claims

Charged Services:

- Most charge 25% fee like all other representatives to help initially obtain benefits
 - They mostly do hearings → ALJ- Administrative Law Judge
 - occasionally reconsiderations (1st appeals), Appeals Council and Federal Court

Normally they do not charge for:

- Terminations
- CDRs (Continuing Disability Reviews)
- Overpayments
- Or any other financial or other types of cases involving benefits available from SSA that is not a new claim.

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APPLYING

Medical Information (!!! MOST IMPORTANT PART!!!)

- Tests/Evaluations (MRI, EMG, IEP testing, Neuro/Psyche, etc.)
 - Even ones that have not been done yet, but you have an appointment or are waiting for the date (put an approximate date)
 - IEP testing is what they need, IEP w/out testing useless
 - IQ tests are valid for 18 and over if done by age 16
- Medications
 - Give dosage, frequency not just the name
 - Side affects ← report to providers as well
- History of Head Trauma ← particularly if homeless

REPORT TO SSA

SSA FIELD OFFICE (FO/DO)

Changes in house:

- Contact info: Address, phone, alt. contact
- Number of people in household (if SSI)
- Income (if SSDI only if claimant is earning)
- If still under medical evaluation (at DDS) do NOT report new MEDICAL information providers/diagnoses to SSA office (FO/DO) report the to information to the DDS Examiner

REPORTING TO PROVIDER

MEDICAL RECORDS, MEDICAL RECORDS, MEDICAL RECORDS

(Also for Claims Disability Review [CDR] and
Redetermination at age 18)

Make list of symptoms

- SHORT phrases (How Often, How Long, Level & When)
- Put it in your wallet, NOT fridge, NOT beside bed, etc.
 - If symptoms change, change them on the list
- Read EVERY time they see provider
- Report how they felt from last visit, NOT just that day
- Make appointments for time of day when symptoms are worse (i.e. swelling or cognitive worse in a.m.)

REPORT TO PROVIDER

MAKE A LIST- SHORT PHRASES WITH NUMBERS:

- Nightmares; Anxiety; Panic Attacks; Crying Spells; Flash backs; No Motivation; Can't leave house Alone; Hallucination (Auditory/Visual) etc.
- Pain (where, level, frequency, what makes it worse)
- Memory decreased when, how, examples
- Side affects of medications
- Swelling; Deformity
- Limitations (walking, sitting, standing, needs help with bathing/dressing, etc.)
 - Can they lift a gallon of milk and how

REPORT TO PROVIDER

- Talk about symptoms since the last time you saw the provider
- Report about good and bad days, with numbers
- Report symptoms with numbers, frequency duration
- Give example of limitations or where help is needed: reminders, assistance, etc.

REPORT TO DDS

DDS (Disability Determination Services- medical evaluation body)

Report to DDS all NEW Medical Information after submitting application:

- Providers
- Hospital Visits
- Tests/Evaluations (Including IEP testing)
- Physical/Occupational/Speech Therapy
- Procedures, Surgeries
- Diagnoses
- Equipment (oxygen, walker, braces, etc.)

DDS

(Better than FOs/DOs)

- Either in Worcester or Boston (mostly)
- Examiner- is person gathering information to submit to Drs for decision
 - You get a letter from them stating name and contact info
- Contact them with all new info
- Submit all forms sent **TIMELY** (call and let them know if you are having challenges with form)
- Leave message every time you submit documentation
- See if they are having challenges getting records

DDS

(Better than FOs/DOs)

FORMS:

- Return timely (call if you have to delay)
 - List ALL limitations with numbers frequency
 - List who and how they help with ADLs and other house tasks and how often
 - Talk about a good day AND a bad day
 - Give Frequency of BAD days
 - DDS may send claimant for a CE- a medical exam for evaluation.
 - Rides can be provided, request 2 weeks in advance
- DDS Boston -> 617-654-7528, Worcester -> 508-7971553

DENIED

- Appeal On Time (says 60, but it's 65 days of date on letter)
 - Reconsideration: 1st Denial Appeal goes back to DDS (State) **wait close to 60 days to do this appeal**
 - ALJ (Administrative Law Judge): 2nd Denial Appeal
 - ❖ **GET REPRESENTATIVE**, don't go before judge alone
 - This is a hearing before an ALJ- depending on the state and judge it can be highest odds of winning
- On Appeal Give **ALL** Medical Information again
- Submit any Medical/School Records you have
 - Get Necessary School Records: IEP testing; IEP; Attendance; Grades; Disciplinary Notes; Nursing Records
- Reconsideration follow up with examiner @ DDS (just like initial), see what they are looking for, report submissions

CDR (Claims Disability Review)

BE PREPARED

- Increase of CDRs from previous years
- Infants- frequently after 1st year
- Frequency Depends on Diagnosis and Age
- SSA must evaluate has the claimant improved from their last Comparison Point Decision (CPD).
 - Looking at med recs/diagnoses that resulted in an approval did the claimant get better? Are you symptoms as severe?
 - If the claimant got better, how much better? Are they still too limited?
- ❖ **No provider visits or insufficient provider visits, not enough records, could result in a cessation.**

CDR (Claims Disability Review)

BE PREPARED

Keep all records

- Tests/evaluations always get copies
- Get cards of anyone who gives services
 - Write date of 1st visit if possible
- IEP testing ALWAYS get a copy
- IEP (most recent)

Keep Reporting to Providers

Keep Logs of Behavior or Symptoms report to providers w/numbers

Keep records proving all documents submitted to SSA

TURNING 18 (Child to Adult)

- If they are receiving SSI they will be need to meet different criteria than before
 - It's not do they meet the 6 domains, it's can they work
- At 18 someone who has not been eligible due to parents assets/income may now be able to get SSI/SSDI disability
 - Start their application them month they turn 18
- They are considered an adult and their own assets/income are evaluated independently.
- If they have a trust it must be a special needs for them to be eligible for SSI.
- If living at home they need an appropriate room and board agreement to maximize their benefit. Make sure to mention agreement when applying

TURNING 18 (Child to Adult)

- Recommend to try and get involved with Mass Rehabilitation freshman/sophomore year for transition post graduation
- It takes 3 mos for an appointment (if not in school)
- It will either help support the claim or get the claimant trained and working
- Make sure claimant is reporting to Mass Rehab support person how they feel when they do the work, are at the job
- They only work 4 hrs at time (NOT full time)

TURNING 18 (Child to Adult)

Requirements for Adult are different than Kids

- Can they do work? (8 hrs a day, 5 days a week)
- Limitations
 - Moving; Lifting; Fine Motor;
 - Paying attention, staying on task, consistency, pace
 - Get along with supervisors, other employees, public
 - Can they take care of their own home
 - Challenges documenting for high functioning individuals
 - Can they navigate public transportation

TURNING 18 (Child to Adult)

Respond to request **TIMELY** (10 days) if you are receiving (for age 18 redetermination and CDR)

- If you don't payment stops
 - After evaluation if denied when appealing can request reinstatement of benefits
 - ❖ NOTE: After all levels **if denied MUST REPAY benefits**
- Submit Medical Information (as stated previously)
- Get all school records:
 - IEP testing
 - Attendance
 - Disciplinary notes
 - > IEP
 - > Grades
 - > Nursing notes

ONCE APPROVED

If possible get Direct Deposit, rather than Debit Card

- (As of March 2013, very limited cases can get checks)

REPORT:

- Changes in contact info
- Bank Direct Deposit Information (bank, acct., & routing #)
- For SSI (Part is paid by Feds, some states a supplement)
 - Income/Asset changes
 - Number household members changes
 - If getting Federal payment need only to report changes to SSA FO
 - If only getting State Supplement need to report info to State NOT SSA

SSDI

- Only need to report if claimant is EARNING income

REPRESENTATIVE PAYEE

This person receives money on behalf of the beneficiary then doles out the money as needed to the beneficiary

- They are liable if there is an overpayment
- They are liable if they use the funds not for the recipient
- Get receipts when possible (for large amounts)
- The account where the rep. payee receives the money needs to be stated as: ““Beneficiary’s name” by “representative’s name” representative payee”

GETTING & STAYING APPROVED

It's all about MEDICAL RECORDS, MEDICAL RECORDS, MEDICAL RECORDS

- Make sure all providers are listed accurately
- Report EVERY time to provider information
- Keep Logs of symptoms; communications
- Keep your own records
- Keep cards of all providers that have been seen
- Keep GOING to providers, cease visits → cease records → cease benefits when they review

STRATEGIES FOR WORKING WITH SSA

When dealing with SSA if they say no to something or tell you something has to be done a certain way.....

Kindly ask for the POMS stating, “So you can educate yourself about the matter.”

They can't give you POMS they can't enforce what they are saying.

Program Operations Manual System (POMS)

❖ The rules and regulations to SSA disability

WORKING

SSDI

- Report earnings regularly
- If ct is over SGA see if the employer is giving them accommodations (site for form at end)
 - If so and they are doing less than 100% of the job the earnings counted can be reduced. i.e doing 80% of the normal positions, earnings counted reduced by 20% this can bring them below SGA
- Work with a certified Ticket to Work agency

WORKING

SSI

- Report earnings monthly
- They do not count the first \$20 from any source, nor the first \$65 earned → \$85 earned not counted
- For every \$2 earned the benefit is reduced by \$1, possible for benefit to change monthly
- Possible to work over SGA
 - 1619A: still get a benefit (depends on amount earned and mo. benefit amount)
 - 1619B: earnings prohibit mo. benefit, but if ct petitions and shows need AND uses Medicaid that can continue

ABLE ACCOUNTS

- Disability needs to start before 26 (pending bill to raise age to 46),
 - Can start account after 26 just need MD to say claimant's disability started before 26. At this time they don't have hard fast rules, such as, the MD needs to have known the account holder before 26.
 - Template for MD letter can be found on Able National Resource Center. Ablerc.org
 - No hard rules if account holder worked for a period after disability began (unlike SSA's > than 6 months of holding the same job can make one ineligible prior to that time frame)
- Can open account online with very little money, i.e. \$20
- When account holder dies, it goes to his/her estate
 - If he was getting Medicaid they do a claw back for any Medicaid benefit from the date the account was open. Hence, don't over fund account.
- SSI \$100,000 limit amount
- No SSI \$500,000 limit amount
- 2022 \$16,000 per year total contributions (pending bill to increase amount)
 - If the account holder is working they can add an additional (FPL) \$12,880/yr, but they CAN'T participate in employers retirement plan

ABLE ACCOUNTS

- Account can only be used for qualified expense, this an agreement with IRS to keep it tax free.
 - Move money to personal account to pay for qualified uses, no fee to move funds
 - If receiving SSI make sure to use funds are deposited after the 1st of the month and used by the end of the month. When SSA does a review they look at the amount an account as of the 1st of every month.
 - Always wise to keep receipts when possible, particularly for larger amounts.
 - Fidelity has a great tracking all full view
 - Fidelity has a Cash Management account, then move funds and pay bills, can be linked to full view
- Some qualified use of funds: housing educational, transportation, employment training and support, PCA services, healthcare, food, clothing, assisted technology

Achieving a Better Life Experience (ABLE)

Fact Sheet 2021

What is the ABLE Act?

The ABLE Act allows an individual with a disability to set aside money in a tax advantaged account to be used to help meet qualified disability expenses.

Who is eligible for an ABLE account?

Anyone who has a disability and was diagnosed prior to age 26 is eligible to set up and use an ABLE account. In addition, a person must meet Social Security's criteria for disability, but does not have to be collecting Social Security disability benefits to be eligible.

What are the advantages of an ABLE account?

Money placed in an ABLE account is tax free.

- Annual maximum contribution: \$15,000
- Individuals who are working can contribute up to an additional \$12,760 of their work income into their ABLE Account
- Maximum account balance: \$400,000

Note: Up to \$100,000 of the account will *not* be considered an asset for SSI (Supplemental Security Income), or other income-based welfare programs. This means a significant amount of money can be set aside without jeopardizing eligibility for public benefits.

What can the money in an ABLE account be used for?

ABLE funds can be used to pay for qualified disability expenses, including but not limited to education, housing, transportation, employment training and support, assistive technology, personal support services, healthcare expenses, financial management, and administrative services.

Who can contribute to an ABLE account?

The ABLE account can be funded by anyone, including family members, friends, and the individual with a disability.

How to set up an ABLE account?

In Massachusetts, the ABLE account is offered by the Massachusetts Educational Financial Authority (MEFA) and administered by Fidelity Investments. They are also referred to as Attainable Savings Plans. To learn more about these Plans/Accounts, visit

<https://www.fidelity.com/able/attainable/overview>.

Note: It takes roughly 15 minutes to apply for an ABLE account online, and it can be opened with no minimum deposit.

For more information about **Work Without Limits Benefits Counseling** contact

1-877-YES-WORK (1-877-937-9675) or visit <http://www.workwithoutlimits.org/benefits-counseling/>



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SSDI Benefits & Related Work Incentives

Fact Sheet 2021

Basics of SSDI Eligibility & Work:

- SSDI (Social Security Disability Insurance) cash benefits are paid to beneficiaries who have been determined to be disabled by Social Security.
- Monthly cash benefit amounts are based on the years a person has worked and paid towards Social Security and Medicare taxes.
- Generally, SSDI monthly cash benefits are paid on any other day besides the first of the month.
- SSDI is an “all or nothing program” where, depending on your earnings, you can receive all of your monthly SSDI cash benefit or nothing.

SSDI Phases & Work Incentives:

Several work incentives exist under the SSDI program, which are designed to encourage individuals to work and become self-sufficient. The following are 3 different time periods, or phases, to keep in mind when you work and receive SSDI:

Trial Work Period (TWP):

- This work incentive phase allows you to make an unlimited amount of money for 9 months, while receiving your full SSDI cash benefit throughout.
- In 2021, if you gross \$940 or more in a month, then you will use 1 of your 9 TWP months, and in any month you earn below \$940 it will not count as a TWP month. *Other TWP annual figures available on page 2.
- Your TWP will be considered complete if you have used 9 TWP months within a 5-year window.
- The duration of a TWP varies from person to person; some never start, some never finish, others finish after 9 months, and others take anywhere from 9 months to 5 years.

Extended Period of Eligibility (EPE):

- This next work incentive phase automatically begins in the month following your final (9th) TWP month and it lasts for 36 consecutive months, whether you are working or not.
- During this 3-year safety net, Social Security will compare your gross monthly earnings and work pattern to a monthly threshold referred to as Substantial Gainful Activity (SGA), \$1,310 or \$2,190 if you are blind in 2021. *Other SGA disabled and blind annual figures on page 2.
- This is how it generally works: if you gross at or above SGA, you will not be entitled to your SSDI payment for that month, and if you gross below SGA, you will be. There is one exception to this rule, however, which is the first month you make over SGA during EPE – this is known as your Cessation month and the following two months are known as your Grace Period months. During these three months, you will still be entitled to your SSDI payments, even though you were technically over SGA the first month.
- You can use additional work incentives, e.g. Impairment-Related Work Expenses, Income Averaging, Special Conditions, Employer Subsidies, and Unsuccessful Work Attempts, during EPE if you qualify for them. If so, these incentives could lower your countable gross monthly earnings below SGA, effectively making you eligible for a monthly cash benefit.
- If your earnings ever fall below SGA during EPE, you do not have to reapply for SSDI to get your cash benefits back. All you need to do is notify Social Security office that your earnings are below SGA.

For more information about Work Without Limits Benefits Counseling contact

1 877 YES WORK (1 877 937 9675) or visit http://www.workwithoutlimits.org/benefits_counseling/



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Contact a Community Work Incentives Coordinator (CWIC)

Fact Sheet 2021

What is a CWIC?

CWICs are certified benefits counselors who can assist individuals receiving Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI), and who are either working or actively seeking employment. Their goal is to provide timely and accurate information about work incentives, as well as benefits analysis and guidance. CWICs provide beneficiaries with the necessary information to feel comfortable in taking the next step on their career path and towards financial well-being.

When is the best time to contact a CWIC?

In order of priority, when a beneficiary is:

- *Employed or self-employed* and has questions or concerns about how their benefits are being affected by their earnings, which includes but is not limited to:
 - Getting a pay raise
 - Increasing or decreasing their hours
 - Receiving a notice of an overpayment
 - Considering employer health insurance
 - Quitting a job due to concerns about loss of benefits
- *Considering a job offer* and needs to make a decision whether or not to accept it
- *Currently and actively seeking work* and going on job interviews

Who do I contact for general questions?

If you are not currently working and are not actively seeking employment, or if you just began thinking about the idea of work and have some general questions about how work earnings could impact your Social Security disability benefits, call the Ticket to Work Help Line at 1-866-968-7842 or 866-833-2967 (TTY), Monday-Friday 8AM-8PM ET.

How are Work Without Limits Benefits Counseling services delivered?

Depending on a beneficiary's employment status, the referral's priority level (as described in the second section), and whether a situation is deemed urgent or not, CWIC services will be delivered in a variety of ways, including:

- Over-the-phone benefits counseling sessions
- If necessary, in-person counseling sessions
- Written technical reports, i.e. Information and Referral (I&R) Letter or Benefits Summary and Analysis (BS&A)
- General work incentives information in the form of factsheets or other written materials via mail, email or downloaded from our web site

What programs in MA offer CWIC services?

In Massachusetts, there are two programs that provide free CWIC services, Work Without Limits Benefits Counseling and Project IMPACT (Individual Members Planning and Accessing Choices Together).

- *Work Without Limits Benefits Counseling* provides services to beneficiaries residing in Berkshire, Franklin, Hampden, Hampshire, Middlesex, and Worcester counties. To get in contact with a Work Without Limits Benefits Counselor, call 1-877-937-9675.
- *Project IMPACT* provides services to beneficiaries residing in Barnstable, Bristol, Dukes, Essex, Nantucket, Norfolk, Plymouth, and Suffolk counties. To get in contact with a Project IMPACT counselor, call 1-800-734-7475

CWICs provide free benefits counseling to individuals ages 14 to full retirement age who receive SSI and/or SSDI, and are self-employed or currently and actively seeking employment.

For more information about Work Without Limits Benefits Counseling contact

1-877-YES-WORK (1-877-937-9675) or visit <http://www.workwithoutlimits.org/benefits-counseling/>



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Ticket to Work

Fact Sheet 2021

What is Social Security's Ticket to Work (Ticket) program?

It is a voluntary program available to Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) beneficiaries ages 18 through 64. This program promotes financial independence and self-sufficiency by offering individuals with disabilities more choices when seeking services and supports to gain and maintain employment.

How can the Ticket help me?

To participate in this program, you must first assign your Ticket to an approved agency in order to obtain free employment support services. Services include, but are not limited to: education, vocational training, benefits counseling, career counseling, job readiness, job placement, and ongoing support services. You will also be protected from a Continuing Disability Review (CDR), while making timely progress with your work or educational goals.

Where can I assign my 'Ticket'?

You can assign your Ticket to any Social Security approved Employment Network (EN) or State Vocational Rehabilitation (VR) agency of your choice. In Massachusetts, the two state VR agencies are the MA Rehabilitation Commission and the MA Commission for the Blind. You can locate an Employment network at:

www.choosework.net

How does the Ticket work?

While participating in the program, you must meet specific work goals and deadlines:

- The first 24 months your Ticket is assigned, there is no work requirement. You are expected to comply with your Individual Work Plan (IWP) or Individualized Plan for Employment (IPE).
- During months 25-36, you must have gross monthly earnings at or above Substantial Gainful Activity (SGA) for 3 of the 12 months.
- Months 37-48, you must have gross monthly earnings over SGA for 6 of the 12 months.
Note: During the first 48 months, you can apply available work incentives.
- Months 49 to 60, you must have gross monthly earnings that render you independent of SSI and/or SSDI benefits.

Will my participation in the Ticket program impact my public cash benefits or healthcare?

No. However, earned wages will impact everything.

For more information on the Ticket to Work program, visit:

<https://www.ssa.gov/work/overview.html>

A Community Work Incentives Coordinator (CWIC) can help you understand the Ticket to Work program.

For more information about **Work Without Limits Benefits Counseling** contact **1-877-YES-WORK (1-877-937-9675)** or visit <http://www.workwithoutlimits.org/benefits-counseling/>



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Plan to Achieve Self-Support (PASS)

Fact Sheet 2021

What is a PASS?

A PASS is a Supplemental Security Income (SSI) work incentive that Social Security developed to help beneficiaries work. It allows people with disabilities or individuals who are blind to set aside resources and/or income with minimal to no negative impact on their Social Security benefits. An approved PASS allows a beneficiary to use those resources and/or income toward achieving a work goal and becoming self-sufficient or independent of benefits.

Social Security Disability Insurance (SSDI) recipients who are interested in PASS usually set aside enough resources and/or income to qualify for SSI, so they can eventually apply for a PASS.

How can a PASS help you?

Money that is saved in a PASS can be used towards paying expenses associated with your employment goal. Here are some common costs:

- Education, certifications, and licensing
- Vocational training or evaluation
- Job-related equipment and supplies
- Transportation-related expenses
- Start-up costs for equipment/services

How can you apply for a PASS?

Beneficiaries can request a PASS plan application (Form SSA-545) at their local Social Security office or they can locate one on Social Security's website: www.socialsecurity.gov/forms/ssa-545.pdf. In completing the application, a beneficiary is asked to describe the steps needed to reach their employment goal, according to the specific guidelines and requirements that apply to PASS plans.

What must an individual have or what must they do when applying for a PASS?

An individual must:

- Have a feasible and realistic work goal

- Have a specific savings/spending plan for work-related items or services and explain how it is related to their employment goal
- Have a clear, identifiable accounting of the funds to be set aside in their PASS account
- Follow the PASS plan as agreed with Social Security

What happens once a PASS is written?

A representative in the Social Security office will ensure the PASS has been completed properly, or they will request additional information. Once the PASS is considered complete, it will be sent to a regional PASS Cadre or Specialist who will review the plan and make a final decision as to whether it will be approved. Beneficiaries can appeal denial decisions.

What happens after your PASS is approved?

After a PASS is approved, the PASS Cadre will contact the beneficiary periodically to ensure they are following their plan. As part of this review, PASS Cadres will request receipts for PASS-related expenses, which the beneficiary has incurred. A PASS plan does not require an end date, but will be completed when the goal of the PASS is achieved. Lastly, if necessary, an amendment can be made to a PASS, as long as it is approved by the PASS Cadre.

A Community Work Incentives Coordinator (CWIC) can help you understand the process of a PASS plan and whether this work incentive is right for you. They can also support you in the process of writing your plan.

WorkWithoutLimits
— BENEFITS COUNSELING —

For more information about Work Without Limits Benefits Counseling contact
1-877-YES-WORK (1-877-937-9675) or visit www.workwithoutlimits.org/benefitscounseling

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About

The Work Without Limits Employment Network (EN) at the University of Massachusetts Chan Medical School shares funding through the Social Security Administration (SSA) Ticket to Work program with partnering organizations and provides benefit counseling services to individuals who are receiving Supplemental Security Insurance (SSI) or Social Security Disability Insurance (SSDI) benefits and are working or planning to work.

Ticket to Work Program

- We are fully approved by Social Security as an Employment Network through SSA's Ticket to Work program.
- Organizations enter into agreement with the University of Massachusetts Chan Medical School by signing a MOU related to this partnership.
- Social Security provides funding to approved Employment Networks as individuals achieve earnings milestones beginning at \$940 per month. We share these payments with partnering organizations who provide a referral stream of individuals who are receiving SSI or SSDI and wish to receive benefit counseling regarding the impact of working on SSI, SSDI, MassHealth, Medicare and other public benefits.
- The goal of Ticket to Work is to increase the financial independence and self-sufficiency of beneficiaries through employment.



EN Outcomes

Over \$1 MILLION
In Revenue
generated since 2015

Over 300
Tickets Assigned
since 2015

17
EN Partners



"Our 4-year partnership with the Work Without Limits EN has provided easy access to their benefits counselors who are a great resource to the working individuals we serve. During that time, they have provided more than \$55,000 in Ticket to Work payments to Open Sky."

- Amelia Dillon, Director of Career Services, Open Sky Community Services

REFERRAL INSTRUCTIONS

Dear Referring Counselor or Beneficiary,

In order to ensure you're sending Work Without Limits Benefits Counseling an *appropriate and complete* referral (**preferably typed**), please follow the steps below:

- A beneficiary must be actively seeking employment or currently working in order to receive benefits counseling. The exceptions are veterans and transition-aged youth (ages 14 through 25). If you or your client are only thinking about work, call Social Security's Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) for general information.
- Complete the *Work Without Limits Benefits Counseling Referral Form* on page 2.
- Read and initial the *WIPA Privacy Statement, Cancellation Policy, and Dispute Resolution Policy* on page 3.
- Complete and sign the *Social Security Consent for Release of Information* form by filling the fields containing asterisks (*) found on the top and bottom sections of the form.
Important: Do not check any boxes on release forms.
- Complete sections 1 and 3 of the *Massachusetts SSI State Supplement Program (SSP) Request for Access to SSP Recipient Record and Information* form on page 6.
- Upon completion, fax pages 2 through 5 to **(508) 856-6607** or mail them to the following address:

Attn: Stephanie Major
Work Without Limits Benefits Counseling UMass
Medical School 333 South Street Shrewsbury,
MA 01545

If you have any questions, contact Stephanie Major, Work Without Limits Benefits Counseling Intake Specialist, at (508) 856-3815 or at Stephanie.Major@umassmed.edu.

Your cooperation is greatly appreciated, and we look forward to working with you.

Thank you, The Work Without Limits Benefits Counseling Team

Phone: 877-937-9675 | Fax: 508-856-6607 | www.workwithoutlimits.org/benefits-counseling/

Work Without Limits is an initiative of Commonwealth Medicine, the consulting and operations division of UMass Medical School.
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REFERRAL INSTRUCTIONS

Dear Referring Counselor or Beneficiary,

To ensure you are sending Work Without Limits Employment Network (EN) a **complete** referral (**preferably typed**), please follow the steps below:

- Complete the *EN Referral Form* on page 2.
- Complete and sign the *Social Security Consent for Release of Information* forms on pages 3 by filling in your *name, date of birth* and *Social Security number* at the top then *sign and date* the bottom. **Do not check any boxes on release forms.**
- Complete the *Massachusetts SSI State Supplement Program (SSP) Request for Access to SSP Recipient Record & Information* on page 4 **ONLY** if you receive SSI.
- Upon completion send pages 2 through 4 to:

Fax: (508) 856-4017 or
SECURE email to stephanie.major@umassmed.edu .

If you are unable to fax or email, mail to the following address:

Attn: Stephanie Major
Work Without Limits EN
UMass Chan Medical School 333 South Street
Shrewsbury, MA 01545

Please note there will be a delay in processing mailed referral packets.

If you have any questions, contact:

Marjorie Longo, EN Program Manager, CPWIC
(508) 340-3888
marjorie.longo@umassmed.edu

Your cooperation is greatly appreciated, and we look forward to working with you.

The Work Without Limits EN Team

HELPFUL WEBSITES

Several SSA publications on MANY topics

<https://www.ssa.gov/pubs/>

SSA Red Book (Guide to employment support for persons with disabilities)

<https://www.ssa.gov/redbook/>

SSA Acronyms (learn the lingo and use it)

<https://www.nosscr.org/nosscr-acronyms>

SSA Medical Listing of Impairments (SSA Blue Book)

<https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

HELPFUL WEBSITES

Greater Boston Legal Services info concerning retroactive payment for minors and a DEDICATED account for it.

http://www.gbbs.org/sites/default/files/cdp_spending_kit_full.pdf

Mass Legal Services' great site for information and Medical Source Statement forms and other info (some is out dated)

<http://www.masslegalservices.org/library/directory/disability-benefits/childrens-benefits>

The Teacher Questionnaire is an important form for pre-school and up age children.

<https://www.ssa.gov/forms/ssa-5665.pdf>

HELPFUL WEBSITES

Mass Vocational Rehabilitation Offices

<http://www.mass.gov/eohhs/consumer/disability-services/vocational-rehab/vr-area-offices/>

Work Accommodation Form

<https://www.ssa.gov/forms/ssa-3033.pdf>

Ticket to work program if a claimant starts to work they should definitely be enrolled in this program. It helps protect them better than if not in the program.

<https://www.ssa.gov/work/>

Wage reporting on line (do not call it in get it documented)

<https://www.ssa.gov/benefits/ssi/wage-reporting.html>

Medicare and Medicaid Employment Supports

https://choosework.ssa.gov/library/fact-sheet-medicare-and-medicaid-employment-supports?utm_medium=email&utm_source=govdelivery

HELPFUL WEBSITES

ABLE ACCOUNTS

ABLE accounts in Massachusetts through MEFA

<http://www.mefa.org/products/able-savings-account-program/>

https://www.mefa.org/blog/using-funds-attainable?utm_campaign=Guidance2022&utm_source=AbleWave1&utm_medium=email&utm_content=CTA3

SSA rules on ABLE Accounts (POMS)

<https://secure.ssa.gov/poms.nsf/lnx/0501130740>

ABLE National Resource Center

<https://www.ablenrc.org/state-review/massachusetts/>

HELPFUL WEBSITES

ABLE ACCOUNTS

Planning Across the Spectrum Info Page (note their \$\$ numbers are outdated, but still good info)

<https://planningacrossthespectrum.com/blog/financial-benefits-529a-plan/>

Fidelity (this is the only company that has them in Mass)

<https://www.fidelity.com/able/attainable/overview>

HELPFUL WEBSITES

For the following online initial filing and appeal print/e-mail to yourself with the reentry number. It documents when you started the request VERY important. Then the application can be done in chunks, not all in one sitting, but must be completed in 60 days from when you started it.

Filing a Child Disability Report on line

<https://secure.ssa.gov/apps6z/i3820/main.html>

Filing an Adult Disability Report on line

<https://secure.ssa.gov/iClaim/dib>

Appealing an Initial or Reconsideration denial. Note at this stage if you have documents in PDF you can upload them when you do the appeal.

<https://secure.ssa.gov/iApplsRe/start>

HELPFUL WEBSITES

CDR (Claim Disability Review) time frames based on medical diagnosis:

<https://secure.ssa.gov/apps10/poms.nsf/lnx/0428010030>

Online filing of CDR information (form SSA 455). To use you must have received a request for an updated disability report in the mail

<https://secure.ssa.gov/ssa455/front-end/>

Appeal (reconsideration/ hearing request) for non-medical/non-disability related issues such as (reduction; suspension of SSI benefits; or an overpayment decision). This web site is DIFFERENT than the normal appeal web page for medical appeals

<https://secure.ssa.gov/iAppINMD/start>

HELPFUL WEBSITES

18 and over starting your SSA online account

https://www.ssa.gov/myaccount/?gclid=Cj0KCQiAw9qOBhC-ARIsAG-rdn6BNwgM_jWcgkZzOpkAm80hmx9W0-EMoQVTlwuL0d4tKcRZ_Qfqy8caAuiFEALw_wcB

Receiving SSI and turning 18

<https://www.ssa.gov/pubs/EN-05-11005.pdf>

Appointment of Representative (can be a parent). If not receiving a fee as the representative **make sure to check** “I waive the right to a fee”) SSA-1696

<https://www.ssa.gov/forms/ssa-1696.pdf>

Making an appointment

<https://secure.ssa.gov/ben16/prtflui/ssiprtfl>

HELPFUL WEBSITES

my Social Security account

- What can you do with a *my* Social Security account?
 - [Request a replacement Social Security card](#)
 - **If you are not receiving benefits:**
 - [Get personalized retirement benefit estimates](#)
 - [Get estimates for spouse's benefits](#)
 - [Get proof that you do not receive benefits](#)
 - [Check your application status](#)
 - [Get your Social Security Statement](#)
 - **If you are receiving benefits:**
 - [Set up or change direct deposit](#)
 - [Get a Social Security 1099 \(SSA-1099\) form](#)
 - [Opt out of mailed notices for those available online](#)
 - [Print a benefit verification letter](#)
 - [Change your address](#)

HELPFUL WEBSITES

Use *my Social Security* to Access Case Documents

Social Security Disability Insurance and Supplemental Security Income beneficiaries with a *my Social Security* account can now access case documents through the Message Center of their *my Social Security* account.

Please let your clients know they must contact the local Social Security office, hearings office, our Appeals Council branch where their case is pending to request that a copy of their case documents be sent to their *my Social Security* Message Center. Also, remind them to turn on *my Social Security* Message Center notifications at www.ssa.gov/myaccount so they can receive an email or text when the documents are available. You can learn more about this new feature at www.ssa.gov/appeals/electronic_case_document.html.



HELPFUL WEBSITES

REPORTING WAGES:

YOU TUBE INFO https://www.youtube.com/watch?v=3g_9I1C6SYw

- You can now report your wages online using your personal and secure *my Social Security* account.
- On a desktop, laptop, or mobile device, you or your representative payee can report your wages if you:
 - Receive Social Security Disability Insurance (SSDI) benefits.
 - Receive Supplemental Security Income (SSI).
 - Receive both SSDI benefits and SSI.
 - Are a spouse or parent who lives with a person who receives SSI.
- After reporting your monthly wages online, you or your representative payee can save or print a copy of your receipt. **Highly recomnded**