

MICHAEL'S STORY



Michael loves to travel! How does a young man with visual and hearing impairments take himself on cruises to the Caribbean, Alaska and the Galapagos Islands? By working and striving for independence. When Michael was 21 and a transition student, he and his mom were referred to the Work Incentives Connection by his Minnesota Vocational Rehabilitation Counselor. Michael was working a part time job and receiving Supplemental

Security Income (SSI). Michael was living in supportive housing where his portion of the rent was determined by his income. The Connection created a Benefits Analysis (BA) for Michael so he would know the SSI rules and work incentives that applied to him and learn how to report his income to benefits providers. This was over 10 years ago.

Michael always loved working in the food service industry, so when he graduated from high school, he started working at Uris Dining Services as a prep cook. After a few years, Michael worked enough to become insured for Social Security Disability Insurance (SSDI). He contacted the Connection again to find out if there were new earnings rules he needed to know. There sure were, because now Michael was receiving both SSDI and SSI. His Certified Work Incentives Coordinator (CWIC) Jen, updated his BA to reflect all the earnings rules and work incentives that applied to him now. Michael continued to do well at his job, and eventually made enough money that he was no longer eligible for needs-based SSI. He switched his healthcare program to Medical Assistance for Employed People with Disabilities (MA-EPD) which allows him to save up to \$20,000. He pays a small premium for MA-EPD, but it covers the services he needs to remain healthy and successful.

Michael is proud of his work. He has been with the same employer for over 16 years! He rents an apartment now, has a retirement account, and travels with family and friends. When he received his first BA years ago, we told Michael and his mom that the Connection is a “forever resource.” Michael contacts the Connection whenever he receives a raise or has questions about work incentives and his benefits.

When we asked Michael what he would tell someone who is thinking about taking a job for the first time, Michael said, “It always pays to work. When you work, anything is possible.”

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Winter 2018-2019



It's Time to Get Organized!

Now that 2019 is just around the corner, it is time to get organized! Good recordkeeping and organized paperwork can make things so much easier when Social Security or other benefit funders ask for information. Taking a little bit of time right now will save you from some headaches later in the year. Please consider taking these three steps:

1. COLLECT YOUR IMPORTANT PAPERWORK FOR 2018

Gather your paystubs — print out your online paystubs and store them with your 2018 Connection tracking calendar and all letters and forms from Social Security and other benefit agencies. Put all this important paperwork together in a large envelope, a brightly colored file folder or in an “Important Papers” portfolio. Keeping all this together in a safe place will make it easy for you to provide information to Social Security and others as needed.

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What Happens When I Call the Work Incentives Connection?

People call the Connection with lots of different questions. The most common question is, “I’m thinking of going back to work, but I don’t know what will happen with my Social Security or healthcare.” Here is what you can expect when you call us.

An experienced, Certified Work Incentives Coordinator (CWIC) will answer the phone. They will listen to your concerns and tell you how we can help you get answers to your questions. You will be asked a variety of questions that help us understand the best way to assist you.

Questions we ask include:

- What types of benefits do you receive?
- What are the amounts?
- Where you are working?
- What are your hours and pay rate?
- Have you received recent letters from Social Security?

Sometimes we can give you the information you need in that first phone call. Sometimes we will suggest that we work with you more to help answer complex questions. We might ask you to send us copies of letters or notifications from Social Security. Sometimes we will recommend a Benefits Analysis (a detailed written report) to give you the most complete information about your benefits and what happens to them when you work.

If we provide a Benefits Analysis (BA) for you,

- You will be sent documents to sign that give us your approval to contact Social Security or other benefits providers. We want to check the most current status of your benefits so that we give you correct information.
- We will research any problems or missing information related to your benefits, and we will let you know what you can do to fix them.
- You will receive a written report from the Connection, created just for you, with examples of how different wages will affect your benefits and your monthly available income.
- The written report will explain in detail how to report your earnings to Social Security, the county, and other benefit providers to keep your records up to date.
- We can review the written report with you in person, anywhere in the state of Minnesota; or we can send it to you and review it over the phone.
- We will always be a resource for you when your wages or benefits change, or if you have other benefits questions, even long after our first contact with you.

The Work Incentives Connection is voluntary service to all Minnesotans with disabilities.

There is no fee to the beneficiary for any of our services.

To get started with Connection services it only takes a phone call to 1-800-976-6728 or 651-632-5113.

It's Time to Get Organized! cont. from page 1

2. GET ORGANIZED FOR 2019

Call the Connection and ask for a 2019 tracking calendar and an “Important Papers” portfolio. The Connection’s 2019 calendars give you step-by-step directions for how to track your earnings in the new year. If you are working and receive an SSI check, you need to count your earnings differently than if you receive an SSDI check and are working. If you get both SSI and SSDI you will have to follow the rules for both benefits. We will explain how to track your earnings and will send you a calendar and a portfolio. You will then be set to keep your paperwork organized throughout the year.

3. GET READY FOR TAX PREPARATION SEASON

By completing step 1 above you will have a lot of the information you need to have your taxes prepared. Some additional information to know:

Don’t spend hundreds of dollars to file your taxes if you are eligible for free tax preparation. Minnesota has over 290 free tax preparation sites where taxes are prepared by IRS-certified volunteers who will help you get your maximum refund. To find a free tax preparation site, visit www.youclaimit.org or dial 2-1-1 or 1-800-543-7709 to talk with a live operator.

SOCIAL SECURITY ADMINISTRATION CHANGES FOR 2019

Social Security Disability Insurance (SSDI) Cost of Living Adjustment

People on SSDI will receive a cost of living adjustment (COLA) of 2.8% for the year 2019.

Medicare Part B Premium

2019 Medicare part B premiums will be \$135.50 a month. Some people may be notified by Social Security that they will pay slightly less than this amount. Some people pay more if they have a high income.

Trial Work Period Months (for persons on SSDI)

The Trial Work Period is nine months (not necessarily consecutive) during which SSDI beneficiaries can earn as much as they are able without affecting their SSDI checks.

- In 2019, having gross wages over \$880 in a month counts as a Trial Work Period month.
- If self-employed, net monthly earnings over \$880 or working more than 80 hours in a month count as a Trial Work month.
- Please do not assume someone has their Trial Work Period available, since it may have been used in prior years.

Substantial Gainful Activity (SGA) Level for People with Disabilities

The Substantial Gainful Activity (SGA) level increased to \$1,220 per month in 2019. A person's earned income should be below SGA when:

- When applying for SSI, SSDI or other disability benefits.
- Once benefits are approved but only after the Trial Work Period has been used. Persons on SSDI, DWB or DAC may lose their cash benefits if their earned income goes over SGA after the Trial Work Period. Call the Work Incentives Connection for further information on this rule.

Substantial Gainful Activity (SGA) for People who are Blind

The SGA for people who are blind is \$2,040 per month in 2019.

SSI Federal Benefit Rate

The Supplemental Security Income (SSI) Federal Benefit Rate (FBR) in 2019 is \$771 for individuals and \$1,157 for a couple. The FBR is the maximum amount someone on SSI can receive if they have no other income. The FBR is also important in calculating how a person's SSI payment is affected when they work.

Student Earned Income Exclusion (for people on SSI)

The Student Earned Income Exclusion is an SSI work incentive which enables students under age 22 to keep more SSI when working. A portion of the student's earnings is not counted in determining how much their SSI payment is reduced due to work. In 2019, up to \$1,870 per month may be excluded, with a maximum exclusion of \$7,550 per year.

**For more information, contact the Work Incentives Connection:
651-632-5113 or 1-800-976-6728 (or MN Relay-711).**

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**NEWS
FLASH**



Moving Forward IS GOING DIGITAL

It's time to roll into the future. This publication of the Work Incentives Connection's semi-annual newsletter, *Moving Forward*, is the final edition to be printed on paper. Due to the increasing use of electronic devices to communicate and receive mail, the Connection is reducing our use of paper by emailing notices and newsletters in 2019. If you receive a paper copy of this newsletter and other Connection notices (Community Meetings, Annual COLA changes for SSA benefits) and want it to continue, please call us at 651-632-5113 or 1-800-976-6728 to let us know. Otherwise, we will send them to you through email and post them on our website.

This will begin with our summer newsletter in 2019.

If you want to make sure we have your email address to receive our notices and newsletters electronically, you can go to the Work Incentives Connection website, www.mnworkincentives.com and follow these steps:

- Scroll down the home page to **"Sign up for email updates from The Work Incentives Connection"**
- Click the link
- Fill in the request and click the email list for the Work Incentives Connection, then submit.