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Lora’s Story

Lora is a single parent with a disability. Despite experiencing numerous barriers, Lora was determined to become as self-sufficient as possible. In 2017, Lora was using community services to meet the needs of her family, and started a part-time job. Her Vocational Rehabilitation Services counselor suggested she contact the Work Incentives Connection to learn what would happen to her government benefits with wages. Lora called the Connection and learned we could help her meet her employment and financial goals for her family. A benefits analysis and follow-up services helped her learn about work incentives that would benefit her and allow her to work more over time. Lora started a new job for a cleaning company. She started cleaning one house, was quickly promoted to cleaning at a local stadium, and then added sites. She found she was money ahead with each increase in pay.

In September 2019, Lora was offered a full-time position cleaning a beautifully restored public building. She contacted the Work Incentives Connection again to find out how working full-time would affect her and her son’s benefits. The Connection laid out the options and Lora could see her path to more independence. Despite her government benefits reducing and her rent increasing Lora would have more money working full-time. She accepted the full-time job.

Lora says the staff of Goodwill-Easter Seals Minnesota, who also provided job placement and support to her, never gave up hope in her ability to work to provide for her family, and they continue to be available to her for support. Lora has overcome many personal obstacles that would have defeated others who did not have her resolve. She’s truly an inspiration!

DID YOU KNOW?

Sharing a story about meeting your goals inspires others and makes people hopeful for their own future!

If the Work Incentives Connection helped you meet your goals, and you’d like to inspire others, let us know by calling 651-632-5113 or 1-800-976-6728. We are happy to talk about how to get your story out to others.
Social Security Administration Changes For 2020

SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

COST OF LIVING ADJUSTMENT
People on SSDI will receive a cost of living adjustment (COLA) of 1.6% for the year 2020.

MEDICARE PART B PREMIUM
The standard monthly premium for Medicare Part B enrollees will be $144.60 for 2020. The annual deductible for Medicare Part B beneficiaries is $198 in 2020.

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 2020, having gross wages over $910 in a month will count as a Trial Work Period month.
- If self-employed, net monthly profits over $910 or working more than 80 hours in a month count as a Trial Work month.
- Do not assume someone has their Trial Work Period available. It may have been used in prior years.

SUBSTANTIAL GAINFUL ACTIVITY (SGA)

FOR PEOPLE WHO ARE BLIND
The SGA for people who are blind will be $2,110 per month in 2020.

SUBSTANTIAL GAINFUL ACTIVITY (SGA)
LEVEL FOR PEOPLE WITH DISABILITIES
The Substantial Gainful Activity (SGA) level will increase to $1,260 per month in 2020.

- A person’s countable earned income should be below SGA when applying for Social Security’s disability benefits.
- 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.

SSI FEDERAL BENEFIT RATE
The Supplemental Security Income (SSI) Federal Benefit Rate (FBR) in 2020 will be $783 for individuals and $1,175 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 their SSI payment. In 2020, up to $1,900 per month may be excluded, with a maximum exclusion of $7,670 per year.

For more information, contact the Work Incentives Connection: 651-632-5113 or 1-800-976-6728 (or MN Relay-711). Keep this page for reference.
WORK INCENTIVE OF THE MONTH
TRIAL WORK PERIOD FOR SSDI

Social Security Disability Insurance (SSDI) has 3 time periods (or phases) during which different work rules apply. The first phase or time period is called the Trial Work Period.

The Trial Work Period (TWP) is made up of 9 calendar months when you may try working with no limitations to earnings. During the Trial Work Period, you receive your SSDI payment no matter how much you earn. The 9 months do not have to be used consecutively; they may be used intermittently over several years. However, once 9 months are used within a 5-year time period, the Trial Work Period is complete.

Not all work uses Trial Work months. If you earn over the Trial Work Period qualifying amount, you use a month. The qualifying amount was $880 in 2019 and will increase to $910 in 2020.

Keep in mind sometimes Trial Work Period months can be used before you are aware of it. It is important to report your work to Social Security, so you know if you are still in the Trial Work Period.

If you receive Supplemental Security Income (SSI) benefits only, the Trial Work Period does not apply to you. There are other work incentives that help make working worthwhile for you, too!

To learn about the next SSDI phase and this earnings limit, contact the Work Incentives Connection at 651-532-5113 or 1-800-976-6728 or visit our website gesmn.org/wic.

GET PREPARED (NOT SCARED!) FOR TAX SEASON

As we prepare for the coming year, it is a good time to organize your documents from 2019. The Connection wants to emphasize the value of organizing 2019 records. Lack of records or disorganized paperwork can end up being a source of great anxiety. Take these steps to help stay organized:

- Gather your paystubs and print any online stubs
- Organize records of your workdays for SSDI or paydays for SSI
- Collect all letters and forms from Social Security and other benefit agencies

Put this important paperwork together in a large envelope or folder and keep in a safe place. It will make it easy for you to provide information to Social Security and others, as needed.

We can provide you with a tracking calendar for SSDI or SSI and an “important papers” portfolio to keep 2020 records. The Connection’s 2020 calendars give you step-by-step directions for how to track your earnings in the new year.

ALSO IMPORTANT TO KNOW FOR TAX SEASON

You can save hundreds of dollars when filing your taxes by checking to see if you are eligible for FREE tax preparation. If you make less than $35,000 a year as an individual or $55,000 for a family, you are eligible for free tax preparation.

It is believed one in five people who are eligible for the Earned Income Tax Credit (EITC) don’t claim it. Don’t be that person! Depending on your filing status and household size, if you worked in 2019 you could be eligible to receive up to $6,557 from the EITC.

To learn if you qualify for EITC or to find a free tax preparation site in your area, visit http://prepareandprosper.org/free-tax-preparation/ or dial 2-1-1 or 1-800-543-7709 to talk with a live operator.

GET ON THE WORK INCENTIVES CONNECTION’S EMAILING LIST

If you didn’t get this newsletter directly from GESMN and would like to receive our notices and newsletters, sign up at gesmn.com/signup.

- Fill out your contact information
- Click the box to receive emails from the Work Incentives Connection
- Submit

You can also contact Connection staff by calling 651-632-5113 or 1-800-976-6728. Thank you for your interest in the Work Incentives Connection!