

# Benefits

How to Make Life More Affordable

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# Agenda

- Low Hanging Fruit: Basic benefits everyone should look into
  - SSI, SSDI,
    - i. Work Incentives and maximizing benefits
  - SNAP/DTA,
  - MassHealth,
  - ABLE Accounts,
- Housing
- Community Resources
- Questions!

# SSI

SSI:

The Supplemental Security Income (SSI) program provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. Benefit amounts are determined by living situation, marital states, income, blindness.

- Monthly income from wages or net-self employment income
- Monthly income from pensions or gifts, etc
- Resources (things you own)

# SSI

## Income Limits for 2023

- **Wages Earned:**
  - **-Less than \$1,913** per month in wages (before taxes and other deductions) or self-employment (after deduction of allowable business expenses) if you are an individual.
  - **Less than \$2,827** per month in wages (before taxes and other deductions) or self-employment (after deduction of allowable business expenses) if you are a couple.
- **Income From Pensions or Gifts etc..**
  - Less than \$934 per month if you are an individual
  - Less than \$1,391 per month if you are a couple
- **Resources:**
  - Less than \$2,000 if you are an individuals
  - Less than \$3,000 a month if you are a couple

# SSI

## Substantial Gainful Activity (SGA)

The SGA amount for persons with disabilities other than blindness is **\$1,470 per month in 2023**.

For persons who are blind, the amount of earnings that indicate SGA is **\$2,460 per month in 2023**. Further information is available in the section [How We Decide If You Are Disabled](#).

## Trial Work Period (TWP) Months

The monthly earnings amount that we use to determine if a month counts as a TWP month is **\$1,050 per month in 2023**

## FBR

For 2023, the Supplemental Security Income (SSI) FBR is **\$914 per month for an eligible individual** and **\$1,371 per month for an eligible couple**.

# Maximizing and Protecting the Benefit

ALWAYS REPORT INCOME ON TIME AND IN FULL

# Maximizing and Protecting the Benefit

## Work Incentives

- Impairment Related Work Expenses (IRWE)
  - Specialized Transportation
  - Service Animal Expenses
  - Medical Copays
  - Specialized Equipment
  - Subsidies and Special Conditions



# IRWE

## Example:

Person X receives SSI benefits because of a disability. She works and earns \$1,025 a month, which is the only income she receives. She pays \$125 a month of union dues and insurance, and \$250 a month to a special transportation service that she needs to get to and from work because of her disability. This \$250 can be counted against her income.

# IRWE- Transportation

## -Determined Based on Availability and Ability to Use Public Transport

Evaluation of these transportation costs must be based on two factors: the availability of public transportation in the person's community, and the person's capacity to drive a vehicle to work. Public transportation here means standard public forms of transit, e.g., bus, subway, or train, designed for use by the general public. To deal with these issues, first identify if public transportation is available for the person's use. Available means it is in reasonable proximity to the individual's place of work and that it runs when the person needs it.

**EXAMPLE 1:** A person works 9:00 p.m. to 3:00 a.m. A public bus runs until 11:00 p.m. and then stops until 5:00 a.m. the next morning. Although this person could take the bus to work, he would not be able to take the bus home. In this situation, public transportation is not available for this person's use.

**EXAMPLE 2:** A person lives in a neighborhood where there is continual bus service. However, her place of work is not within walking distance of a bus stop. Public transportation is not available for her.

# IRWE- Transportation

## **Person cannot use public transportation**

When a person cannot use public transportation because of a physical or mental limitation resulting from the impairment(s) the operating cost of driving him or herself in an unmodified vehicle to and from work can be deducted at a per mile rate when need and payment are verified.

When a person cannot use public transportation because of a physical or mental limitation resulting from the impairment(s) and cannot drive him or herself in an unmodified vehicle, the following travel expenses may be deducted when need and payment are verified.

- the cost of a trip to and from work by taxicab or ride-sharing services; or
- the cost of paying another person to drive the person with a disability to and from work; or
- the cost of paying paratransit, a special bus, or other types of transportation.

# IRWE Transportation

Public transportation is not available

## **a. Person Is Able To Drive An Unmodified Vehicle To Work**

If the person's impairment does not prevent driving and he or she is able to drive an unmodified vehicle to work, expenses of driving the unmodified vehicle may not be deducted as IRWE.

## **b. Person is unable to drive an unmodified vehicle to work**

If the person is unable to drive an unmodified vehicle to work due to the nature of his or her impairment(s) and not simply because he or she is not licensed to drive, the following travel expenses may be deducted when need and payment are verified. •

- the cost of a trip to and from work by taxicab or ride-sharing services; or

- the cost of paying another person to drive the person with a disability to and from work.

**NOTE:** If the person with a disability is driven to and from work in his or her own vehicle, the vehicle operating costs (at a per mile rate) are deductible, in addition to any reasonable amount paid to the driver. If the driver is a family member, development must verify payment in cash or by check for the service rendered (see [DI 10520.025C.3.](#)).

# IRWE Service Animal

Expenses paid in owning a guide dog or other service animal who enables you to overcome functional limitations in order to work.

Deductible expenses include costs of purchasing the animal, training, food, licenses, and veterinary items and services.

Other costs directly related to the care of the animal; such as transportation for training and veterinary services.

# IRWE- Medical Copays

Regularly prescribed medical treatment or therapy that is necessary to control the disabling condition, even if control is not achieved. This includes; but is not limited to: Anti-convulsion drugs, Blood level monitoring, Radiation treatment, Chemotherapy, Corrective surgery for spinal disorders, Anti-depressant medications, Psychotropic medications, Counseling, Mental Health and Therapy Fees, Physician's fee relating to these services is deductible.

Procedures related to the control, treatment, or evaluation of your disabling condition. This includes; but is not limited to: Brain Scans, MRIs, EEGs

# IRWE- Specialized Equipment

Items such as wheelchairs, dialysis equipment, pacemakers, respirators, traction equipment, and braces.

Artificial hip, artificial replacement of an arm, leg, or other parts of the body.

If recipient is employed outside of home; modifications to the exterior of recipient's house that permits access to the street or to transportation, for example: Exterior ramps, Railings, Pathways. If self-employed at home; modifications made inside the home in order to create a workspace to accommodate impairment. This includes enlarging doorway into an office or workroom, modifying office space to accommodate problems in dexterity.

In unusual circumstances, devices or appliances are essential for the control of disabling condition either at home or at work, for example an electric air cleaner if recipient has severe respiratory disease.

Physician must verify this need.

Expendable medical supplies; for example, incontinence pads, elastic stockings, and catheters. Assistive technology that people with disabilities use for employment-related purposes; such as software applications, computer support services, and special tools which have been specifically designed to accommodate the person's impairment

# IRWEs- Subsidies and Special Conditions

"Subsidies" and "Special Conditions" refer to support you receive on the job that could result in your receiving more pay than the actual value of the services you performed. We deduct the value of subsidies and special conditions from your earnings when we decide whether you are working at the SGA level.

Following are examples of subsidies and special conditions:

- You receive more supervision than other workers doing the same or a similar job for the same pay.
- You have fewer or simpler tasks to complete than other workers who are doing the same job for the same pay.
- You have a job coach or mentor who helps you perform some of your work. Clarification

**SSI--** We do not deduct subsidies or special conditions when we figure your SSI payment amount.



# IRWE: Subsidies and SPecial Conditions

## Job Coaches:

If the individual is not fully earning his or her wages because the work is performed under special conditions (e.g., close and continuous supervision, on-the-job-coaching and substitution during which the job coach performs part or all of the individual's job duties), then we must deduct that part of his or her wages that are not "earned" by the individual from his/her average gross wages. This is true whether or not the employer or someone else provides the special (on-the-job) conditions.

In order to determine the amount an individual actually earns, SSA determines the value of the individual's services (i.e., work) by contacting the individual, his or her employer, supervisor(s), work peers, and the job-coach and any one else who would have this knowledge. The value of the individual's actual services may require contact with other employers or the Department of Labor to determine the wages usually paid for such services. SSA stops development when there is sufficient information to make a determination.

# Other Work Incentives

-Earned Income Exclusion: do not count the first \$65 of earned income plus one half of the amount over \$65. Benefit only reduced by \$1 for every \$2 earned over \$65

-Blind Persons: any part of income spent to be able to work (transportation, taxes, special equipment. Expenses do not have to be related to blindness

-Plan to Achieve Self-Support (PASS): A PASS is a written plan of action for getting a particular kind of job or starting a business. In it you identify:

- The job or business (this is your work goal).
- The steps you will take and the things you will need in order to achieve your work goal (for example: education or training, transportation, child care, or assistive technology).
- The money you will use to pay for these things (this may be any income-- other than SSI payments-- or assets, such as Social Security benefits, wages from a current job, or savings).
- A timetable for achieving your goal.

# Plan to Achieve Self-Support (PASS)

If you are blind or have a disability, you may set up a plan to set aside income or resources to meet expenses for reaching a work goal. You may also exclude part of your ineligible spouse's income and resources.

If you are a child living with your parent(s), you may also exclude part of your parents' income and resources.

Unlike impairment-related work expenses, you may use a PASS to exclude unearned income and resources as well as earned income and **use that money to meet the expenses of reaching your work goal.**

We do not count income or resources set aside under a PASS when figuring the SSI benefit amount. You cannot use your SSI payment to pay the expenses necessary to reach your work goal. This is because you must use the SSI to pay ordinary living expenses.

You can use a PASS to establish, maintain, or increase SSI benefits.

# SSDI

Eligibility based on:

- Disability (and others, including parental disability, retirement, etc...)
- How long you have worked:
- Earn “work credits”, based on total yearly wages or self employment

Income, can earn up to 4 per year. The number of work credits you need to qualify for disability benefits depends on your age when your disability begins. Generally, you need 40 credits, 20 of which were earned in the last 10 years ending with the year your disability begins. However, younger workers may qualify with fewer credits.

# SSDI

## Eligibility (cont)

An adult who has a disability that began before age 22 may be eligible for benefits if their parent is deceased or starts receiving retirement or disability benefits. We consider this a "child's" benefit because it is paid on a parent's Social Security earnings record.

The Disabled Adult Child (DAC) — who may be an adopted child, or, in some cases, a stepchild, grandchild, or step grandchild — must be unmarried, age 18 or older, have a qualified disability that started before age 22, and meet the definition of disability for adults.

**Example:** A worker starts collecting Social Security retirement benefits at age 62. He has an unmarried 38-year old son who has had cerebral palsy since birth. The son may start collecting a DAC benefit on his father's Social Security record.

It is not necessary that the DAC ever worked. Benefits are paid based on the parent's earnings record.

- A DAC must not have substantial earnings. The amount of earnings we consider substantial increases each year. In 2023, this means working and earning more than \$1,470 (or \$2,460 if you're blind) a month.

# DTA

The Department of Transitional Assistance (DTA) assists and empowers low-income individuals and families to meet their basic needs, improve their quality of life, and achieve long term economic self-sufficiency. DTA serves one in seven residents of the Commonwealth with direct economic assistance (cash benefits) and food assistance (SNAP benefits), as well as workforce training opportunities.

# DTA: SNAP

The Supplemental Nutrition Assistance Program (SNAP) can help you expand your healthy food budget and explore opportunities to support your wellbeing and education and employment goals.

SNAP benefits include:

- Monthly funds on an EBT card to buy food
- \$40, \$60 or \$80 a month put back on your EBT card when you use SNAP to buy local produce via the Healthy Incentives Program (HIP)
- SNAP Path to Work free education and training opportunities
- Free nutrition education classes and resources
- Connections to other kinds of help, like utility discounts, free school meals and discounted admissions to many Commonwealth museums and cultural institutions via EBT Card to Culture

# DTA: SNAP

## SNAP Eligibility

SNAP eligibility is based on who is in the household, income and [certain expenses](#). “Eligibility” means who can and can’t get the benefit. Check your eligibility in 30 seconds using our confidential [screener](#) or see the chart below. If you aren’t sure if you are eligible, apply! Our staff will talk to you and make a decision based on the rules. If you are approved, SNAP will go back to the date you applied. [SNAP is not part of a public charge test](#). If you are not a U.S. citizen or eligible immigrant, it is safe for you to apply and get SNAP for an eligible family member (like a U.S. citizen child).

-What counts as income? DTA counts income from most sources, such as wages, cash assistance, Social Security, unemployment insurance, and child support. When you apply, tell DTA about any money you earn or is given to you.

-Who is in a SNAP Household? A household includes anyone you buy and cook most of your meals with. If your spouse or child(ren) under 22 live with you, they must be included in your household (even if you do not buy and make meals with them).



# MassHealth

## Basics:

- Medicaid for Massachusetts

- Asset and Income Based EXCEPT for people with disabilities

- MassHealth pays for many important health-care services including doctor visits,

hospital stays, rehabilitation and therapeutic services, and behavioral health and substance use disorder services.

# MassHealth

## Blanket Redetermination

-In March 2020, the federal government declared a public health emergency (PHE) due to the COVID-19 pandemic. In response to the PHE and consistent with federal requirements, MassHealth put protections in place that prevented members' MassHealth coverage ending during the COVID-19 emergency.

The federal government will end continuous coverage requirements on April 1, 2023, when MassHealth will return to our regular renewal processes. At this time, MassHealth will need to renew all members' health coverage to ensure they still qualify for their current benefit. These renewals will take place over 12 months, from April 2023 to April 2024. This means that members could get their renewal forms in the mail at any time during this one-year period.

# MassHealth

## Basic Requirements:

### -Residency:

#### -You meet residency requirements if:

- You live in Massachusetts and either intend to reside in Massachusetts, with or without a fixed address, or have entered Massachusetts with a job commitment or seeking employment

## You do not meet residency requirements for MassHealth if you are visiting Massachusetts:

- For personal pleasure, such as for vacation, or
- To receive medical care in a setting other than a nursing facility

# Copayments and Expenses Covered

A MassHealth copayment is the amount that a MassHealth member pays for certain pharmacy and non-pharmacy-related services.

MassHealth pharmacy copayments for drugs covered under MassHealth, which include both first-time prescriptions and refills, are

- \$1 for certain covered generic drugs and over-the-counter drugs mainly used for diabetes, high blood pressure, and high cholesterol. These drugs are called antihyperglycemics (such as metformin), antihypertensives (such as lisinopril), and antihyperlipidemics (such as simvastatin); and
- \$3.65 for each prescription and refill for all other generic, brand-name, and over-the-counter drugs covered by MassHealth.

# Copayments and Expenses Covered

You do not have to pay a MassHealth copayment for any service covered by MassHealth if

- your income is at or below 50% of the federal poverty level (NEW STARTING JULY 1, 2020)
- you are eligible for MassHealth because you are getting certain public assistance benefits such as Supplemental Security Income (SSI), Transitional Aid to Families with Dependent Children (TAFDC), or services through the Emergency Aid to the Elderly, Disabled and Children (EAEDC) Program. See 130 CMR 506.015 and 130 CMR 520.037 (NEW STARTING JULY 1, 2020)
- Hospital services (nonpharmacy copayment) when you have other comprehensive medical insurance, including Medicare (however, you still have to pay a pharmacy copayment if you are not otherwise excluded)
- Emergency services.
- There is a calendar year copayment cap of \$250 for pharmacy services.<https://www.mass.gov/service-details/covered-services>

# ABLE Accounts

## Attainable Savings Plan

- Tax advantaged account for health and personal expenses for individuals with disabilities.
- Managed by MEFA and Fidelity
- Established in 2014 under the Obama Administration

# ABLE Accounts

## How it works:

-Attainable Savings Plan accounts will not be considered when assessing **SSI disability benefits** eligibility (for account amounts up to \$100,000), and entire account balance is disregarded in assessing eligibility for Medicaid and other federal means-tested benefits

-Annual aggregate contributions to an account cannot exceed the federal gift tax limit (\$17,000 as of 2023), unless the beneficiary is working. The ABLE to Work legislation specifies that ABLE account beneficiaries who work and earn income may now contribute over the annual limit of \$17,000 into their ABLE account. The additional permissible contribution amount equals the lesser of the individual's gross income or the amount equal to the federal poverty line set for one person, currently \$13,590. This additional contribution over \$17,000 is only permitted if the beneficiary is not participating in his or her employer's work retirement plan.

-An account balance can grow without limit, but no additional contributions can be made that cause the balance to exceed \$500,000.

# ABLE Accounts

## How it works

- Contributions to an ABLE account are not tax deductible, but earnings in the account are federally tax exempt when used for qualified expenses.

- Funds in ABLE accounts can be used for qualified disability expenses. Qualified disability expenses are broadly defined and include those related to the beneficiary's education, housing, transportation, employment training and support, assistive technology and related services, personal support services, health, and basic living expenses.

- ABLE accounts foster and support the independence and quality of life of individuals with disabilities, offer various investment options, and provide federal tax benefits. These accounts also may be used without affecting other disability-related benefits, such as Supplemental Security Income (SSI) benefits (up to accounts of \$100,000)



# ABLE Accounts

## How it works:

Eligible individuals are those entitled to benefits based on blindness or disability under title II or XVI of the Social Security Act, and such blindness or disability occurred before the date on which the individual turned age 26.

The Attainable Savings Plan does not require submission of documentation regarding the disability, but the IRS or Social Security Administration reserves the right to request this documentation and thus eligible individuals must retain proof in their personal records. Individuals saving in an Attainable account will be required to certify and attest on the Attainable account application that they meet and comply with the eligibility requirements as set forth under IRC Section 529A, including the annual re-certification requirements.

Each beneficiary may have only one Attainable Savings Plan account, and the account owner must be the beneficiary. If necessary, a parent or other eligible representative can provide instructions relating to the account.

# Housing

Affordable Housing, Public Housing, Rental Assistance, Other Resources

- There are a variety of public resources for housing assistance

- Local Housing Authorities (LHA)

  - Barnstable Housing Authority

  - Plymouth Housing Authority

**EACH LHA WILL HAVE THEIR OWN PROCESSES AND PROGRAMS**

# Housing

## Affordable Housing

- Usually made available through new construction of multi-unit developments

- Chapter 40B is a state statute, which enables local Zoning Boards of Appeals to approve affordable housing developments under flexible rules if at least 20-25% of the units have long-term affordability restrictions.

# Housing

## Affordable Housing

-Affordable unit rents are determined by creating a "window" of affordability based on rents equal to

30% of 70% of median income. Rents must include heat and utilities or a utility allowance.

-Goal is that housing will be no more of 30% of the renters income

-PRIVATE SALES AND RENTS

# Public Housing

There are different types of rental assistance in Massachusetts. The 3 largest programs are: The Section 8 Housing Choice Voucher Program (HCVP), the Massachusetts Rental Voucher Program (MRVP), and the Alternative Housing Voucher Program (AHVP).

- All flow through Common Housing Application for Massachusetts Public Housing (CHAMP)

- HCVP:Section 8

- MRVP:a kind of subsidy that allows a housing agency to pay a portion of your rent for an apartment that you must find in the private market. While the actual tenancy is between you and a private landlord, you also have a relationship with the housing authority or regional nonprofit housing agency that administers the voucher.

- AHVP:Established in 1995, the Alternative Housing Voucher Program (AHVP) provides vouchers for rental assistance to non-elderly persons with a disability and of low-income who have been determined eligible and qualified for c. 667 elderly/handicapped housing.

# Housing

## Section 8

-Eligibility is based on gross income. 75 percent of all households selected to receive Section 8 must have incomes within 30 percent of the area median income (\$24,800 for a family of four in Boston). 25 percent of Section 8 households can have incomes up to 50 percent of the median (\$41,350 for a family of four). In some instances these limits can go as high as 80 percent of median (\$66,150 for a family of four in Boston) although very few housing agencies serve households with this income at this limit. Income limits vary depending on the number of persons in the household and the region in which they live at the time they are selected for assistance. For a listing of income limits by city/town, you may visit the U.S. Department of Housing and Urban Development (HUD) website.

-Rents: Section 8 recipients generally pay between 30 percent and 40 percent of their income for rent. The Section 8 voucher pays the difference between the rent charged by the landlord and the tenant's contribution to the rent.

-BHA and PHA will be best resources

# Housing

## Special Needs Housing

The Special Needs Housing programs (Chapter 689 and Chapter 167) are designed to provide housing with specialized services for persons with mental illness, developmental disabilities, or physical disabilities. To be considered for this housing program the person is referred to this housing program by the agency providing the service.

This program provides living arrangements managed by the Department of Mental Health or Department of Developmental Services. While the LHA owns the building, it is leased to a residential services provider who supplies the service staff necessary to support and assist residents.

Residents are referred to a particular program by whichever Health and Human Services (HHS) agency based on the applicant's need and the services offered at each program. People with interest in residing in a shared house should contact the local area office of the Department of Mental Health or Department of Developmental Services. LHAs do not select residents for these programs, with the exception of Ch. 689 family housing where households need wheelchair accessibility. Interested households seeking these units must apply to the local housing authority and are eligible based on income qualification and need for accessible housing.

# Community Resources

- CORD and Independence Associates

  - Independent Living Centers

- Work Without Limits

  - Work Without Limits Benefits Counseling assists individuals with disabilities to understand how work

    - earnings or wage increases affect eligibility for public benefits, such as SSI, SSDI, Medicaid, and/or

    - Medicare.

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# Community Resources

## Reduced Rates

- Eversource Reduced Rate

- Comcast Reduced Rate

- MBTA Reduced Fare (TAP Charlie Card)

## -Fuel Assistance

- South Shore Community Action Council

## Questions Asked By Attendees

Answers come direct from SSA

How does one enter/apply for IRWE's with Social Security?

----Submit the cost in writing to your local Social Security office.

What is the SNAP Path to Work Program?

----<https://www.snappathtowork.org/>

Can you pro-rate/spread expenses for IRWE's over the course of the year, or are they more time sensitive?

----Contact your local Social Security office