# IDVR Concurrent Benefits Summary & Analysis

**Beneficiary Name:** **Date:**

## Summary of Your Current Benefits Situation

**I have verified with Social Security (SSA) and the Idaho Department of Health and Welfare (DHW), and the Center for Medicare and Medicaid Services (CMS) that you are receiving the following benefits:**

* Social Security Disability Insurance (SSDI)
  + Full
  + Net
* Supplemental Security Income (SSI)
  + Full
  + Net
* Medicare – Part A (hospitalization) Part B (medical) and Part D (prescription) based on entitlement to (or if has Part C Medicare Advantage state that here).
  + DH&W pays the Part B premium (current year amount) and helps pay for Part A and Part B deductibles and coinsurances due to Medicaid connection or Low income through State Health Insurance Assistance Program (SHIP) is run by SHIBA for Idaho.
  + Extra Help or also known as Low Income Subsidy program (LIS) – keeps Part D co-pays low and helps pay this premium due to connection with Medicaid or low income through Senior Health Insurance Benefits Advisor (SHIBA) (where is the cost sharing coming from, Medicaid or State Health Insurance Assistance Program (SHIP)/SHIBA.
* Medicaid through, Examples: **1619 (b),** **Aid to the aged, blind, and disabled (AABD Medicaid)**
* Waiver Services – Community Support Services, Aid to the Aged and Disabled (**A&D) or** Developmental Disabilities **(DD)**
* SNAP (food stamps) - **$/month**
* Aid to the aged, blind, and disabled (AABD) Cash Assistance - **$XX.XX**

## Additional Information:

Examples can include:

* Representative Payee, Guardian
* Receiving Service Coordination from VR Counselor, Job Coach, Employment Specialist, Targeted Service Coordinator (TSC), Qualified Intellectual Disabilities Professional (QIPD), Transportation
* If Full cash amount and Net cash amount are different, explain why (overpayment, Part B reduction, ISM, Garnishment, Child Support, Spousal Support, Tax withholding)
* Unreported wages, Living Arrangements, share of the rent
* Overpayment and what is happening
* HOUSING, Public Disability Benefit (PDB) Workers Comp, if you have a current applied IRWE, If you have a current applied SUBSIDY, Discharged Part B, LHEAP (heating assistance), Unemployment. Or any other information that you may find out.

**What you told me about your current employment situation (including average monthly wages) or your future employment plans and earnings goals:**

Examples to include:

* Employed status
* IDVR Employment Goal title
* Community Resource Partner (CRP) and support being provided
* Must have once scenario above SGA and SSI break-even point (**BEP**)

**Examples**:

* Current Work Scenario 1: include full calculation **15 hr. X $15.00 X 4.33= $974**
* Work Scenario 2: include full calculation **20 hr. X $15.00 X 4.33= $1229**
* Work Scenario 3: include full calculation **30 hr. X $15.00 X 4.33= $1949**

## Analysis of How Employment May Affect Your Social Security Benefits

**How your employment situation or plans may affect your Social Security cash benefits:**

**Social Security Disability Insurance (SSDI):** SSDI has different phases of work rules, each with work incentives that support your effort to work. Some work incentives allow you to maintain SSDI when working, while others allow you to easily restart the benefit if it stops. Below are the key details given your situation and goals.

**Phase 1- Trial Work Period (TWP):** During the TWP, you can earn any amount and receive SSDI, if you still have a disability. Your TWP ends when you use 9 TWP months within a 5-year period. You use a TWP month each time your monthly gross earnings are **$XXXX (20XX rate)** or more**.** Social Security confirmed that **your Trial Work Period began XXXX and ended XXXX. You have X TWP months available to you.**

**Phase 2-Extended Period of Eligibility (EPE):** The month after your TWP ends you being 36-month Extended Period of Eligibility. During your EPE, Social Security will give you SSDI in the months your countable earnings are below Substantial Gainful Activity (SGA), but they will suspend SSDI for months your countable earning is at or above SGA. An explanation of SGA is provided below.

During EPE, Social Security can easily restart your SSDI if your countable earnings fall below SGA. You don’t have to reapply. That is a great safety net. **Your EPE began XXXX and will end XXXX.**

**Understanding SGA:** After the TWP, Social Security will decide if work activity is Substantial Gainful Activity (SGA). To make this decision they compare your monthly countable earnings to a guideline of **$XXXX (20XX**). The word “countable” is important because Social Security may not count all of your gross wages when deciding if your work is SGA. For example, they deduct paid time off, the value of extra help or reduced productivity on the job because of your disability, and impairment-related expenses you pay for that are necessary for you to work. I am sharing the following details with you in case you increase your hours and continue to have earnings in the future above SGA.

* **Impairment Related Work Expense (IRWE) (also for self-employment):** When Social Security calculates your earned income amount, they may deduct the cost of times or services that you pay for, are not reimbursed, are related to an impairment being treated by a healthcare provider and enable you to work. Social Security may deduct the cost of these expenses from your gross monthly wages to determine your countable earning. The IRWE deduction could bring your countable income below SGA when working, enabling you to continue receiving your SSDI. **Based on our discussion Add your information here**. Remember you must receive pre-approval from Social Security for an IRWE.
* **Subsidy and Special Conditions:** Social Security may deduct the value of the extra support of reduced productivity. If you receive support on the job from an employment agency, Social Security may deduct your hourly wage for each your you receive that help. **Based on our discussion, add your information here.** Remember, you must receive pre-approval of a Subsidy from Social Security.
* **Averaging:** Social Security may average your earnings over a period of time, if your countable earnings fluctuate above and below the SGA level. If Social Security finds your average earnings are below SGA, you may be due your SSDI benefit.
* **Unsuccessful Work Attempt (UWA**): Social Security will consider SGA level work for six months or less to be an UWA if the beneficiary stopped working or reduced work and earnings below the SGA earnings level because of an impairment tor because of the removal of special conditions that accommodated the beneficiary’s impairment and permitted the beneficiary to work.

Social Security does not count earning during an Unsuccessful Work Attempt when making an SGA decision. Remember, Social Security makes all the final decisions.

There is one final detail about SGA. After the completion of the 9th month of TWP, the first time you have a pattern of work that is SGA, Social Security pays your SSDI for 3 months. This is called Grace Period, the first month known as cessation month. This can occur during Phase 2 or Phase 3. Based on reported earnings Social Security confirmed that **your Cessation and Grace add your information here.**

**Only Social Security can decide when they do a work review and decide you are above SGA.**

**Phase 3-Post EPE:** This phase begins after the 36th month of your EPE. If your countable earnings are below the SGA guideline, your SSDI continues. If your countable earnings are at SGA or above, your SSDI will terminate. If that happens there is another safety net. **You can request Expedited Reinstatement (ExR)** that may be used to quickly restart the SSDI if you can’t maintain SGA level work. You can apply for ExR up to 5 years after termination on the same claim. With ExR, Social Security provides up to 6 months of provisional benefits while they conduct a medical continuing disability review to decide if you still have a disability under their rules. If the review shows that you still have a disability, Social Security will reinstate your benefits. This is a great safety net.

### **Specific to YOU: SSDI**

**Work Scenario 1: Earnings $XXXX/month:**

**Work Scenario 2: Earnings $XXXX/month:**

**Work Scenario 3: Earnings $XXXX/month:**

I have attached a TWP/EPE Tracking Chart to this report that shows how the work incentives fit together. Remember this is only an estimate as Social Security makes the final decision about your SSDI and Subsidy. Your Local SSA Field Office phone number is XXX-XXX-XXXX.

**Supplemental Security Income (SSI):** SSI is a cash benefit for people with disabilities who have low income and resources. The amount you receive is reduced if you have other income. Many people think they will have less money if they work, but that is a myth.

Social Security doesn’t count all of your income when calculating your SSI amount. They deduct $20 from your unearned income; if you don’t have unearned income, they deduct it from your gross wages. Then they deduct $65 of your gross earning and divide the remainder in half. The amount income left after these deductions is called countable income. Social Security subtracts your total countable income from your base SSI rate; the remainder is your new SSI amount. Because of these deductions you have more money when working.

If your earnings reduce the SSI to $0 you can keep your SSI claim open by using a work incentive called 1619(b). With 1619(b) you just contact Social Security when your income is low enough to get SSI again and they will restart your benefit; you don’t have to reapply. Later in this report I will explain how you can also keep Medicaid through 1619 (b). To use 1619(b) you must: still have a disability, have resources below $2,000, need Medicaid, and earn under the annual limit **$XX,XXX** (20XX).

The following is an additional deduction that appears to fit your situation. I can assist you in requesting this work incentive when you begin work.

* **Impairment Related Work Expenses (IRWE):** When Social Security calculates the SSI amount, they may deduct the cost of items or services that you pay for, are not reimbursed, are related to an impairment being treated by a healthcare provider and enable you to work. Social Security deducts the IRWEs from your gross wages before dividing your wages in half. The IRWE deduction lets you keep more of your SSI when working. **You have indicated you do not have an IRWE at this time.** When you report earnings to Social Security, ask them to apply the IRWE deduction and provide receipts. They may ask you for proof that the expenses are for specialized transportation and related to a medical condition. I can assist you in requesting this work incentive in the future.

**Examples of other possible Work Incentive**

* SEIE – for student if applicable
* PASS – If applicable

### **Specific to YOU: SSI**

**Work Scenario 1: Earnings $XXXX/month:**

**Work Scenario 2: Earnings $XXXX/month:**

**Work Scenario 3: Earnings $XXXX/month:**

Attached are the SSI calculation worksheets that show details for these changes. Keep in mind the changes noted above are only estimates. Social Security makes the final decision about your SSI eligibility and payments. Local SSA Field Office phone number.

**How Your Employment Situation or Plans may affect your health insurance Medicare or Medicaid:**

**Medicaid (SSI Beneficiary):** Medicaid is a health insurance program that covers certain groups of people who have low income and resources. Idaho requires a separate application for Medicaid. Special rules make it possible for you to keep Medicaid when you work. If you are eligible to receive an SSI payment when you work, you keep Medicaid. If your earning reduces your SSI to $0, you can still keep Medicaid using 1619(b). To use 1619(b), you must be ineligible for an SSI payment because of your earnings, still have a disability, have countable resources below $2,000, need Medicaid, and have annual earnings under **$XX,XXX** (20XX). Social Security allows a higher annual earnings limit in some situations.

Medicaid has confirmed that you are receiving Medicaid through, Add the type of Medicaid receiving currently. Remember, put in the Medicaid descriptor for current Medicaid and estimated new Medicaid when they start working.

**Example will have AABD or 1619(b).**

### **Specific to YOU: Medicaid**

**Work Scenario 1: Earnings $XXXX/month:**

**Work Scenario 2: Earnings $XXXX/month:**

**Work Scenario 3: Earnings $XXXX/month:**

Keep in mind that the details above are only estimations. DH&W makes the final decision regarding your eligibility for SSI-based Medicaid. DH&W Office at **(X-XXX-XXX-XXXX).**

**Home and Community Based Services Waiver:** You are enrolled in the following Home and Community Based Services Waiver, Developmental Disability **(DD)** orAged and Disabled **(A&D) Waiver**. The waiver provides opportunities for Medicaid beneficiaries to receive services in their own home or community. To maintain financial eligibility for the waiver when you are working, you must be eligible for one of the Medicaid eligibility groups approved by this waiver.

### **Specific to YOU: Waivered Services**

**Work Scenario 1: Earnings $XXXX/month:**

**Work Scenario 2: Earnings $XXXX/month:**

**Work Scenario 3: Earnings $XXXX/month:**

Keep in mind that the details above are only an estimation. DH&W makes the final decision regarding your eligibility for SSI-based Medicaid. If you should have any questions regarding your DD Waivered services, you should contact the DH&W Boise Office at **(1-877-456-1233).**

**Employer- Sponsored Health Insurance:** When you become an employee, your employer may offer health insurance. You are required to report this to Medicaid.

* **Medicaid:** If you have Medicaid and have other health insurance available, such as employer sponsored group coverage, you are required to report this to Medicaid. If you or your children qualify, the Department of Health and Welfare may pay the premiums, deductibles, and copayments for your other insurance. This is called Health Insurance Premium Payment Program (HIPP).

We can review these considerations in more detail if you are offered employer-sponsored health insurance.

**Medicare (SSDI Beneficiary):** Medicare is a federal health insurance program that offers hospital, medical and prescription drug coverage. You are eligible for Medicare because you are entitled to SSDI for more than 24 months. Medicare coverage continues when you are entitled to SSDI. If your SSDI entitlement ends due to SGA, the Extended Period of Medicare Coverage (EPMC) lets you keep Medicare for at least 7 years and 9 months (93 months) after your Trial Work Period, if you still have a disability. You do not have to request EPMC, it will start automatically. To request a new card or questions with any issues you can visit their website at <https://www.medicare.gov/> or call 1-800-633-4227.

Declining Part B Descriptor goes here if it applies to the beneficiary.

### **Specific to YOU: Medicare**

**Work Scenario 1: Earnings $XXXX/month:**

**Work Scenario 2: Earnings $XXXX/month:**

**Work Scenario 3: Earnings $XXXX/month:**

Keep in mind the details are only an estimate. Social Security and The Centers for Medicare and Medicaid make the final decision about your Medicare Eligibility. Your local SSA Office number is XXX-XXX-XXXX.

**Medicare Part A and B Financial Assistance:** Beneficiaries with Medicare Part A (hospital) and Part B (medical) usually have to pay Part B premium, plus deductibles and coinsurance. However, the state has two programs that help pay these costs: Medicaid and Medicare Savings Program (MSP). Medicaid helps pay your Part A and Part B deductibles and coinsurance, plus the state may pay your Part B premium depending on the Medicaid group you use. MSP will pay Part B premium, plus it may help pay your Part A and Part B deductibles and coinsurance if your countable income is at or below 100% of the Federal Poverty Level (FPL).

### **Specific to YOU: Medicare**

**Work Scenario 1: Earnings $XXXX/month:**

**Work Scenario 2: Earnings $XXXX/month:**

**Work Scenario 3: Earnings $XXXX/month:**

Attached are MSP Calculation worksheets. Keep in mind the details above are only an estimate. DH&W makes the final decisions about your eligibility for help with Part A and Part B costs.

To get help through Medicaid you must be found eligible for one of the Medicaid eligibility groups. To get help through the MSP your countable income must be below 135% of the FPL (below 120% if you have Medicaid). DH&W doesn’t count all your income; they exclude the first $20 of unearned income and over half of your earnings. The MSP also has a resource limit of **$X,XXX** (20XX).

**Medicare Part D Financial Assistance:** Medicare Part D (prescription drug coverage) out-of-pocket costs can include a premium, a deductible and copays that vary depending on the plan you choose. Extra Help, also known as Low Income Subsidy program, helps pay those out-of-pocket expenses. The program has one level of assistance, Extra Help.

Extra Help pays all of most of the Part D premium, the annual deductible, and keeps copays to a low amount (**$0 - $XX.XX** per prescription in 20XX). People who get Medicaid or help from DH&W with any Medicare Part A and Part B costs are automatically enrolled. When working, if you fall under one of those groups you can get or keep your Extra Help. Additionally, Social Security excludes at least 16.3% of your earnings if you have an IRWE.

### **Specific to YOU: Extra Help**

**Work Scenario 1: Earnings $XXXX/month:**

**Work Scenario 2: Earnings $XXXX/month:**

**Work Scenario 3: Earnings $XXXX/month:**

Keep in mind the details above are only an estimate. Social Security and the Center for Medicare and Medicaid Services make final decisions about eligibility for Extra Help

## How Your Employment May Affect your Other Benefits

SNAP, any type of Housing, Workers Comp, Public Disability Benefit, and Extra Help for low income (NOT a Dual Eligible only if eligible through SHIBA low income), LHEAP (heating assistance) and any other cash benefit that you learn about.

### **Specific to You: Other Benefits**

Put program name here and Provide review dates. There should be a descriptor for each benefit along with the name of the program.

Keep in mind the details above are only an estimate. DHW makes the final decision about eligibility.

## Employment Service and Supports you Might Need

* You are currently receiving employment services through **Idaho Division of Vocational Rehabilitation (IDVR)**
* You and your VR counselor are working on your employment goals.
* **Ticket to Work** (TTW) is a SSA program that helps beneficiaries go to work. The program provides funding to State Vocational Rehabilitation Agencies (SVRA) and Employment Networks (EN) to support you in reaching self-sufficiency. ENs are organizations that provide employment services. SVRA is a state agency that provides vocational counseling and supports. When you sign a plan with an EN or SVRA, Social Security will assign your Ticket to them. SSA will not conduct a medical continuing disability review (CDR) when Your Ticket to work is In-Use.

### **Specific to YOU: Ticket to Work**

TTW was assigned to IDVR on **XXXXXXXXX**. The TTW will be unassigned when you close your case with IDVR. You have a 90-day extension to put the TTW back “in-use” with a VR or Employment agency. If you do not reassign the TTW during the extension, Social Security considers it no longer “in use” and could initiate a medical CDR.

In the meantime, you are exempt from regularly scheduled medical CDRs as long as you are participating and making “Timely Progress” per SSA Requirements. You shared that at this time your employment needs are being met and you do not need additional services.

**Continuing Disability Review:** All individuals who receive SSDI and or SSI will have a Continuing Disability Review (CDR). Social Security sets a date to check on your medical condition to make sure you still meet the definition of having a disability. **Your next medical review (SSDI and SSI) date is scheduled for, XX/XX/XXXX.**

If you receive a letter requesting updated medical records, you should provide Social Security with the information they are asking for. If you do not, Social Security could determine that you no longer have a disability. Do not be alarmed if Social Security asks you to see one of their doctors. This can be standard procedure so please cooperate. The review is designed to give you every opportunity to show that you still have a disability and to assure that your benefits are not incorrectly stopped.

**Other Topics:** Examples can include Earned Income Tax Credit, Overpayment/Waivers, ABLES, Future Childhood Disability Benefits and any other topics (ExR, Full Retirement, Early Retirement). You must put a full descriptor.

**Reporting Earnings to Social Security:** As a SSDI and SSI recipient you or your Representative Payee are obligated to report to both SSDI and SSI as they are different programs, you **must** report to both programs separately.

**Reporting Earnings to Social Security:** As a **SSDI** recipient you or your Rep-Payee are obligated to report to Social Security when you start work, and any change in work activity or gross wages. To report these types of changes, contact your local SSA Field Office at **XXX-XXX-XXXX**. By the 6th of the month.

### **You can report wages using the following options:**

You can bring a copy of your paycheck stubs to the local office. Make sure you put your name and Social Security Number on all stubs. Be sure to ask for a receipt.

1. You can mail your paychecks to your local office. Make sure you put your name and Social Security Number on all stubs. If you do this, I recommend you send it certified mail. You will receive a green post card in the mail, this shows that Social Security received them. This is the only way to have a record that you reported your income.
2. I suggest that you set up a My SSA Account. Once Social Security has your job on file, you can report your gross wages in your My SSA Account. [*my* Social Security account](http://www.ssa.gov/myaccount)
3. You can sign up for a monthly reporting reminder through SSA by using the following link. <https://public.govdelivery.com/accounts/USSSA/subscriber/new?topic_id=USSSA_541>

**Reporting Earnings to Social Security:** As an **SSI** recipient you or your Representative Payee are obligated to report to SSA when you start or stop work or when there is a change in your earnings or circumstances, you need to report this information right away. This information must be reported no later than the 10th day of the month after the month of change. **You must continue reporting earnings every month.**

You can report wages using the following options.

1. Once Social Security has listed the employer on your record, you can upload the SSA Mobile Wage Reporting (myWR) from Google Play Store to your phone.
   * You will need to provide the pay period beginning and ending dates, the day you were paid, and your gross wages.
2. You can report **your SSI wages** using the automated telephone wage reporting system. This is available 24 hours a day, 7 days a week. Call [**X-XXX-XXX-XXXX**](tel:+1-866-772-0953) between the 1st and 6th of each month to report your wages. This system is for **SSI** only.
3. Set up a My Social Security account (<http://www.ssa.gov/myaccount>) and report your gross earning each month through this website.
4. If you bring a copy of your paycheck stubs to the local office, be sure that you write your full name and social security number on your check stubs no matter how you submit them and always ask for a receipt.
5. You can mail photocopies of your paystubs to your local SSA by the 10th of each month. You can request some pre-paid envelops from your local office. **Local Office Address.**
6. You can fax your wages. Send your paystub to **the local office fax number** by the 6th of the month. Please include your fax number on your fax coversheet.

You can sign up for a monthly reporting reminder through SSA by using the following link. <https://public.govdelivery.com/accounts/USSSA/subscriber/new?topic_id=USSSA_541>

**Reporting Earning to Department of Health & Welfare:** DHW requires Medicaid beneficiaries to report a new job and income to DHW within 10 days of their job start date. There are several ways you can report your new job; set up a [MyBenefits@dhw.idaho.gov](mailto:MyBenefits@dhw.idaho.gov) or a <https://idalink.idaho.gov/> account. You can call

**X-XXX-XXX-XXXX**; or you can visit the local DH&W office address.

Their office is open from 8:00 AM to 5:00 PM and closed on Saturday and Sunday’s and closed on all state and federal holidays. Call before visiting to make sure they are taking in person appointments.

## Important Things for You to Remember

#### **Issues Requiring Immediate Action:** This section is specific to the customer given their circumstances.

**Examples:**

* Report a new job to SSA.
* Report your past wages.
* Report your gross monthly income to Social Security by the 6th of each month.
* Consistently track TWP as soon as work begins.
* Respond to Re-determination letters from SSA or DH&W.
* Additional information.

#### **Important Deadlines:** This section is specific to the customer given their circumstance.

**Examples:**

* Report your gross monthly income to Social Security by the 6th of each month.
* Keep all IRWE receipts for SSA.
* Contact SSA regarding overpayment.
* Provide SSA with Work Activity Report.
* Respond to letters from SSA or DH&W RE: Re-determination, work activity review etc.
* Additional information.

**Recordkeeping Reminders:** Keep this Benefits Summary and Analysis in your records. Remember to keep all letters you get from SSA or DHW about your benefits. Keep notes a receipt whenever you report changes and be sure to keep everything together in one place so you can find it. Notes should include the agency where you made the report, the date you made the report, who you talked to and what you told them, and what papers you submitted.

**Remember that it is your responsibility to promptly report all relevant changes to the Social Security Administration and any other federal, state, or local entity administering benefits you receive!**

**Timely reporting of your wages will prevent an under or over payment by Social Security.**

## Using this Report:

You should keep this report and refer to it when you have questions about how your employment plans may affect your benefits. It is also important for you to share this report with other people who are helping you achieve your employment goals.

The information contained in this report is intended to help you make informed choices about important life issues that may affect your Social Security or other public assistance benefits. The accuracy of the information and advice contained in this report is dependent upon:

The accuracy and completeness of the information you provided about your current and past benefits status.

1. The accuracy and completeness of information you provided about relevant factors such as current and past earnings, unearned income, resources, disability status/medical condition, marital status, and living arrangements,
2. Current laws and regulations governing the effect of employment and other factors on Social Security disability benefits and other federal benefits; and
3. Current Social Security Administration policies and procedures regarding the use of applicable work incentives.

Changes in the situations described above may seriously affect the accuracy of the information provided in this plan.

**If you need further assistance and your case is still open with IDVR, you may contact your Vocational Rehabilitation counselor requesting further help with your SSA Disability benefits.**

**If your case has been closed with IDVR and you are employed, have a job offered, or are soon to be employed, or are a student, you should contact the Ticket to Work Hotline at (866-968-7842) so that a referral can be made for you to work with the Montana State University (MSU) WIPA program on benefits planning. WIPA will respond to you within 5 to 7 business days.**

## Required Additional Information:

* Date of Referral: **Date**
* Date of first contact with customer: **Date**
* Date of Intake Meeting **Face to Face or Virtual**: **Date**
* **Type of meeting Face to Face or Virtual: Type**
* BS&A Debrief Date: **Date**
* **Type of meeting Face to Face or Virtual? Type**

By signing this Benefits Summary & Analysis report, the benefit planner is verifying that a copy of this report has been provided to and reviewed with the beneficiary.

By signing this Benefits Summary & Analysis report, the benefit planner is verifying that the beneficiary made a choice not to participate in the final review of the report A copy was of the report was sent to the beneficiary.

**Signature**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_­­­­\_\_\_\_\_\_ **Date**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Name & Credentials**

### **Required Attachments:**

### **Other Information Shared if applicable:**