

# PASS TIMES

Winter 2002

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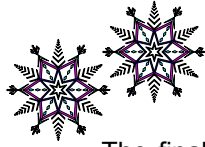
If you have any questions about Plans for Achieving Self-Support (PASS), please contact us:

Cheektowaga PASS Cadre  
(Northern New York State)  
2875 Union Road, Suite 75  
Cheektowaga NY 14227-9926  
Phone: 1-800-510-5680  
Fax: (716) 681-6243

New York City PASS Cadre  
(New York City, southern New York  
State, New Jersey)  
PO Box 1826, Church St. Station  
New York, NY 10277-0612  
Phone: 1-800-551-9583  
Fax: 212-264-6069

**Ticket to  
Work**

## Final Regulations Published

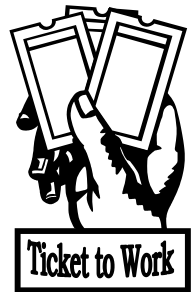


The final regulations implementing the Ticket to Work and Self-Sufficiency Program authorized by the **Ticket to Work and Work Incentives Improvement Act of 1999** have been published. The regulations are effective January 28, 2002. The "Tickets" will be issued in phases.

The final regulations, public comment, and response to public comment are available on SSA's website at: [http://www.ssa.gov/regulations/rin0960\\_af11f.htm](http://www.ssa.gov/regulations/rin0960_af11f.htm)

## More Choices

The Ticket to Work Program expands the universe of service providers available to beneficiaries with disabilities who are seeking employment services, vocational rehabilitation services, and other support services to assist them in obtaining, regaining and maintaining self-supporting employment. Beginning in 2002, SSA will issue tickets to most individuals who receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) based on a disability or blindness. Individuals must be age 18 or older and have not yet attained age 65. SSDI and SSI recipients whose cases have medical improvement expected diaries must have had at least one continuing disability review in which the final determination was that disability continues. SSI disability recipients must be eligible for benefits under the adult disability standards.



Each beneficiary/ recipient will have the **option** of using his or her ticket to obtain services from a provider known as an **Employment Network (EN)**. The beneficiary will choose the Employment Network (EN), and the EN will provide employment services, vocational rehabilitation services, and other support services. In determining which EN an individual wants to work with, the individual can discuss their rehabilitation and employment plans with as many ENs in their area as they wish. (ENs also will be able to choose who they serve.) Individuals also will have the option of choosing to obtain services from their State Vocational Rehabilitation agency (VESID in New York State). The EN provides the necessary services at no cost to the individual. **(See page 2 for more information on ENs.)**

Once an individual chooses an Employment Network, the EN and the individual must agree upon an Individual Work Plan (IWP) or Individualized Plan for Employment (IPE) if the individual chooses to work with the State VR agency. The IWP or IPE outlines the services necessary to assist the individual in achieving the chosen employment goal. The individual and the agency representative must both sign the plan. The agency representative submits the plan to the Program Manager, Maximus. If all of the requirements are met, the "Ticket" is **assigned** to the Employment Network. The Employment Network assists the individual with the services needed to achieve the chosen work goal.





**It is very important that SSA personnel be prepared to reassure our customers that :**

- The Ticket to Work Program is voluntary. Participation **is not** required and consumers will not lose their benefits if they choose not to participate in the program.
- Participating in the Ticket to Work Program will not cause a review of their disability status. In fact, SSA will not conduct a continuing disability review of a Social Security or SSI beneficiary's medical condition while the beneficiary is using a Ticket to Work.
- The employment networks (EN's) have been approved by SSA and will be monitored on an ongoing basis.
- Calls related to Employment Networks and tickets should be referred to MAXIMUS, INC. at: **1-866-968-7842 (YOURTICKET)**

**OR**

**TDD 1-866-833-2967 (TDD2WORK)**

**OR--SEE BELOW FOR WEBSITE INFO**

## Hot News!!!

### **Ticket to Work website up and running!**

This is your "one-stop place to shop" for Ticket to Work information. The site contains many links to SSA's Work Site and makes it very easy to go back and forth from one site to the other. This site contains a self-directed learning environment with lessons on the following topics:

**Ticket to Work Legislation**

**SSA Programs**

**Employment Supports and Incentives**

**Overview of the Ticket to Work Program**

In addition, training materials and power point presentations are available for download, and Employment Networks can register for online training courses. **CHECK IT OUT!**

<http://www.yourtickettowork.com/>

## Employment Networks



An Employment Network is a public or private entity that enters into an agreement with SSA to provide vocational rehabilitation, employment, and support services to an eligible beneficiary with a Ticket under the Ticket to Work program.

Employment Networks can choose who they serve under the program. A consumer can switch EN's.

VESID can opt to provide services as an Employment Network (EN) and can make their selection on a case by case basis.

**To find the Employment Networks in your area:**

<http://www.ssa.gov/work/ServiceProviders/endirectory.html>

The Social Security Administration will pay the Employment Network if the EN helps the individual go to work and complies with other requirements of the Program. An EN serving under the Ticket Program, has agreed to abide by the rules and regulations of the Program under the terms of its agreement with SSA for providing services under the Program.

Under the Ticket to Work program, there are two employment network payment systems. They are the outcome payment system, which provides for up to 60 outcome payment months, and the outcome-milestone payment system, which provides for up to 4 milestone payments and 60 reduced outcome payment months.

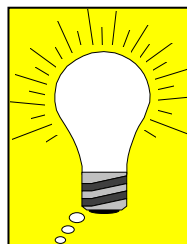
SSA uses the national average disability benefit it pays under the SSDI and SSI disability programs in one year to compute the monthly payment rates for outcomes and milestones a beneficiary may attain in the following calendar year. The national average disability benefit is called the payment calculation base.

The Payment Calculation Bases (PCBS) for 2002 are:

**[SSDI PC \$791.68] [SSI PCB \$476.80]**

For more information on the payment calculation bases:

<http://www.ssa.gov/work/ResourcesToolkit/ENRates.html>



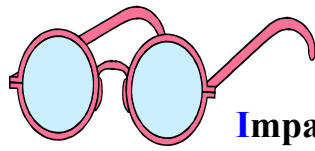
## Did You Know?

An individual who assigns his or her Ticket to an Employment Network (EN) can still receive services from the State VR agency (VESID).

The EN to which the Ticket is assigned can refer an individual for VR services if the EN has an agreement with the VR agency. The agreement must be in writing and signed by the EN and the VR agency prior to the EN referring any individual for VR services. The EN is responsible for submitting a copy of the agreement it has established with the VR agency to the Program Manager (PM), MAXIMUS INC. The PM is responsible for verifying the establishment of the agreements.

**Regulations Sec. 411.400 – 411.420**

at a glance...



What is an **IRWE**?

## Impairment Related Work Expense

### What is an Impairment Related Work Expense (IRWE)?

An IRWE is an expense for an item or service which is directly related to enabling an individual with a disability to work; and, which is necessarily incurred by that individual because of a physical or mental impairment. Such an expense may involve payment for the purchase, installation, maintenance and repair of an impairment-related item or payment for an impairment-related service.

### How do IRWE help?

The cost of certain impairment-related items and services that an individual with a disability needs to work can be deducted from gross earnings when SSA decides if "countable earnings" demonstrate performance of substantial gainful activity (SGA). It does not matter if these items and services are also used for non-work activities. For Supplemental Security Income (SSI) purposes, IRWE can also be used to reduce countable income in determining the amount of the SSI payment.

Example: Mary receives an \$850.00 per month SSDI check. She recently completed a vocational rehabilitation plan and has been offered a position as an inspector on an assembly line at \$2500.00 per month. Mary is concerned about losing her SSDI check as after work expenses, she would actually have less income. She is unable to use public transportation because of multiple physical limitations. She requires special transportation to accommodate her wheelchair. The transportation service costs her \$1000.00 per month. In addition, Mary requires attendant care services in order to get ready for work in the morning. She does not need the attendant after work as her sister stops in after work and helps her out. The attendant care cost is \$750.00 per month. Mary is very pleased to find out that her SSDI checks would not stop, even after completion of the 9 trial work period (TWP) months. The interviewer explains that the cost of special transportation and attendant care for work preparation are impairment related work expenses (IRWE). Her total IRWE are \$1950.00 per month. Her monthly earnings after the IRWE are deducted are \$750.00, below the \$780.00 SGA limit.

Now, for another twist! Mary is very relieved that she will be able to accept the position. She mentions that if she could only afford a van, VESID would pay for modifications and she would be able to drive to work herself. She states that they told her she would have to buy a new vehicle as modifications would cost over \$23,000.00. She stated that she can't afford to save for a vehicle because of her current transportation cost. Now is the time to consider a Plan for Achieving Self-Support (PASS)!

Mary is advised that she could become eligible for Supplemental Security Income (SSI) with an approved PASS. Mary doesn't understand how she could get SSI since she was previously told her SSDI was too high. Also, Mary stated that she could not live on the SSI rate because her living expenses are \$600.00 per month and she has a \$200.00 per month Medicaid spenddown. Mary is then advised that if she puts the income that SSI would count in determining her eligibility and payment amount into a PASS account to purchase a vehicle, she would have the SSI payment for living expenses and would not have a Medicaid spenddown. She would automatically get Medicaid based on her SSI eligibility. **Remember-an individual that would otherwise be ineligible for SSI because of excess income and/or resources can become SSI eligible with a Plan for Achieving Self-Support (PASS).**

Examples of expenses likely to be deductible as an IRWE and not likely to be deducted as an IRWE can be found in the [2001 Red Book on Employment Support](#) pages 28-30. The 2002 Red Book is available online but is not yet available in print. [http://www.ssa.gov/work/ResourcesToolkit/redbook\\_page.html](http://www.ssa.gov/work/ResourcesToolkit/redbook_page.html). Please keep in mind however, that the list represents examples and is not all-inclusive. POMS DI 10520.ff provides detailed information on developing IRWE.

### DI 10520.050 Unresolved Questions

Because this is a complex provision, the FO should contact their Regional Office for consultation in unusual or complex situations involving Impairment Related Work Expenses (IRWE).



OVERPAYMENTS...

## HOW CAN WE PREVENT THEM?

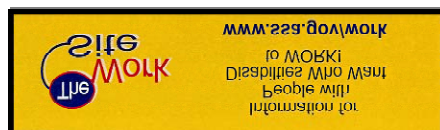
Although the most common fear of individuals with disabilities who would like to work is the fear of losing medical insurance, the fear of being overpaid runs a close second. The Ticket to Work and Work Incentives Improvement Act helped to alleviate the first fear by extending Medicare coverage an additional 4 ½ years for working Social Security disability beneficiaries and by expanding State options and funding for Medicaid eligibility for people with disabilities. SSA is resolved to alleviate the fear of being overpaid and has already taken many steps to do so.

One of the most important steps SSA has taken in the last few years is to provide in depth training on disability issues and work incentives within SSA. The PASS Cadres and FO Work Incentive Liaisons have worked hard at establishing relationships with agencies, organizations, and advocacy groups that work with disability issues and have provided a great deal of training outside of SSA. Publications have been simplified. The Red Book on Employment Support provides information on work incentives for SSDI and SSI in one publication. It makes a great desk reference and can be given to consumers to reinforce explanations of how work affects benefits. Showing our consumers the information in black and white increases their confidence in the explanations we provide and gives them a guide for future reference. Providing accurate information is one of the most important ways we can help to prevent overpayments!

Overpayments frequently occur when a work report is received and the information is processed to only the SSI or SSDI record and the individual receives both benefits. It is very important to make sure that the work report is processed for both benefits. An SSDI beneficiary should always be informed of their Trial Work Period (TWP) status and Extended Period of Eligibility (EPE) status. **We** can help to prevent overpayments by making sure that we consider the affect of work on all benefits an individual is receiving.

SSA is piloting a new computer program that will resolve many of the problems with work reports. The Modernized Return To Work (MRTW) program will document and control work reports from the time of the initial report until the actions are completed. The program generates separate work reports for SSDI and SSI actions and issues a receipt to the recipient showing the information reported. Hopefully, the program will be available for all SSA personnel in the near future!

Finally, SSA has established a website that contains information on the work incentives, the Ticket to Work program, and other disability issues. You can even download the most updated Red Book from the "Work Site." The more informed we are, and our consumers are, the less likely an overpayment will occur.



## NEW YORK STATE ADOPTS MEDICAID BUY-IN PROGRAM

On January 16, 2002, the New York State Legislature and Governor Pataki approved a Medicaid Buy-In program. Implementation is scheduled to take effect in April 2003. The program allows working individuals with disabilities access to Medicaid coverage without the current "spend down" limitations.

The new "buy-in" program will cover workers between the ages of 16 and 65 who meet the SSI definition of disability and workers with a "severe medically determinable impairment" who would otherwise lose coverage due to "medical improvement." Individuals with **net** available income up to 250% of the Federally defined poverty levels (FPL) will be able to purchase Medicaid coverage. (The current levels would be approximately \$44,000 for a household of 1 and \$58,000 for a household of 2.) Individuals will also be allowed to have assets of up to \$10,000 (house and car not included). This is great news for individuals with disabilities who want to work but spend every dime of earnings just to retain the medical coverage they need!

Premiums for Medicaid coverage for workers with disabilities will range from \$0 to \$1260 yearly for a household of 1 where *all* income is *earned* income. For example, a single individual earning approximately \$44,000 per year could purchase Medicaid coverage for about \$100.00 per month. Different premium rates apply for individuals with a combination of earned and unearned income. For individuals whose total income is below 150% of the FPL, there would be no premium. For individuals with total income between 150% and 250% of the FPL, the premium would be a total of 3% of the net earned income plus 7.5% of the net unearned income.

All of this sound confusing??? We'll provide more information before the April 2003 implementation date.