



# When Everyone Works, Everyone Wins!

## Work Incentive “Tips” Newsletter



### Freedom To Work

December 2009

On behalf of the Freedom to Work Project Leadership Council and staff, we would like to wish you a happy holiday season. In this issue of the “Tips” newsletter we are providing you with some information and resources as you begin to prepare for the tax filing season. We are also sharing with you a story about an individual who is benefiting from the Medical Assistance for Workers with Disabilities (MAWD) program and an article on Empowerment.

#### Tax Information



It’s hard to believe that we’re nearing the end of another calendar year! With that in mind, we’d like to provide you with some tax preparation information before the tax filing season arrives. Listed below you will find information about the Earned Income Tax Credit and several free tax return preparation programs. To find additional information, you can also search the IRS website at [www.irs.gov](http://www.irs.gov).

#### Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is a refundable federal income tax credit for people who earn low-to-moderate incomes. EITC can reduce your taxes and can mean a refund. In simple terms, working families and individuals may keep more of what they work for. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return.

To find out if you might qualify, go to <http://www.irs.gov/individuals/article/0,,id=130102,00.html> or ask your tax preparer.



#### Volunteer Income Tax Assistance (VITA) Program

The VITA Program offers free tax help to people with income typically \$49,000 and below, who can’t prepare their own tax returns. To locate the nearest VITA site, call 1-800-829-1040. Many of these sites offer free electronic filing, which could speed up your refund.

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#### Counseling for the Elderly (TCE)

The Tax Counseling for the Elderly Program provides free tax help to people aged 60 and older. Trained volunteers provide free tax counseling and basic income tax return preparation for senior citizens.

As part of the IRS-sponsored TCE Program, **AARP** offers the Tax-Aide counseling program during the filing season. Trained and certified AARP Tax-Aide volunteer counselors help people of low-to-middle income. For more information on TCE, call 1-800-829-1040. To locate the nearest AARP Tax-Aide site, call 1-888-227-7669.

Freedom to Work Project  
221 S. Central  
Pierre, SD 57501



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#### Freedom To Work Project

221 S. Central  
Pierre, SD 57501  
(605) 945-2207  
toll-free - 1-800-210-0143  
Website: <http://www.sd-ccd.org/ftw>

#### S.D. Work Incentives Planning & Assistance (WIPA) Program

221 S. Central  
Pierre, SD 57501  
voice/tty - (605) 224-5336  
toll-free - 1-800-224-5336

Dept. 21 811 E. 10th Street  
Sioux Falls, SD 57103  
voice/tty - (605) 367-5330  
toll-free - 1-800-265-9679

#### Division of Rehabilitation Services

Hills view Properties Plaza,  
3800 E Hwy 34  
Pierre, SD 57501  
voice/tty - (605) 773-3195  
Website: <http://dhs.sd.gov/drs/>

#### Mike Walling

E-mail: [SEAWalling@aol.com](mailto:SEAWalling@aol.com)  
Website: [www.WALLINGINC.com](http://www.WALLINGINC.com)

#### Social Security Online

Website: [www.SSA.gov](http://www.SSA.gov)

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## A Personal Story - Brenda Kuckleburg by Mary Livermont

For many years, Brenda Kuckleburg has had a home business called Prairie Quilts and Designs. Brenda made and refurbished quilts through her business until she was diagnosed with an advanced form of incurable stomach cancer in January 2005. Things changed for Brenda after finding out she had cancer; she still runs her home business but she does smaller projects as well as consigning her handmade pottery.



Brenda Kuckleburg

At the time of her cancer diagnosis, Brenda did not have any medical insurance. She was able to qualify for a research project which paid for some medical expenses and chemotherapy. In late 2006, Brenda was no longer able to get assistance through the research project and was then again without any medical assistance. Brenda describes herself as being persistent and so she began doing a search to find out about any help she might qualify for. That's when someone with the Department of Social Services told her about Medical Assistance for Workers with Disabilities (MAWD). Brenda applied for MAWD and was approved in March of 2007.

Brenda states that she has definitely had an improved quality of life since being approved for MAWD. She doesn't have to worry about paying for the expensive chemo medication that she has to take on a regular basis or all of the other very expensive medical treatments. She believes that not being under stress or worrying about the mounting medical bills has definitely helped her cancer to not become worse over the last few years. Brenda said that depression goes with having cancer, but due to MAWD, the financial issue is not there and

therefore the depression is not as bad. Brenda feels so fortunate that she doesn't have to make the decision whether she should go to the doctor or whether she should delay medical treatment. She said it is like a "freedom" to know that she can get the help when she needs it. She knows without a doubt that if MAWD would not have been available for her, she would not have had the cancer taken care of. She is a definite advocate for the program and said she tells others about MAWD whenever she can.

Brenda feels that working 10-15 hours a week in her home business has helped her through the unpredictability of having cancer. She has good days and bad days, but her work is what she calls her "therapy." She also feels because of the flexibility of self employment, she has an advantage of not having to leave her home as she can set her own hours of work depending on how her day is going. This is something that some employers might not tolerate or understand.



**MAWD**

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## Cassie's "Hints" continued...

The cost of a Part D plan varies. Once a year during open enrollment it is possible to change plans if you feel the one you are on does not meet your needs. For assistance in finding a plan that works for you, you can visit [www.medicare.gov](http://www.medicare.gov). To find out if you are eligible for extra help in paying the Part D costs, contact your local Social Security office.

Some beneficiaries may be eligible for help in paying their Part A and Part B expenses. The Department of Social Services administers the Medicare Savings Program which assists beneficiaries with payment on their Medicare expenses in three separate coverage groups.

Qualified Medicare Beneficiary – Medicare Part A and Part B premium, deductibles, and co-insurance are paid through Medicaid.

Special Low-Income Medicare Beneficiary – Medicare Part B premium only is paid through Medicaid.

Qualified Individual 1 - Medicare Part B premium only is paid through Medicaid.

Income limit is based on the family size and adjusted income of the adults in the household. Resource limit for this assistance is \$4,000 for an individual and \$6,000 for a couple.



## Upcoming Training Events

### 2010 Statewide Special Education Conference (CEC)

March 14-16, 2010 • Best Western Ramkota • Pierre, SD

For more information call 605-357-1439

<http://www.usd.edu/medical-school/center-for-disabilities/statewide-special-education-conference.cfm>

### Employment and Benefits Training Presented by Mike Walling

April 26-30, 2010

Information on specific dates and locations will be coming soon

A publication of the Freedom To Work Project, affiliated with the Black Hills Special Services Cooperative and South Dakota Coalition of Citizens with Disabilities. Freedom To Work is a program of the State of South Dakota through the Department of Human Services, Division of Rehabilitation Services. Funding is provided through the Centers for Medicare and Medicaid Services. Grant # P-91485/8

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Empowerment is a process and each of us obtains a certain level of it depending on several elements. These might include:

- access to resources and information
- options to make choices
- decision making power
- relationships
- financial resources
- governmental policies and laws
- roles and responsibility, etc.

When people are encouraged to experience these elements, they are experiencing empowerment and they are increasing employment opportunities and enjoying a better quality of life.

## Cassie's "Hints"

### Medicare and You

Healthcare is a big concern for many. In this newsletter hint, we are going to discuss Medicare.

Most Social Security Disability Insurance (SSDI) beneficiaries become eligible for Medicare following a 24 month waiting period starting with the entitlement month. Coverage generally continues for at least 93 months following the last Trial Work Period month. Medicare coverage will stop if an individual ceases to meet the SSA disability standard. In other words, if Social Security, after completing a Continuing Disability Review, determines you to no longer be disabled, your Medicare coverage will cease.

### Medicare has three main components:

**Part A Hospital Insurance** – Most people do not pay a premium for Part A because they already paid for it through their payroll taxes while working. Medicare Part A helps cover inpatient care in hospitals, including critical access hospitals, and skilled nursing facilities (not long-term care). It also helps cover hospice care and some home health care.

**Part B Medical Insurance** – Most people pay a monthly premium for Part B. Medicare Part B helps cover doctors' services and outpatient care. It also covers some other medical services that Part A doesn't cover, such as some of the services of physical and occupational therapy services, and some home health care. Part B helps pay for these covered services and supplies when they are **medically** necessary.

**Part D Prescription Drug Coverage** – Part D is voluntary prescription drug coverage. Beneficiaries must enroll with a participating approved provider. The prescription drug plans under Part D are developed and operated by private insurance companies.



**Cassie Stoesser**  
Community Work  
Incentives Coordinator  
SD WIPA Program

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Brenda has a very positive attitude. She gives much credit for this to her family, especially her husband, who provides a huge amount of moral support. She said there are days when she would rather not get up but she remembers her family and her work and says to herself, "get up and get going." Brenda knows that her disability due to cancer is different than other disabilities but yet she has many of the same battles to fight every day. She said that you have to "keep trying," there are all kinds of jobs that can be flexible, "keep busy to keep yourself going."

## Medical Assistance for Workers with Disabilities (MAWD)

Healthcare insurance coverage through Medicaid is now available in South Dakota to certain individuals who are employed, have a significant disability, and meet specific eligibility criteria. This coverage is available through the MAWD program as an additional work incentive to encourage individuals with disabilities to enter or remain in the workforce. To learn more about or to apply for MAWD contact the local Department of Social Services office at 1-877-999-5612 or <http://dss.sd.gov/offices>.

## SSA Announces Cost of Living Adjustments (COLA) for 2010

Monthly Social Security and Supplemental Security Income (SSI) benefits will not automatically increase in 2010 as there was no increase in the Consumer Price Index (CPI-W) from the third quarter of 2008 to the third quarter of 2009. Below are the specific adjustments for 2010.

	2009	2010
<b>SSI Federal Payment Standard (FBR) per month</b>		
Individual	\$674	\$674
Couple	\$1,011	\$1,011
<b>Resource Limits</b>		
Individual	\$2,000	\$2,000
Couple	\$3,000	\$3,000
<b>Student Earned Income Exclusion</b>		
Monthly Limit	\$1,640	\$1,640
Annual Limit	\$6,600	\$6,600
<b>Social Security Thresholds</b>		
Substantial Gainful Activity (SGA) per month		
Non-Blind	\$980	\$1,000
Blind	\$1,640	\$1,640
Trial Work Period (TWP)	\$700	\$720
<b>1619(b) State Threshold amount (South Dakota)</b>	\$30,806 yr	\$31,924 yr

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### “Empowerment” Leads To Increased Employment Opportunities *by Dan Rounds*

“Empowerment” is a term that can be found in the mission statement of many community rehabilitation programs (CRPs), yet I wonder if we really understand and value what the term represents when providing employment supports to people with disabilities. My job allows me the opportunity of traveling to many communities in the state where I can witness the different services and supports that are provided to people with disabilities. Typically, CRP staff are genuine and work hard to provide the best possible services to assist people in reaching their employment goals and becoming contributing members of their community. However, in some cases we tend to lose sight of our mission and wonder why it is so difficult to reach these outcomes.

Imagine yourself sitting at a table in a fairly empty (other than me) fast food restaurant at 1:30 in the afternoon and a “well labeled” van pulls into the parking lot. Two people (staff) get out of the front of the vehicle, one of whom opens the sliding door and assists five middle-aged people out and into the parking lot. Meanwhile, the other staff person leads the group to the door of the restaurant and holds it open for the group to enter. Once in the building, the group is led to a table where they are all seated. The two staff return to the service counter, order food and fill the drink cups, then bring them to the group seated at the table. As the food orders are completed and placed on trays, the staff share the responsibility of bringing the trays to the table so everyone can eat.

As I witnessed this, several thoughts went through my mind, as I am sure they did for you while reading this. My first thought was the memory of doing the same thing and the message I must have given the employees at the restaurant (these folks have a disability and they can’t even order their own food). This message is universal, it is perceived as all people with disabilities, not just the five. My second thought was that we just missed a great opportunity to experience our mission, an opportunity for five people to experience “Empowerment.”

I believe that in order to pursue the mission of the agency you work for, and to truly assist people with disabilities to achieve their desired outcomes, including employment, it is necessary to have an understanding of the term “empowerment.” Many agencies describe the term “empowerment” in their mission statements by using the phrase “providing an opportunity” or something similar. I believe that this is an act to “empower.” To put this into context, it would mean that we, as providers, are giving or sharing power that we have over another individual or group. Is this what we are about? I know from experience that we are not about having power or control over the people we support. However, this may be the message we send to both the individual we are working with and the people that witness the service. Do the staff at the restaurant believe that they have power or control over the five individuals they are working with? From my standpoint and from the standpoint of the employee in the restaurant, it might look that way.

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Why would the staff perform their duties in such a way? Five people at 1:30 in the afternoon, ordering food, delivering the food, etc... Are they supporting people with the mission of the agency in mind? The answer is yes, to a certain degree. They are providing these folks with an opportunity to experience the community, with respect and dignity, and I would assume there was discussion with the group on where they wanted to eat (and if they wanted to eat with this group), so there was most likely a choice, which also meets the guidelines of the mission. The next question is: was there an “informed choice” and was the outing arranged for convenience of the staff or to actually exercise personal preference and power for the people they are supporting?

The opportunity to experience the community and going out for fast food is a great gesture, but what was learned and perceived leaves a lot to be desired. This outing will never change as long as we continue to provide a service for convenience, and I do not like to say it, but in some cases, for control.



Empowerment is exercise of personal preference and power and it challenges us, as providers, to understand our role when working with a person or a group who experience disabilities and want to work. It is not something that a provider can give to another individual, but it is something that can be encouraged or inhibited. Staff working in agencies that want to support individual empowerment need to ensure that interactions afford individuals the opportunity to not only experience the community, but the opportunity to make decisions and the support to experience typical risks in daily life. They also need to ensure that consideration is given to every experience as a teaching opportunity that builds one’s capacity.

Having control of one’s life and taking risks are important elements of the personal empowerment process. The five individuals at the restaurant experienced neither risk nor control. They experienced dependence on the staff and nothing was learned that might be a step towards a desired outcome. The experience of some risk is an essential, unavoidable part of life. Every time a person does something for the first time, he or she risks failure or rejection. If these people were encouraged to order their own food, they may have needed some support and they may have ended up not liking the choice they made. Either way, something would have been learned, an opportunity for interaction would have taken place, a relationship may have been established and an opportunity for a positive impression may have been perceived. And remember, this impression is typically a universal one.

Whether you are a provider or a recipient of services, we can all learn from the staff in the restaurant who tend to provide excessive supervision and support for the sake of convenience, and minimize risk experienced by the people they support. Reflect on the mission of your relationship to ensure that it encourages “empowerment.”