



When Everyone Works, Everyone Wins! Work Incentive "Tips" Newsletter

Freedom To Work

March 2010

Student Earned Income Exclusion (SEIE)

If you are a student receiving SSI, you can work and not have your benefits check reduced.

The Student Earned Income Exclusion (SEIE) is a work incentive that allows certain SSI recipients who are under age 22 and regularly attending school to exclude a specified amount of gross earned income per month up to a maximum annual exclusion. The student earned income exclusion (SEIE) decreases the amount of countable earned income, thus permitting SSI recipients to keep more of the SSI check when they work. In many cases, the SEIE allows students to test their ability to work without experiencing any reduction in the SSI check at all.

The SEIE is applied to a student's gross earnings before the general and earned income exclusions. In 2010, the Social Security Administration (SSA) will exclude all gross earnings up to a maximum of \$1,640 per month until the full annual exclusion of \$6,600 is exhausted or the individual is no longer a student. The annual SEIE maximum applies to the true calendar year that begins in January and ends in December.

The individual should report student status to SSA. School enrollment is documented by presenting a school record such as an ID card, tuition receipt, or other comparable evidence. If the SSA is aware of the student status, the SEIE generally will be applied automatically when earnings are reported. However, it is recommended that student status be clearly indicated in writing when notifying the SSA of employment.

An individual remains a student for the purposes of the SEIE when classes are out if he/she actually attends classes regularly just before the time classes are out. The student must tell SSA that he/she intends to resume attending regularly when school reopens. When a student changes intent to return, and does not return to school, the individual is no longer considered a student effective with the month the intent changed.

For more information regarding SEIE, go to <http://www.socialsecurity.gov/ssi/spotlights/spot-student-earned-income.htm>.

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Check out the new look of the Freedom to Work website at <http://ftw.sd-ccd.org/> The website offers information for people with disabilities, family members, providers and employers as well as a resource list and links to a wide variety of employment related sites. Personal stories of people with disabilities who are successfully employed will be featured. Check it out!!

AND...

See the newly launched "Think Beyond the Label" National Media Campaign!
<http://www.thinkbeyondthelabel.com>

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A Personal Story — Paularae Morris

After having a serious, unexpected injury in 2006, causing her to have a broken neck, Paularae Morris didn't know what she was going to do. One thing she did know was that she wanted to be able to continue to work. She was very fortunate to have an understanding boss who told her not to worry; her job would still be there once she recovered from surgery. Even though she couldn't do some of the things that she had done before her injury, Paularae's boss said again, not to worry, they would make some minor changes and she would still be able to work. For some of the heavy lifting tasks, her boss made sure that there was another person to help her so that she did not become further injured. Paularae works at the Double Play Casino in Pierre.



Dixie Thorson & Paularae Morris

Paularae's main concern was healthcare insurance which she did not have before she was injured. She wasn't sure if she would be able to work if she didn't have a way to pay for her follow-up healthcare treatment after surgery and therefore would not be healthy enough to maintain a job. When Paularae applied for fuel assistance and food stamps, she was told about Medical Assistance for Workers with Disabilities (MAWD). She applied for MAWD and was enrolled in the program. When the letter arrived stating that she was approved, she said she fell to her knees and thanked God. Her first thoughts were, "I can get better and I can work now." She said she was able to get the continued treatment she needed in order to keep working. Paularae said without MAWD "she would be in a world of hurt." She said she would probably still have tried to work but she may have become more disabled and hurt her neck and back even more.

Even though Paularae is only able to work part-time hours, she is very motivated to work. Her goal is to eventually be able to work full-time hours. She doesn't want to go on SSI or SSDI; she would rather stay employed and not rely on Social Security benefits. She loves her job and says she has higher self esteem because of it. Her job provides her with a sense of self worth by being able to participate in the workforce and with the public. "Even though I do have limitations, I still have something to offer," says Paularae. In her voice you can tell how much she enjoys her job and appreciates what her employer has done to help her overcome barriers.

Paularae's employer assured her that she would work around and through any barriers to help her to adjust back to work. She has done just that in a variety of ways, one of which is letting her know that it is ok to sit down on a stool if and when she needs to. Something other employers might not allow. Paularae said her boss understood how much she needed the job and that she was concerned about being unemployed.

Paularae would like to tell employers that they might be totally surprised at what a person with a disability can do if they were given the opportunity. She believes that if there were more employers like hers, who could be flexible enough to allow change and be open minded, people with disabilities who want to work would have a better chance. She feels that people with disabilities are often times afraid because they have been made to feel different and have lower self worth because of being turned down many times. Paularae says, "It may take more time to find a job, but don't give up and sit at home. Our limitations are what they are. Keep an open mind and don't give up."

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- ❖ Lee De Salvo ▪ **Rapid City** ▪ (serving Rapid City, Spearfish, Hot Springs, Pierre and Pine Ridge) ▪ 605.394.2296
- ❖ Jennifer Aakhus, DPN and Denise Heidebrink, DPN ▪ **Sioux Falls** ▪ (serving Sioux Falls, Mitchell, Madison and Brookings) ▪ 605.367.5300
- ❖ Neil Roskeland, DPN ▪ **Yankton** ▪ (serving Yankton, Vermillion, North Sioux City and Winner) ▪ 605.668.2900

Upcoming Training Events



2010 Statewide Special Education Conference

March 14-16 ▪ Best Western Ramkota ▪ Pierre, SD

- ◆ For more information or to register: <http://www.usd.edu/medical-school/center-for-disabilities/statewide-special-education-conference.cfm> ◆

Employment and Benefits Training – April 2010 – Featuring Mike Walling

Monday, April 26 ▪ Howard Johnson Inn & Suites ▪ 950 North Street ▪ 605-737-4656 ▪ Rapid City
Tuesday, April 27 ▪ AmericInn Conference Center ▪ Teton Island Drive ▪ 605-223-2358 ▪ Ft. Pierre
Wednesday, April 28 ▪ Highland Conf. Center ▪ 2000 Highland Way ▪ 605-990-1575 ▪ Mitchell
Thursday, April 29 ▪ Ramada Inn & Suites ▪ 1301 West Russell ▪ 605-336-1020 ▪ Sioux Falls
Friday, April 30 ▪ Summit Activities Center ▪ 1801 Summit Street ▪ 605-668-5234 ▪ Yankton

- ◆ For more information or to register: <http://www.sd-ccd.org/ftw> ◆

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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Disability Program Navigator

Individuals with disabilities have a high unemployment rate primarily because of:

- Barriers to employment.
- Fear of losing cash assistance and/or health benefits.
- Inability to navigate job search programs.



Maybe what you need is not another program, but someone who can make sense out of the programs and paperwork you have already encountered.

Maybe what you need is a guide, someone who knows the people to talk to, the forms you need to fill out and the resources in your community.

Disability Program Navigators (DPNs) can get you headed in the right direction and let you know what is ahead. And their services are at no cost to you.

As part of a joint effort between the South Dakota Department of Labor and the U.S. Department of Labor, there are trained professionals available to help link job seekers with disabilities to the career-related resources available at local South Dakota Department of Labor offices and other agencies across the state.

Navigators are team-builders who:

- Serve as a resource for programs that affect your ability to get and keep a job.
- Guide South Dakota Department of Labor staff in helping you find and then navigate the complexities of various programs.
- Develop contacts and stay in touch with businesses to help people with disabilities find jobs.
- Establish partnerships with people in other agencies to coordinate services effectively, make system-wide changes as needed and learn better ways to serve you.
- Make it easier for youth with disabilities to make the transition to the adult world of work, get jobs, and become self-sufficient.
- Reach out to other agencies/organizations serving people with disabilities.
- Serve as a resource for the Social Security Administration's:
 - Work incentives/employment support programs.
 - Protection and advocacy systems.
 - Employment-related demonstration projects.

DPNs are dedicated to improving employment outcomes for job seekers with disabilities. Working through the South Dakota Department of Labor and using local resources, they can help you through the program maze.

Contact South Dakota Department of Labor DPNs:

- ❖ Todd Kolden, Administrator ▪ 605.626.7652 ext. 4418
- ❖ Karen Voight, DPN ▪ **Aberdeen** ▪ (serving Aberdeen, Watertown, Huron, Mobridge and Sisseton) ▪ 605.626.2340

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An Employer's Perspective — Dixie Thorson

Dixie Thorson is the manager of the Double Play Casino in Pierre. She currently employs 6 people, one of whom is Paularae Morris. Paularae had worked for Dixie before she had a disability and was a valued employee so it wasn't a hard decision for Dixie to do whatever it took to keep Paularae employed. Dixie knew that after becoming injured, Paularae was worried about keeping her job; Dixie wanted to lessen that worry and worked around the obstacles in order to make sure Paularae stayed on the payroll. Dixie said Paularae is a good, reliable employee and she enjoys having her at the casino.

Dixie said she has made some accommodations for Paularae such as making sure that she doesn't lift heavy items. She said there is usually someone else that can help with this and the other employees are understanding. Dixie said the employees are like "family" at the casino. She feels it is good for Paularae to keep active and be in the community around people. Dixie tries to keep Paularae's spirits up and makes sure she gives her time off for medical appointments when needed.

"Don't give up!" is the main advice Dixie would give to people with disabilities who want to become employed. The job at the casino requires being efficient and being able to handle and count money, and it can be done by a person with a disability if they are able to work independently. Dixie believes that there is a job somewhere for each person with a disability if they truly want to work. "You have to be persistent; there is something out there for you." Dixie knows this from personal experience after having a stroke several years ago; she had to be persistent in pursuing employment for herself.

For employers, Dixie believes it is important when considering hiring a person with a disability for the employer to get to know the person before hiring them. The employer needs to see what the person's capabilities are to determine if they are going to be able to do the job. If they can handle the job requirements, the employer should give them a chance.

Cassie's "Hints"

Childhood Disability Benefits and how marriage may affect them

An adult son or daughter, age 18 or over, may be entitled to Childhood Disability Benefits (CDB) if he or she meets the definition of disability by Social Security and became disabled before the age of 22. CDB benefits are paid off a parent's work record. This means the parent has worked in the past and paid in to the system. The child does not have enough "credits" or worked enough to be eligible off their own record for the Social Security Disability benefits.

It is important to know that if you are eligible for CDB benefits, marriage may affect your eligibility to receive them. If you marry someone who is NOT eligible, your eligibility will stop. This means you will need to apply for SSI or SSDI on your own record. If you marry someone who is also eligible for CDB benefits you will not see a difference in your eligibility. You must always report to Social Security when you get married.



Cassie Stoeser
Community Work
Incentives
Coordinator
SD WIPA Program

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How can a Benefits Specialist Help Me?

The following information was obtained from an interview with Cassie Stoesser, staff from the Work Incentives Planning and Assistance (WIPA) Program.

How does a person qualify for services from a Benefits Specialist?

- Must be age 14-65.
- Must be on a Social Security disability program such as SSDI, SSI or SSDAC.
- Must be working or interested in working.

What are some reasons a person would need to meet with a Benefits Specialist?

- If the person is thinking about going back to work, they can learn about the work incentives that are available through the Social Security Administration (SSA).
- If the person is already working, they can learn which work incentives might apply to their situation.
- There will be fewer surprises from SSA because the person will have learned how work affects their benefits.

How do the services start?

- The person contacts the Benefits Specialist to let them know they are interested, or
- A referral may be made by anyone to the Benefits Specialist and they will make contact with the person.

Explain the initial process.

- Information is gathered from the person (called an intake).
- Benefits Specialist requests information from SSA regarding the person after releases are signed.
- Benefits Specialist will complete a summary and analysis of the person's situation.
- Follow up will be done as needed.

How often does the person need to meet with the Benefits Specialist?

- This will vary depending on the individual situation of the person.
- Usually follow-up is completed every 3-6 months after the initial contacts.
- The service can be long term if the person desires.
- If there are changes in the person's situation they need to contact the Benefits Specialist.



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What if the person is not able to meet with the Benefits Specialist in person?

- That's OK because information can be shared by phone/mail between the person and Benefits Specialist.



What is the biggest concern that people who receive SSI or SSDI have when they go to work?

- Fear of losing medical insurance.

Do most people use the work incentives when going back to work?

- Not as often as they should.
- More people could benefit from using the Plan for Achieving Self-Support (PASS) and Impairment Work Related Expense (IRWE).

If a person has a protective payee, does the payee need to meet with the Benefits Specialist?

- The payee doesn't necessarily need to be present but should be kept in the loop of communication since they are tracking income and expenses for the person.

What happens if someone starts services from a Benefits Specialist and then does not follow through with continued contact?

- Since this is a voluntary, free service to the person, it is up to them to follow through with the process.
- It is the person's and protective payee's responsibility to contact SSA, not the Benefits Specialist.

Are there Benefits Specialists in all parts of the state?

- Yes, every county has coverage.
- Locations of Benefits Specialists: Pierre, Aberdeen, Sturgis, Sioux Falls, Yankton, Watertown.

How does a person know which Benefits Specialist to contact?

- Call 1-800-224-5336 and you will be referred to the correct location.

Who do I contact if I have questions about how employment might impact my benefits?



- Send an email to wipahelp@tie.net

