



# Multidisciplinary Approaches to End Homelessness

A CONTINUUM OF CARE DIVISION WEBINAR SERIES

# About the Webinar Series

### Purpose

These webinars provide an opportunity to engage with local and regional experts on best practices, advocacy tools and resources available to prevent and end homelessness in Riverside County.

#### **Recorded Webinars**

After the live webinar has taken place, the recording will be added to our website.

### **Upcoming Webinars**

We are working on securing speakers for our October and November series and would love to feature you or your agency. Email <a href="mailto:CoC@rivco.org">CoC@rivco.org</a>

# Agenda for Today

11:30 – 11:35 AM	Welcome	HHPWS – Continuum of Care Staff: Tanya Torno, CoC Manager & Tiffany Nelson, Community Program Specialist
11:35 – 11:50 AM	Workforce Development for Riverside County	Stephanie Adams, Principal Development Specialist & Leslie Trainor, Deputy Director
11:50 AM – 12:20 PM	Work Incentives Planning & Assistance	Aleyda Toruno, WIPA Project Director
12:20 – 12:30 PM	Q&A: Please type your questions in the chat box. We will answer as many questions as possible at the end of the webinar.	

Leslie Trainor, Deputy Director
<a href="mailto:ltrainor@rivco.org">ltrainor@rivco.org</a>

Stephanie Adams, Principal Development Specialist sjadams@rivco.org

Workforce Development Services connects residents in Riverside County to workforce services. In the last year they have tailored their services to target people who are experiencing homelessness and to the people who help them.



### Riverside County Workforce Development

- 3 Career Resource Areas
- Riverside
- Hemet
- **Indio**

**Access Point** 

➤ Moreno Valley



# Riverside County Workforce Development

#### Career Resources Area

- Over 30 public computers
- Walk-ins welcome\*\*\*
- Staff on Site to assist
- Job Fairs



#### **Career Services**

- Experienced Career Coaches
- Resume Building
- Interview Skills
- Job Placement
- Vocational Training
- Wraparound services

#### **Business Services**

- Job Developers
- Conduct hiring for businesses
- On the Job Training

# Riverside County Workforce Development

**Homeless Services** How we can help On the Job Training **Supportive Services** 

### Locations

**Riverside** 

1325 Spruce Street

1<sup>st</sup> Floor

Riverside, CA 92507

951-955-3100

#### Hemet

749 North State Street

Hemet, CA 92543

951-791-3500

### Indio

44-199 Monroe Street

Suite B

Indio, CA 92201

760-863-2500

### **Moreno Valley**

12625 Frederick Street

Suite K-3

Moreno Valley, CA 92553

951-413-3920

# Aleyda Toruno, WIPA Project Director

Aleyda.Toruno@disabilityrightsca.org

Disability Rights California
provides free services to help
social security beneficiaries who
receive benefits based on
disability make informed choices
about their employment.



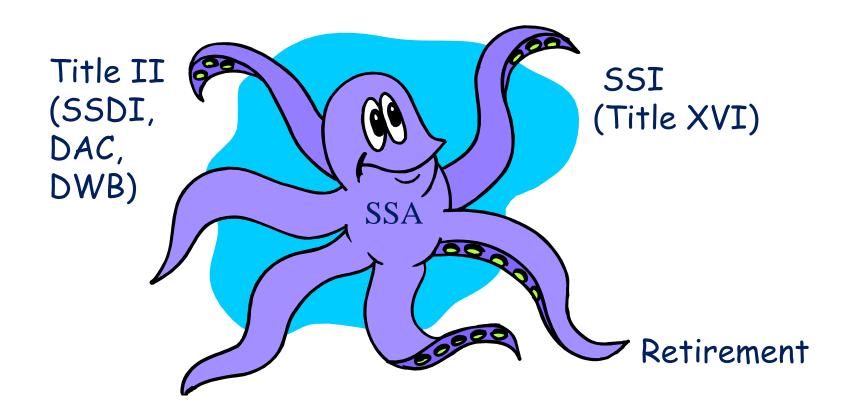
# Work Incentives Planning and Assistance (WIPA)

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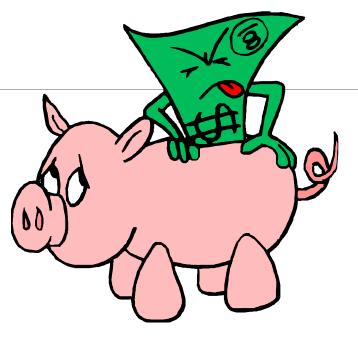
DEVELOPED AT TAXPAYER EXPENSE.

# Social Security Administration



# Where Does Title II Money Come From?

Social Security Disability provides benefits to disabled or blind individuals who are "insured" by workers' contributions to the Social Security trust fund. These contributions are the Federal Insurance Contributions Act (FICA) Social Security tax.





# Who may be entitled to these benefits?

### Worker or Worker's

- Dependents
- Widow/Widower with a disability
- Spouse with a disability
- Adult son/daughter with a childhood disability



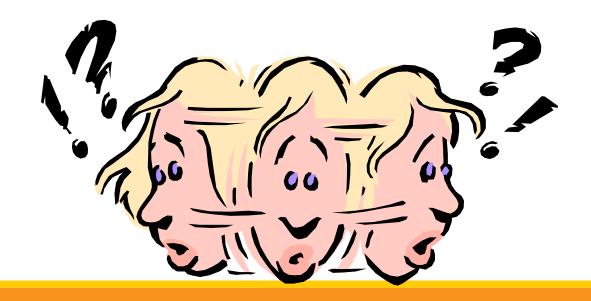
# Medicare Benefits

Disabled worker, disabled spouse, disabled widow/widower and adult child with a childhood disability are eligible for Medicare.



# What Happens if I'm on SSDI due to a disability and I Work?

What are Work Incentives?



# Trial Work Period (TWP)

The TWP allows you to test your ability to work for at least 9 months.

- During your TWP, you will receive <u>full SSDI</u> benefits <u>regardless of how high your earnings</u> <u>might be</u> so long as you have a disabling impairment.
- The TWP continues until you accumulate 9 months (not necessarily consecutive).

# Extended Period of Eligibility

3-year period immediately following the 9th TWP.

Benefits continue for all month's earnings or work activities are below the substantial gainful activity level (SGA).

Cash benefits are suspended for months earnings are over the SGA level.

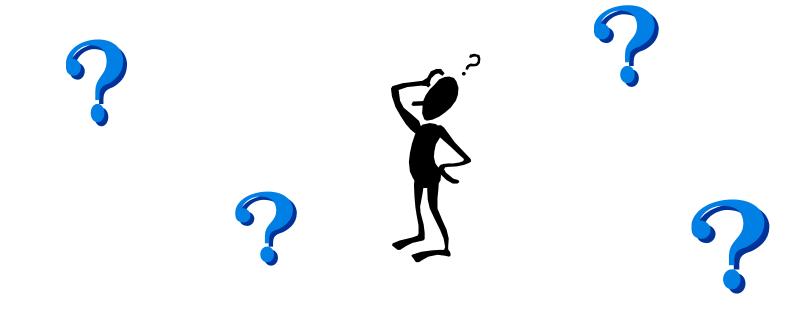
If earnings fall below the SGA level during the 3-year period, benefits can restart without a new application.

# Substantial Gainful Activity

The performance of significant and productive physical or mental work for pay or profit. <u>SGA</u> is far more than just a <u>number</u> or a <u>dollar</u> amount of monthly gross earning it is a <u>decision</u> Social Security makes on value of beneficiary performance.

SGA: \$1220 (2019); \$1260 (2020).

# What facts does Social Security consider to make an SGA decision?



# Impairment Related Work Expenses (IRWE)

Certain expenses for things you need because of your impairment in order to work may be deducted when counting earnings to determine if you are performing substantial work.

# Some Examples of IRWEs

- Attendant care services
- Drugs and medical services
- Transportation
- Service Animal expenses (e.g., food, breast straps, licenses, veterinary services, etc.)
- Medical devices (braces, inhalers, pacemaker, wheelchair)

### Subsidy and Special Conditions

Social Security adjusts the value of the income by deducting the cost assigned to the extra help or special situation that a beneficiary experiences.

# What happens to Medicare?

If cash benefits continue Medicare eligibility continues.

If cash benefits pause, Medicare eligibility can continue for up to 93 months following the TWP.

If cash benefits terminate, Medicare eligibility can continue for up to 78 months from termination.

# Supplemental Security Income (SSI)

Overview

# Supplemental Security Income

The Supplemental Security Income (SSI) program makes cash assistance payment to aged, blind and disabled people (including children under age 18) who have limited income and resources.





### SSI Federal and State amount

```
2019
$771.00 (fed) + $160.72 (state)= $931.72
2020
$783.00 (fed) + $160.72 (state)= $943.72
Blind:
$988.23 (2019)
$1,000.30 (2020)
```

# Medi-Cal Benefits

If you qualify for SSI, you automatically qualify for California's healthcare program called Medi-Cal.



### How Does Work Effect SSI Benefits?





\$ 1,300.00 Wages/ Gross Earned Income

<u>- 20.00</u> General income exclusion

\$ 1,280.00

<u>-65.00</u> Earned income exclusion

\$1,215.00

÷ 2 SSA does not count half of earned income

\$ 607.50 Countable earned income

\$ 943.72 2020 SSI Base Rate (non-blind)

-607.50 Countable income

\$336.22 SSI payment

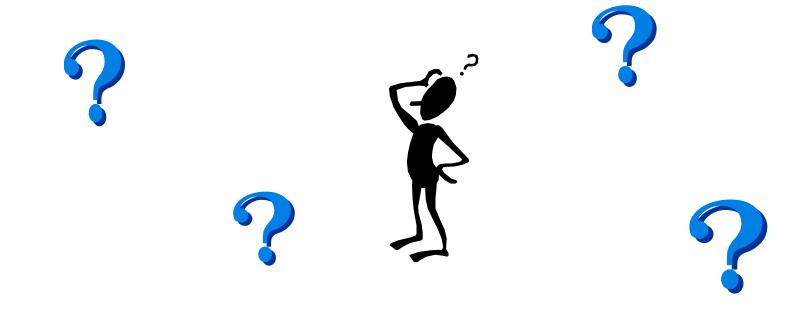
#### Available income:

\$ 1,300.00 Gross income

+ <u>336.22</u> SSI payment

\$1,636.22 Total monthly income

# What facts does Social Security consider when looking at SSI eligibility?



# Additional SSI work Incentives

Student Earned Income Exclusion (SEIE)

Plan to Achieve Self-Sufficiency (PASS)

Impairment Related Work Expenses (IRWEs)

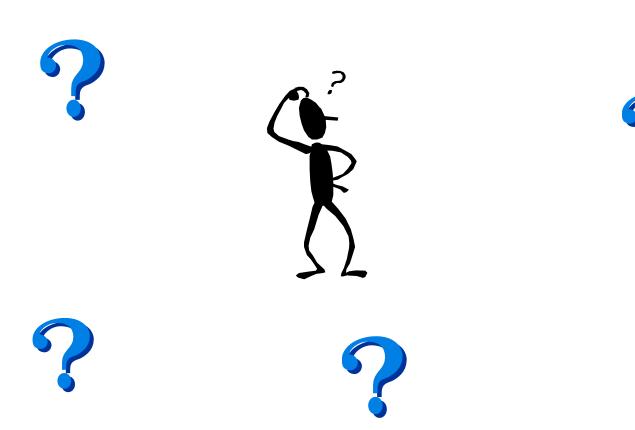
Blind Work Expenses (BWEs)

### Calculation Example with IRWEs

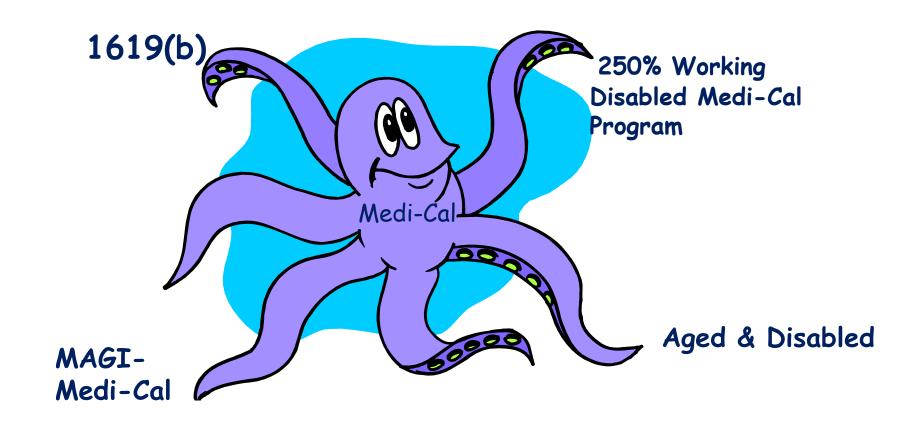
```
$ 1,300.00
              Wages/Earned income
              Earned income & General income exclusion
 - 85.00
$ 1,215.00
       100
              Impairment related work expense (IRWE)
$ 1,115.00
 ÷ 2
$ 557.50
              Countable earned income
$ 943.72
              2020 SSI Base Rate (non-blind)
- 557.50
             Countable income
$386.22
              SSI payment
Available income:
$ 1,300.00 Gross income
+ 386.22 SSI payment
```

\$1,686.22 Total monthly income

# What Happens To Medi-Cal?



## Medi-Cal



# Expedited Reinstatement (EXR)

If your SSDI or SSI benefits ended because you worked and had earnings, you can request to have your benefits started again without having to complete a new application.





# What is "WIPA"?

Acronym for Work Incentives Planning and Assistance.

Provides individualized, in-depth, employment focused benefits counseling and work incentives planning in all 50 states and the U.S. territories.

Funded primarily by the Social Security Administration.

# How WIPA Can Help Beneficiaries

Verify all benefits information.

Identify and connect with services or supports needed to overcome barriers to employment.

Understand how paid employment will affect all federal/state/local benefits.

Identify, use, and manage Social Security work incentives

### How WIPA Can Help Beneficiaries

Support beneficiaries with reporting wage information to Social Security.

Help beneficiaries to successfully manage benefits over time.

Analyze healthcare coverage options so that beneficiaries can determine which options offer the best coverage at the most affordable price.

Resolve benefits problems.

# The Message

Paid employment and Social Security disability benefits don't have to be mutually exclusive.

It's possible to work (even full-time) and keep Medicaid and/or Medicare in almost every case.

It's possible to work and come out ahead financially even if benefits are reduced or ceased.

It's possible to get benefits back again if lost due to employment.

### How to Reach WIPA

San Diego, Riverside, Imperial Counties
Disability Rights California WIPA:
(888) 768-7058

Ticket to Work Helpline: 1-866-968-7842 choosework.ssa.org Aleyda Toruno
WIPA Project Director
Community Work Incentives Coordinator
Disability Rights California
California's protection & advocacy system

WIPA INTAKE: (888) 768-7058

Direct: (619) 814-8511

Fax: (619) 398-2990

www.disabilityrightsca.org

# Q&A

For more information on upcoming webinars, please contact the HHPWS Continuum of Care Division

CoC@rivco.org