

Maine Medical Center's Department of Vocational Services

Benefits Counseling Services:

How working affects SSI, SSDI, DAC (CDB), MaineCare, Medicare, food stamps, and subsidized housing.

Who Qualifies for Benefits Counseling Services?

- At least 14 and under retirement age,
- Receiving SSI, SSDI, or CDB/DAC Benefits,
- And want to work or are:
 - Getting a job, a raise, or an increase in work hours
 - Considering employer benefits (i.e. health insurance, retirement benefits, etc.)
 - Decreasing work hours or ending employment
 - Starting a business

Referral Process

- 1) Call us for a referral packet:
1-888-208-8700
- 2) Or visit:
www.benefitsandworkinme.org

The Most Common Question

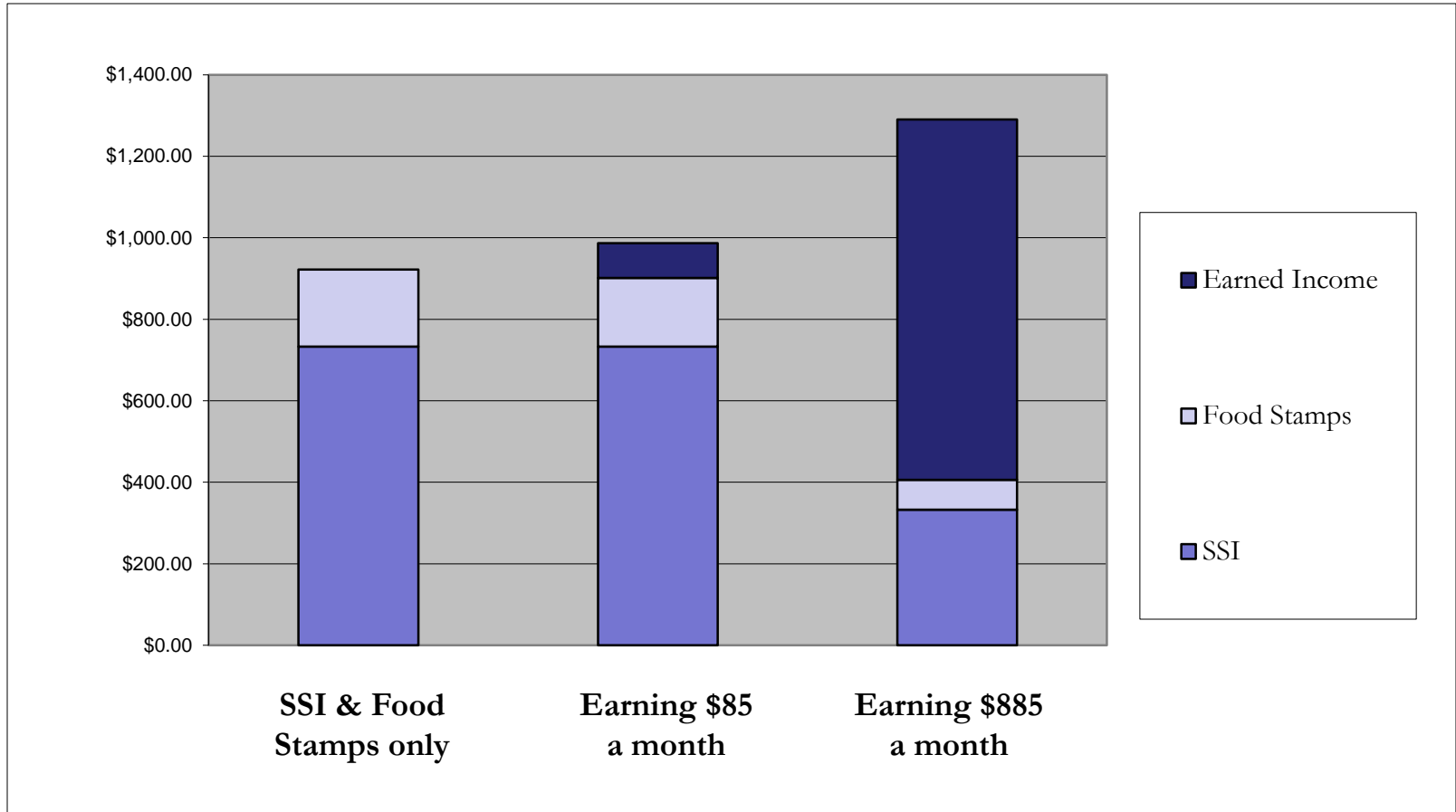
“How many hours can I work without it affecting my benefits?”

Turn the Question Around

“How much money do I want to have each month?”

Focus on **opportunities** not limitations

SSI: Working Means More Money



SSI Example

I need \$1,200/month
but SSI is only \$733

\$885 from a job plus \$333 SSI
is \$1,218

It's more money even though SSI is
reduced about \$1 for every \$2
earned (except for the first \$85 or
\$65/month)

Student Earned Income Exclusion

SSI is not reduced if someone under 22 is a student

- In high school 12+ hours a week
- In college 8+ hours a week
- In a job training course 12+ hours a week (15+ hours if it requires shop practice)

In 2015, eligible up to earnings of \$1,780/month (max \$7,180)

Other Work Incentives Can Help

Impairment Related Work Expenses (IRWE)

- Expenses paid by the person (not reimbursed or paid by someone else) due to their disability and needed to maintain employment can reduce their countable earned income.

Plan to Achieve Self-Support (PASS)

- A special savings program exempt from the \$2,000 asset limit. A person uses job money or other funds to pay for things needed to achieve a specific job goal that will eventually decrease their need for SSI.

MaineCare

MaineCare continues for most:

With SSI, the MaineCare limit is \$32,784
(2015)

This is called 1619(b)

1619(b) also protects waivers

\$2,000 asset limit still applies