

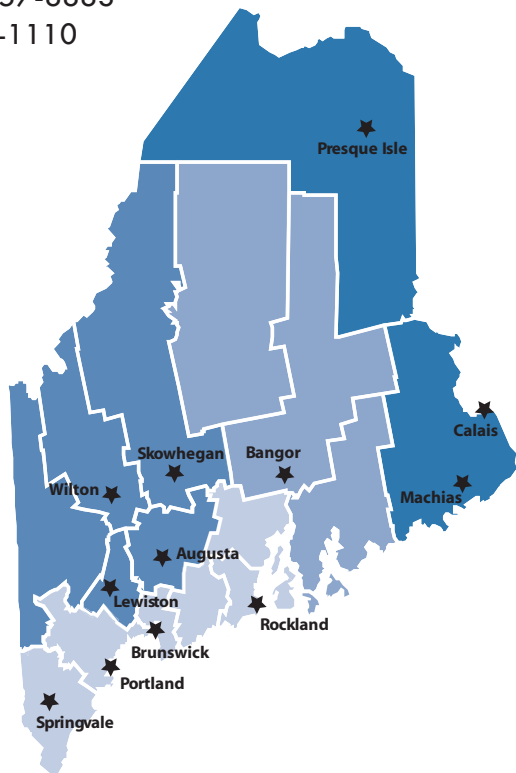


The Maine CareerCenter network consists of 12 full-service centers and additional service points and partner providers located throughout the state.

For a complete list of locations, visit: www.mainecareercenter.com

Or call 1-888-457-8883

TTY: 1-800-794-1110



Maine CareerCenter

Staff Guide to Disability Work Incentives

January 2011



www.mainecareercenter.com

Provided by



The Maine Department of Labor provides equal opportunity in employment and programs. Auxiliary aids and services are available to individuals with disabilities upon request.



Maine CareerCenter

Staff Guide to Disability Work Incentives

January 2011

This resource guide is for CareerCenter staff and individuals who request information on Supplemental Security Income (SSI) Social Security Disability Insurance (SSDI) and Work Incentives Planning and Assistance in order to prepare job seekers for employment options and related opportunities.

This guide is compiled for informational purposes only, and should not take the place of official Social Security Administration (SSA) publications, such as those listed in this guide.

An effort of the Disability Program Navigator Grant

Maine Department of Labor
Bureau of Employment Services
and the Maine CareerCenter

With the assistance of:

Maine Medical Center
Department of Vocational Services
Work Incentives Planning and Assistance (WIPA) program

Produced with funding from the U.S. Department of Labor, Employment and Training Administration

For additional copies, or to request an alternate format, contact:

Bureau of Employment Services
55 State House Station
Augusta, ME 04333-0055
1-888-457-8883
TTY: 1-800-794-1110

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Introduction

The CareerCenter’s role in providing resources on Social Security Administration (SSA) and related Work Incentive programs

You do not need to be the expert.
 There are people who are experts in ALL of this complex information and who have many years of technical experience. (See the Maine Online Links at a Glance page for additional information.)

Know how valuable this information is to individuals with disabilities.
 It is critical for individuals to receive accurate and detailed information regarding Social Security and related work incentives in order to make informed choices about work.

Help educate people about available resources on Social Security and other work incentives, since education may help alleviate their fears.
 Many people are afraid to even discuss their benefits and the various work incentives because it can all sound very complex. However, you can help lessen the anxiety people feel by providing good, accurate resources that break down the information.

Know about the variety of useful tools and resources that can be passed on to customers.
 There are many useful tools and resources available on a wide variety of topics including: how to find out if a person may be eligible for benefits, how to apply and file for benefits, those who can help in understanding the work incentives and can assist with appeals, and many other topics.

Know how to connect a customer with Work Incentives Planning and Assistance services.
 There is a Work Incentives program that can work with individuals one-on-one and assist in making informed decisions about returning to work.

Work Incentives – General Information

Explanation of Social Security Disability Insurance (SSDI)

SSDI provides benefits to individuals with disabilities who are “insured” by workers’ contributions to the Social Security trust fund. These contributions are the Federal Insurance Contributions Act (FICA) Social Security tax paid on their earnings or those of their spouses or parents.

Explanation of the Supplemental Security Income (SSI) Program

SSI makes cash assistance payments to people (including children under age 18) who have a disability and have limited income and resources. The federal government funds SSI from general tax revenues.

What is a Work Incentive?

Special rules make it possible for people with disabilities receiving SSDI or SSI to work and still receive monthly payments and Medicare or Medicaid. Social Security calls these rules “work incentives.” Rules that apply to each program can be found at: www.ssa.gov/work or in the SSA Red Book.

Publications

The Red Book - A Guide to Work Incentives

www.socialsecurity.gov/redbook/

The Red Book serves as a general reference source about the employment-related provisions of Social Security Disability Insurance and the Supplemental Security Income Programs for educators, advocates, rehabilitation professionals, and counselors who serve people with disabilities.

Working While Disabled – How We Can Help

www.socialsecurity.gov/pubs/10095.html

Help with Social Security Work Incentives

Work Incentives Planning and Assistance (WIPA)

In October 2006, the Social Security Administration replaced the Benefits Planning Assistance and Outreach Program with the WIPA program. The goal of the WIPA Program is to better enable SSA’s beneficiaries with disabilities to make informed choices about work. There is no charge for the services.

Each WIPA Project has **Community Work Incentive Coordinators (CWICs)** who will:

- Provide free work incentives planning and assistance directly to SSI and SSDI recipients to assist them in their employment efforts
- Conduct outreach efforts in collaboration with SSA’s Program Manager for Recruitment and Outreach to recipients with disabilities (and their families), who are potentially eligible to participate in federal or state work incentives programs
- Work in cooperation with federal, state, and private agencies and nonprofit organizations that serve recipients
- Refer SSI and SSDI recipients to appropriate Employment Networks based on their expressed needs
- Provide general information on the adequacy of health benefits coverage that may be offered by an employer of a beneficiary with a disability and the extent to which other health benefits coverage may be available to that beneficiary in coordination with Medicare and/or Medicaid
- Provide information on the availability of protection and advocacy services for beneficiaries with disabilities and how to access such services

An individual may be interested in the services of a CWIC if he or she is an SSI or SSDI beneficiary, is age 14 or older, and:

- Plans to start or return to work
- Plans to accept or seek a higher-paying job
- Plans to start their own business
- Is concerned about stopping work
- Has other questions about how work will affect their disability benefits

CWICs are available at **Work Incentives Seminar Events (WISE)** or other community meetings. In these groups, CWICs answer questions about general work-related Social Security rules and incentives and can refer people to related services for which they may be eligible. Information on an upcoming WISE or webinar can be found at: www.chooseworkttw.net

WIPA services in Maine

Maine Medical Center's WIPA services are provided to individuals across the state. Every effort is made to provide in-person, community-based services, often times in one of the Maine CareerCenter locations. Due to high demand for WIPA services and the large geographic area covered, a combination of mail, telephone, and videoconferencing services may be used. There is no charge for the services.

Maine Medical Center

Department of Vocational Services
Work Incentives Planning and Assistance Program
22 Bramhall St.
Portland, ME 04102
207-662-2088 or 1-888-208-8700
TTY: 207-662-4900
email: wipa@mmc.org
www.benefitsandworkinme.org

Protection & Advocacy for Beneficiaries of Social Security (PABSS)

SSA's Protection and Advocacy for Beneficiaries of Social Security (PABSS) was created to assist beneficiaries with disabilities in obtaining information and advice about receiving vocational rehabilitation, employment services and to provide advocacy or other related services that beneficiaries may need to secure or regain employment.

PABSS can:

- Check out any complaint against an employment network or other service provider helping an individual return to work
- Give information and advice about vocational rehabilitation and employment
- Explain SSA's Work Incentives
- Provide consultation and legal representation to protect the rights of anyone wanting to return to work
- Assist with problems concerning work plans under the Ticket to Work program

PABSS services in Maine

Disability Rights Center of Maine

P.O. Box 2007
24 Stone St.
Augusta, ME 04338
207-626-2774 Voice/TTY
1-800-452-1948
www.drcme.org

Back to Work Programs & Beneficiary Support

Ticket to Work

Created by the Ticket to Work and Work Incentives Improvement Act of 1999, Ticket to Work is an employment program administered by the SSA. It offers individuals age 18 through 64, who are receiving SSDI and/or SSI expanded opportunities to obtain services and supports to enter and maintain employment.

Under the Ticket to Work program, SSA pays approved providers of services, referred to as **Employment Networks (ENs)**, for assisting Ticket Holders to attain prescribed employment-related milestones and outcomes after they go to work and as they move towards self-supporting employment. Thus, it is an outcome-based program rather than a traditional fee-for-service program that reimburses organizations for services provided.

The ultimate goal of the Ticket to Work program is to reduce reliance on Social Security disability benefits by promoting increased self-sufficiency for recipients through work. Secondary goals are to increase the independence of recipients and improve their quality of life.

Social Security Administration's Ticket to Work website:
www.socialsecurity.gov/work/aboutticket.html

The Ticket Process

An individual must choose an EN and develop an Individual Work Plan (IWP) that identifies, among other things, the beneficiary's employment goal and outlines the services and supports the EN will provide to assist the beneficiary in achieving that goal.

The Maine Department of Labor, Bureau of Employment Services is now an approved Employment Network under the Social Security Administration's Ticket to Work program. Currently, CareerCenters in Bangor, Presque Isle, and Machias are able to accept Tickets.

The Maine Department of Labor, Division of Vocational Rehabilitation and the Division for the Blind and Visually Impaired, as state vocational rehabilitation agencies, also work with Ticket holders. Individuals who are currently active with DVR/DBVI are considered by Maximus/SSA to have their Ticket status be "in use."

For more information on Maine's Ticket to Work program and to find a list of other approved ENs, visit:

www.maineticket.org

To understand the effects of work on their benefits, recipients should meet with a CWIC prior to entering into an agreement with an EN. See "Help with Social Security Work Incentives" section for more information on CWICs and the WIPA program.

Maine Medical Center - WIPA service provider in Maine

Department of Vocational Services

22 Bramhall St.

Portland, ME 04102

207-662-2088 or 1-888-208-8700

TTY: 207-662-4900

email: wipa@mmc.org

www.benefitsandworkinme.org

SSA Services and Information for Beneficiaries

Services for people currently receiving benefits

This section of the Social Security Administration's website includes information for people currently receiving benefits, with services available to request replacement Medicaid cards, check social security information or benefits, request proof of income letter, change address/telephone number, as well as change or sign up for direct deposit:

www.socialsecurity.gov/pgm/getservices-change.htm

Rehabilitation Services

The **Maine Department of Labor, Bureau of Rehabilitation Services (BRS)** works to bring about full access to employment, independence and community integration for people with disabilities through its three primary provision units:

Maine's **Division of Vocational Rehabilitation (DVR)** assists eligible individuals with disabilities who wish to achieve or retain employment in the community. Any individual who is committed to work and has a disability that creates a barrier to employment is encouraged to apply for assistance. Services begin with an application, eligibility determination, and a comprehensive assessment of rehabilitation needs. Counseling and guidance, the development of an individualized employment plan, and provision of services required for a specific employment goal then help people move to successful job placement. High school students are encouraged to apply or be referred for services within two years of graduation or exit from the school.

The **Division for the Blind and Visually Impaired (DBVI)** can provide many services to persons with severe visual impairments. For an individual who has a vision problem that prevents them from carrying out the activities of daily living, getting an education or a job, programs include:

- Education Program for children who are blind or have a visual impairment
- Business Enterprise Program
- Independent Living Programs

The **Division for the Deaf, Hard of Hearing & Late Deafened (DDHLD)** provides a variety of services for Deaf, Hard-of-Hearing and Late-Deafened citizens of Maine, including:

- Information, referral and advocacy
- The handbook "Resources: A Guide to Services for People who are Deaf or Hard of Hearing"

Applications for Vocational Rehabilitation services through the Bureau of Rehabilitation Services are available at CareerCenters or by contacting your local DVR/DBVI office.

Bureau of Rehabilitation Service

150 State House Station
Augusta, 04333-0150
1-800-698-4440
TTY: 1-888-755-0023
www.maine.gov/rehab

Client Assistance Program (CAP)

The Client Assistance Program (CAP) is a federally funded program that provides information, assistance and advocacy to people with disabilities who are applying for or receiving services under the Rehabilitation Act. Programs under this Act include Vocational Rehabilitation, Independent Living Services and Projects with Industry.

In Maine, the CAP is administered by C.A.R.E.S., Inc., an agency independent from state government. There are no fees for CAP services.

Client Assistance Program

A Program of C.A.R.E.S., Inc.
134 Main St. Suite 2C
Winthrop, ME 04364
207-377-7055 (Voice or TTY)
1-800-773-7055 (Voice or TTY)
www.caresinc.org

Employer Assistance & Resource Network (EARN)

Employer Assistance & Resource Network (EARN) provides employers with confidential, no-cost consultation, customized technical assistance and resources to support their diversity and inclusion efforts by integrating employees and veterans with disabilities into the workplace.

EARN assists employers in understanding the practical business reasons for, as well as the practices that facilitate the recruitment and hiring of, people with disabilities.

EARN provides free one-on-one consulting services and can help promote employment opportunities to skilled, qualified job seekers through a nationwide network of more than 6,200 service providers.

This initiative is funded by the U.S. Department of Labor's Office of Disability Employment Policy (ODEP).

Voice/TTY: 1-866-327-6669
email: earn@earnworks.com
www.earnworks.com

Work Opportunity Tax Credit (WOTC)

Private sector **employers may be able to take advantage of a tax credit** if they hire certain individuals, including participants in the Ticket to Work program. The Work Opportunity Tax Credit (WOTC) can reduce an employer's federal tax liability per each qualified "new" hire. The WOTC serves as an incentive for these employers to hire individuals from specific targeted groups.

While there are several targeted groups covered by the WOTC program, the following information addresses the two targeted groups to which certain Social Security recipients may belong. These two targeted groups are:

- People with a disability who completed (or are completing):
 - Rehabilitative services from a state Vocational Rehabilitation (VR) agency
or
 - Employment support services from an Employment Network under an Individual Work Plan
and
- Recipients of Supplemental Security Income (SSI) benefits

For more information on WOTC for qualified Social Security beneficiaries, visit:

www.ssa.gov/work/wotc.html

General information about WOTC and necessary forms can be found on the Maine CareerCenter website:

www.mainecareercenter.com/services-programs/hiring/wotc

and the U.S. Department of Labor website:

www.doleta.gov/business/incentives/opptax

Social Security Work Incentives

The Red Book - A Guide to Work Incentives

The Red Book serves as a general reference source about the employment-related provisions of Social Security Disability Insurance (SSDI) and the Supplemental Security Income (SSI) programs for educators, advocates, rehabilitation professionals, and counselors who serve people with disabilities.

It can be found online in English and Spanish versions at:
www.ssa.gov/redbook

Request copies of the Red Book or other SSA Publications

If you want copies of SSA public information materials (including the Red Book), you may fax 410-965-2037, or mail your request to:

Office of Supply & Warehouse Management
Social Security Administration
239 Supply Building
6301 Security Boulevard
Baltimore, MD 21235-6301

SSI Employment Supports

SSI employment supports offer ways for beneficiaries to continue receiving SSI checks and/or Medicaid coverage while they work. Some of these provisions can increase a beneficiary's net income to help cover special expenses.

Once an individual receives SSI, the SSA considers that their disability continues until they medically recover, even if they work. If someone cannot receive SSI checks because their earnings are too high, eligibility for Medicaid may continue while they are working. In most cases, if an individual loses a job or is unable to continue working, they can begin receiving checks without filing a new application.

Consult the Red Book for detailed information on the following SSI Work Incentives:

- Continuation of SSI [1619(a)]
- Continuation of Medicaid [1619(b)]
- Student Earned Income Exclusion
- Impairment Related Work Expense
- Section 301
- Blind Work Expense
- Subsidies and Special Conditions
- Ticket to Work
- Expedited Reinstatement
- Property Essential for Self-Support
- Plan for Achieving Self-Support

SSDI Employment Supports

SSDI employment supports provide help over a long period of time to allow beneficiaries to test their ability to work, or to continue working, and gradually become self-supporting and independent. In general, one has at least nine years to test their ability to work. This includes full cash payments during at least 12 months of work activity, a 36-month reentitlement period during the extended period of eligibility (EPE), and a five-year period in which cash benefits can start again without a new application (see Expedited Reinstatement on page 28 of the 2010 Red Book). An individual may continue to have Medicare coverage during this time or even longer.

Consult the Red Book for detailed information on the following SSDI Work Incentives:

- Trial Work Period
- Extended Period of Eligibility
- Continuation of Medicare
- Impairment Related Work Expense
- Section 301
- Special Rules for the Blind
- Subsidies
- Ticket to Work
- Expedited Reinstatement

Plan for Achieving Self Support (PASS)

Plan for Achieving Self Support (PASS) is an SSI provision to help individuals with disabilities return to work.

SSI eligibility and payment amount are based on income and resources (things of value that an individual owns). PASS allows an individual to set aside money and/or things owned to pay for items or services needed to achieve a specific work goal.

How PASS works

- An applicant finds out what training, items or services are needed to reach their work goal.
- Items or services can include supplies to start business, school expenses, equipment and tools, transportation and uniform requests.
- The applicant finds out how much these items and services will cost.
- PASS can help the person save to pay these costs. PASS lets an individual set aside money for installment payments as well as a down payment for things like a vehicle, wheelchair or computer if needed to reach their work goal.

For more information on PASS, visit:

www.ssa.gov/disabilityresearch/wi/pass.htm

Self-Employment

For SSI and SSDI beneficiaries who engage in self-employment, SSA offers some work incentives that can be useful in starting a business and maintaining the business. These work incentives offer a “financial cushion” during the start-up of the business and throughout the life of the business, and are designed to help individuals reach self-sufficiency through self-employment.

Individuals who wish to pursue self-employment will need to understand the impact of self-employment on their benefits and should consult with a CWIC at Maine Medical Center.

Maine Medical Center - WIPA service provider in Maine

Department of Vocational Services
22 Bramhall St.
Portland, ME 04102
207-662-2088 or 1-888-208-8700
TTY: 207-662-4900
email: wipa@mmc.org
www.benefitsandworkinme.org

The **Job Accommodation Network (JAN)**, a Department of Labor’s Office of Disability Employment Policy (ODEP)-supported service, provides individualized technical assistance, consulting, and mentoring services to individuals with disabilities, family members, and service providers. JAN consultants handle each inquiry on a case-by-case basis offering self-employment and small business development expertise and referrals regarding business planning, financing strategies, marketing research, disability-specific programs, income supports and benefits planning, e-commerce, independent contracting, home-based business options, and small business initiatives for disabled veterans. JAN customers can expect to receive a resource packet tailored to their specific entrepreneurial goals with consultants available throughout all stages of the process who can provide ongoing supports.

www.askjan.org/entre

Health Insurance

Medicaid Buy-In

Medicaid Buy-In is designed to provide Medicaid to working people with disabilities who, because of relatively high earnings, cannot qualify for Medicaid under one of the other provisions. States are allowed to provide Medicaid to these individuals by creating a new optional eligibility group.

The MaineCare Option for Workers with Disabilities (WWD) program provides full MaineCare (Maine’s Medicaid program) coverage for people with disabilities who would otherwise be ineligible for MaineCare because of the wages they earned from work.

Workers with disabilities may qualify for this MaineCare Option if they:

- meet the Social Security guidelines for a disability
- have earnings, usually from a job
- meet certain financial guidelines

Eligibility requirements can be found on the Maine Department of Health and Human Services website:

www.maine.gov/dhhs/oes/work

More comprehensive information and a brochure fact sheet can be found on the Maine’s CHOICES CEO Project website:

choices.muskie.usm.maine.edu

Continued Medicaid Eligibility – Section 1619(B)

One of the biggest concerns SSI recipients have about going to work is the possibility of losing Medicaid coverage. Section 1619(b) of the Social Security Act provides some protection for these beneficiaries. To qualify for continuing Medicaid coverage, a person must:

- Have been eligible for an SSI cash payment for at least one month
- Still meet the disability requirement
- Still meet all other non-disability SSI requirements
- Need Medicaid benefits to continue to work
- Have gross earnings that are insufficient to replace SSI, Medicaid and publicly funded attendant care services

This means that SSI recipients who have earnings too high for a SSI cash payment may be eligible for Medicaid if they meet the above requirements. SSA uses a threshold amount to measure whether a person's earnings are high enough to replace his/her SSI and Medicaid benefits. This threshold is based on the:

- Amount of earnings which would cause SSI cash payments to stop in the person's state
- Average Medicaid expenses in that state

If an SSI recipient has gross earnings higher than the threshold amount for his/her State, SSA can figure an individual threshold amount if that person has:

- Impairment-related work expenses; or
- Blind work expenses; or
- A plan to achieve self-support; or
- Personal attendant whose fees are publicly funded; or
- Medical expenses above the average State amount.

For more information and specific threshold amounts, visit:

www.socialsecurity.gov/disabilityresearch/wi/1619b.htm

Extended Medicare Coverage

An SSDI recipient may receive at least 93 months of hospital and medical insurance after the trial work period as long as she/he still has a disabling impairment. This provision allows health insurance to continue when a recipient goes to work and engages in substantial gainful activity. The recipient does not pay a premium for hospital insurance. Although cash benefits may cease, the recipient has the assurance of continued health insurance.

After premium-free Medicare coverage ends due to work, recipients can purchase Medicare hospital and medical insurance if they continue to have a disability at the end of the 93-month period.

Recipients are eligible to buy Medicare coverage if:

- They are under age 65
- Have a disabling impairment
- Their Medicare stopped due to work

When Medicare is finally terminated, an individual may continue to be eligible if their income is low enough, through Maine's Medicaid system (MaineCare).

More information can be found at:

www.socialsecurity.gov/disabilityresearch/wi/medicare.htm

NOTE: A CWIC can assist in understanding these health insurance programs.

Earned Income Tax Credit

The Earned Income Tax Credit or EITC is a credit for people who earn limited incomes. EITC can reduce taxes and result in a refund.

Many people with disabilities are eligible to receive the EITC refund, but may not be aware of it. If an individual has worked in the past year and qualifies for the EITC, they may be eligible to get back some or all of the income tax that was withheld during the year and may also get extra cash from the IRS. A federal tax return must be filed to claim EITC.

It is important to know that federal and state EITC payments are not considered as income for several public benefits, including Medicaid, SSI, SSDI, Food Supplement Program, or federally assisted housing programs. That means that an individual will not see a change in their monthly benefit that month because they received EITC money.

Online EITC resources:

Internal Revenue Service
www.irs.gov

National Disability Institute – Real Economic Impact Tour
www.realeconomicimpact.org/tax-preparation/EITC.aspx

National Earned Income Tax Credit Outreach Campaign
www.eitcoutreach.org

The **Maine CareerCenter** provides a variety of employment and training services at **no charge for Maine workers and businesses.**

Maine's Job Bank

- Accessible 24 hours a day, 7 days a week
- Search for job openings based upon individual qualifications
- Get matched with employers looking for specific skills
- Receive automatic e-mail notifications when jobs that match qualifications and preferences are posted
- Post a résumé that can be sent to employers

Information Center

- Access to Internet, computers and software to prepare résumés, search for jobs online, or file unemployment claim
- Wireless internet access (WiFi) for use with a wireless-capable laptop (at most CareerCenter locations)
- Access to telephone, fax and copier for education and employment-related purposes

Employment Assistance

Some CareerCenters may invite job seekers to attend an orientation session to find out what kinds of services they are eligible for or fit individual needs.

- **Workshops:** CareerCenters offer workshops and classes on a variety of topics including networking, job search techniques, résumé writing, and more.
- **Job Fairs:** get an online list of upcoming job fairs.
- **Individual job search assistance:** for those who qualify for intensive services under the Workforce Investment Act.

For a list of workshops and job fairs, visit www.mainecareercenter.com.

Programs and Services

- Federal Bonding Program
- Work Opportunity Tax Credit (WOTC)
- Layoff Assistance
- Veterans' Representatives
- Vocational Rehabilitation at some locations

Training and Education

- **Workforce Investment Act (WIA) Approved Training Programs:** find training/education programs in Maine that would qualify as approved training for dislocated or adult workers.
- **President Obama's Opportunity Training Initiative:** extra assistance in paying for education and training.
- **Maine Apprenticeship Program:** assists in setting up structured yet flexible training programs designed to meet the specific needs of Maine employers through on-the-job training and related classroom instruction.
- **Competitive Skills Scholarship Program (CSSP):** pays for education and training for jobs in demand for qualified Maine residents.
- **Lifelong Learning Account (LiLA):** helps employees and employers work together to finance skill development and lifelong learning.

Additional program information, applications and assistance with completing applications are available in the CareerCenters.

Virtual CareerCenter

Access many of the resources of the CareerCenter by visiting our website:

www.mainecareercenter.com

- Search Maine's Job Bank
- Find information on CareerCenter programs and services
- Research training and education opportunities
- File unemployment claims
- Link to hundreds of other employment resources

Accessibility Equipment List

All CareerCenters are equipped to serve those with disabilities. Auxiliary aids and services are available upon request.

- **Video Magnifier (aka CCTV)**
Device for magnifying printed material
- **Sorenson Video Phone**
Allows ASL users to communicate with other ASL users or hearing persons
- **Jaws (a screen reader)**
Program for speaking text displayed on the computer screen
- **ZoomText (a screen magnifier)**
Program for magnifying text displayed on the computer screen
- **Interpretype/ITY**
An interactive communication system that provides a means of communicating without using speech
- **Pocketalker Pro**
Device for amplifying speech for individuals communicating in a one-on-one situation
- **FM System**
Device for amplifying speech in a group setting
- **Infinity Table**
A motorized table that may be height adjusted
- **Turbo Trackball**
Computer mouse alternative
- **GoldTouch/Keyboard/Pad**
Alternative keyboard
- **SmartNAV AT**
Hands free computer operation
- **TextHelp! Read & Write Gold**
Computer program to assist with writing and reading

Maine Online Links at a Glance

Maine CareerCenter Services for Persons with Disabilities

www.mainecareercenter.com/disabilityservices

Employment for ME

Maine Resources for Persons with Disabilities

www.employmentforme.org

Working Together

A coalition of Maine businesses seeking to expand the employment of people with disabilities

www.expandingmainesworkforce.com

Maine Medical Center WIPA Program

www.benefitsandworkinme.org

Disability Rights Center

www.drcme.org

C.A.R.E.S., Inc.

Advocacy, case management and assistive technology for Maine's citizens with disabilities

www.caresinc.org

Maine's Ticket to Work program

www.maineticket.org

Maine Human Rights Commission

State agency charged with the responsibility of enforcing Maine's anti-discrimination laws.

www.maine.gov/mhrc

Maine Department of Labor Bureau of Rehabilitation Services

www.maine.gov/rehab

State ADA Accessibility Coordinator

Responsible for ensuring that all people with disabilities have equal access to Maine state services and programs.

www.maine.gov/rehab/ada

Maine Center on Deafness (MCD)

Promotes the rights of D/deaf, late-deafened & hard of hearing people throughout the state.

www.mcd.org

Resources on Applying for Disability Benefits

Online Resources

SSA's online Benefits Eligibility Screening Tool (BEST)

www.benefits.gov/ssa

Helps to identify all the different Social Security programs for which a person may be eligible.

Apply online for disability benefits

www.socialsecurity.gov/applyfordisability

Disability Planner

www.ssa.gov/dibplan

This will explain the benefits available, how you can qualify, and who can receive benefits on your earnings record. It will also explain how to apply for the benefits and what happens when your application is approved.

Disability Starter Kits

www.ssa.gov/disability/disability_starter_kits.htm

The starter kits provide information about the specific documents, general information about the disability programs and the decision-making process that can help take some of the mystery out of applying for disability benefits.

SSA Telephone Resources

1-800-772-1213

This automated telephone service offers recorded information and the ability to conduct some business 24 hours a day. Speak to a Social Security representative between 7 a.m. and 7 p.m. Monday through Friday.

TTY: 1-800-325-0778

For Deaf or Hard of Hearing, between 7 a.m. and 7 p.m. Monday through Friday.

List of SSA field offices in Maine

Auburn

1-866-627-6996

TTY: 207-783-3870

600 Turner Street

Suite 5

Auburn, ME 04210-5093

Augusta

1-866-882-5422

TTY: 207-623-4190

330 Civic Center Drive

Augusta, ME 04332-9928

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1-866-837-2719

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365 Main Street

Presque Isle, ME 04769

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207-596-6633

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231A Park Street

Rockland, ME 04841

Rumford

1-866-627-6996

TTY: 207-369-0563

3 Canal Street

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110 Main Street

Suite 1450

Saco, ME 04072

Waterville

1-866-931-9169

TTY: 207-872-9230

14 Colby Street

Waterville, ME 04901

Glossary of Terms

Benefit

Cash payment and/or health insurance received from the government due to a disability and the inability to work at SGA. (Applies to SSI and SSDI)

Countable Earned Income

Gross income and/or unearned income less benefit allowable exclusions and work incentives. (Applies to SSI and SSDI)

CDB

Childhood Disability Benefit. Sometimes referred to as DAC, Disabled Adult Child.

Disability

The inability to engage in Substantial Gainful Activity (SGA) by reason of any medical impairment. It must have lasted longer or expected to last or be expected to last for a continuous period of not less than 12 months or result in death.

Earned Income

Money a person receives from wages or from self-employment.

Expedited Reinstatement

Qualified individuals may request reinstatement of benefits, within five years of benefits having stopped, without having to file a new application. Up to six months of provisional benefits (cash payment) are available while SSA makes a decision on a request.

Gross Income

Money earned as wages or self employment before any deductions or exclusions are applied (IRS Term) (Applies to both SSI and SSDI)

HUD

Housing and Urban Development. This is a U.S. Department that administers various housing programs in the United States.

IRWE

Impairment Related Work Expense is a work incentive that allows an individual to deduct certain work-related items and services that are needed to enable the beneficiary to work. The cost of expenses must be paid out of pocket with the income earned, not paid by some other agency providing services. (Applies to SSDI and SSI)

Medicaid

Federal medical assistance program administered by states. Eligibility is based on resources, earned and unearned income levels. The program in Maine is called MaineCare (Medical Benefit attached to SSI)

Medicare

Federal medical insurance program for SSDI and retirement recipients. Eligibility is based on a person's work record, age, and medical eligibility. (Medical Benefit attached to SSDI)

Net Income

Actual money received (cash in hand) as wages after required and voluntary funding programs are funded from the Gross Wage.

PASS

Plan for Achieving Self Support is an earned income and resource exclusion that allows a person who is disabled or blind to set aside income and/or resources to reach an occupational goal. (Applies to SSI and can apply to SSDI)

Representative Payee

A person, agency organization or institution SSA approves to manage a persons benefits when they are unable to manage the benefits themselves. (Applies to SSI and SSDI)

Resources

Resources can be anything a person owns that can be converted to cash to pay for food, shelter and clothing. The resource limit is \$2000 for an individual and \$3000 for a couple. (Applies to SSI)

Section 1619

A work incentive that consists of two sections, 1619 a and b. 1619a allows a working SSI recipient to earn income while receiving an adjusted SSI payment and Medicaid. 1619b status occurs when the income level eliminates an SSI cash benefit. Medicaid eligibility continues with no cost to the recipient. (Applies to SSI)

SGA

Substantial Gainful Activity (SGA) is the performance of paid work in which countable income exceeds a certain limit per month. This monthly SGA amount changes annually based on the national wage index.

SSA

Social Security Administration is the federal agency that administers the SSDI and SSI programs.

SSDI

Social Security Disability Insurance. A program under Title II; It is a cash benefit program for individuals who have worked and paid into F.I.C.A. (Federal Insured Contribution Act) and who meet the medical eligibility criteria and the SGA Test.

SSI

Supplemental Security Income. A program under Title XVI; It is a cash benefit paid to individuals who meet criteria for medical and financial eligibility.

SEIE

Student Earned Income Exclusion is a work incentive that allows an SSI recipient under age 22 and regularly attending school, to exclude certain amounts of earned income during a calendar year. A student can exclude up to a certain amount of earned income per month, with a maximum annual exclusion. (Applies to SSI)

Self-employment

Earning wages by working for oneself.