



Benefits Counseling Services

Stephanie Desrochers, Program Manager
Department of Vocational Services

Transition Power Hour
April 4, 2023



Cancer | Cardiology & Heart Surgery | Geriatrics | Gynecology
Nephrology | Orthopedics | Pulmonology | Urology



Benefits Counseling Services

- A free service to help people understand how working affects Social Security disability and other public benefits since 2002.
- There are many safety nets called “work incentives” that allow a person to work and keep their benefits.
- Made possible through funding from the Maine Department of Labor’s Bureau of Rehabilitation Services, the Maine Department of Health and Human Services, and the Social Security Administration.

Myths & Facts About Working with Disability Benefits

Myths	Facts
Don't want to work	Often want to work but are afraid of losing check or insurance
Will lose their benefits if they work	Make decisions about working without knowing the true rules
Can only work 20 hours/week	Can work full-time while keeping some benefits, including MaineCare
Will have less money if they work	In most cases, will have more money when they work
Want to keep their benefits	May wish to stop getting benefits in the future

Benefits Counseling Services can help people who are:

- 14 years or older
- Getting disability benefits from either Social Security or SSI State Supplement from Maine DHHS;
- Working or want to work; and
- Have questions about how working impacts benefits.

Our Community Work Incentives Coordinators (CWICs) can help before, during, and after someone gets a job. **CWIC help is not a one-time event.**

BCS Referral Process

1. Call 1-888-208-8700 or visit www.benefitsandworkinme.org to get the current BCS Referral Packet updated 12/2020. *Previous versions of the BCS referral packet are no longer accepted.*
2. Fax, mail, or email the completed referral packet to us:
 - Fax: (207) 662-6789
 - Mail: MMC Dept of Vocational Services, Attn: BCS, 22 Bramhall Street, Portland, ME 04102
 - Email bcs@mainehealth.org to receive a secure link to send your forms
3. We will call to schedule a Benefits Counseling meeting once we receive the referral packet and verify what benefits the person is getting. Due to COVID, benefits counseling is being provided by phone, mail, and/or videoconferencing.

Most Common Question about Benefits

- How many hours can I work without affecting my benefits?
 - Social Security counts dollars earned per month, not hours.
 - How much a person can earn depends on many factors, such as the type of benefit a person is on and if they've worked since being on benefits.
- *Turn the question around: "How much money do I want to have each month?"*
 - Focus on opportunities, not limitations
 - People can often earn much more than they realize
 - In some cases, a person may be better off financially by earning enough to stop their Social Security cash benefit, but still get MaineCare and/or Medicare.

Common Social Security Benefits - Under 18

- Supplemental Security Income (SSI)
 - Maximum is \$914/month in 2023
 - Families generally depend on SSI to meet household expenses
 - Families must be low income for child to get SSI
 - Parental income/assets and in-kind support are counted
- Auxiliary benefit off a parent's Social Security record
 - Amount is a percentage of what the parent is receiving
 - This is not a disability benefit
 - Continues until child turns 18 and/or graduates high school as long as the parent is eligible for their payment

Common Social Security Benefits – Over 18

- Supplemental Security Income (SSI)
 - Same as last slide except: parent income/assets no longer counted
- Social Security Disability Insurance (SSDI)
 - Based on their own work history
 - Paid on the 3rd of the month or later
- Childhood Disability Benefit (CDB)
 - Based on a parent's work history. Parent must be receiving retirement, SSDI, or deceased.
 - Amount is a percentage of what the parent is receiving

Student Earned Income Exclusion (SEIE)

- An SSI recipient under age 22 who is “regularly attending school” is eligible for this exclusion.
- In 2023, SEIE lets you deduct up to \$2,220/month of job income before your SSI changes, up to a yearly maximum of \$8,950.

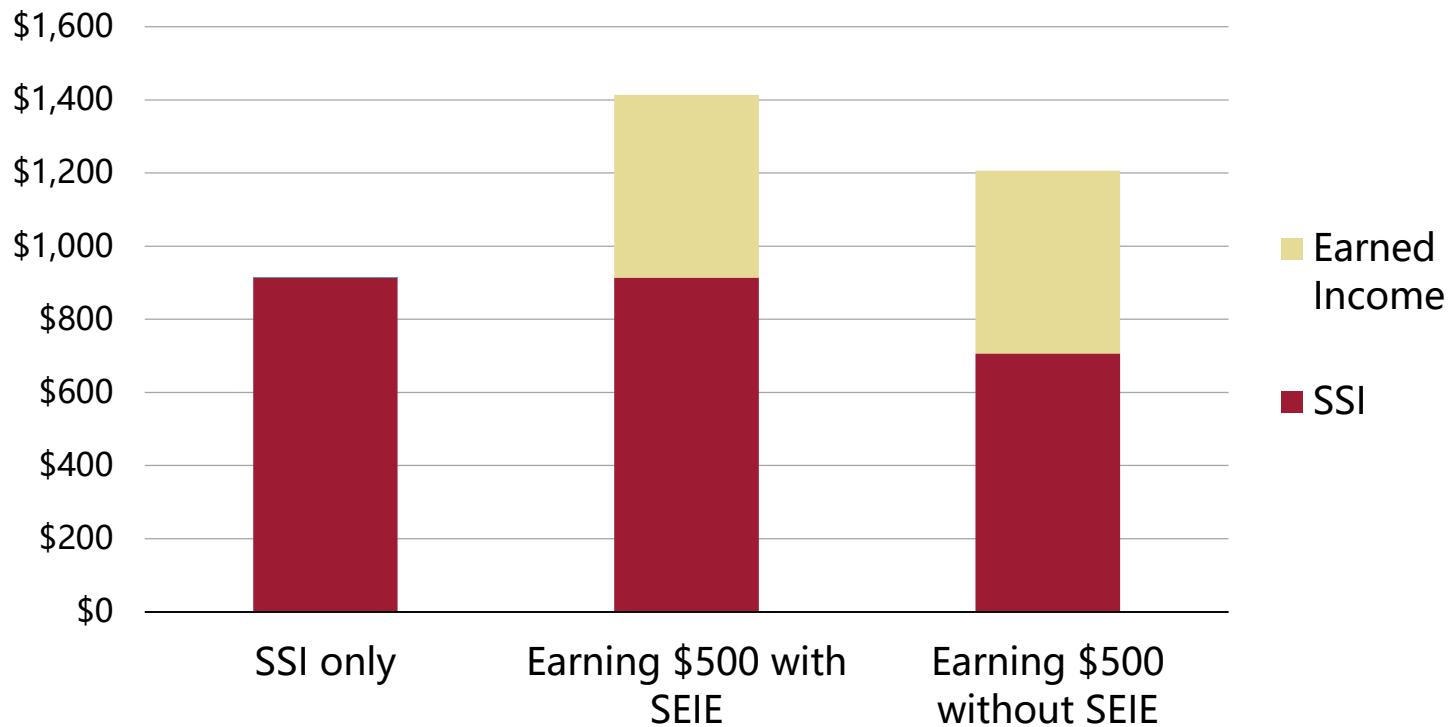
A powerful work incentive that can ease parent/family concerns about loss of income if SSI student gets a job!

“Regularly” Attending School

- In a college or university for at least 8 hours a week; or
- In grades 7 – 12 for at least 12 hours a week; or
- In a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice), or
- For less time indicated above for reasons beyond the student’s control, such as illness.
- In some cases, homeschooling can also be considered.

SSI With & Without SEIE

Social Security counts less than half of a person's earned income.



Tips for using the SEIE

- No application or special form to use SEIE, but is not automatic; student usually needs to remind or prompt SSA
 - » Most SSI recipients **are not students**
 - » Common for SSA to reduce SSI check by default
- Each time a student starts a new job, include a reminder note about SEIE with first month of paystubs
- Call Benefits Counseling Services if having difficulty getting the SEIE applied

For more info, check out [our Student Earned Income Exclusion Fact Sheet](#)

Social Security Benefit Transitions for Youth

1. SSI student in high school beyond age 18:

- Social Security assumes most youth graduate by June of their 18th birthday. If a youth will still be in high school after this, need to contact Social Security to ensure continued SSI payments.

2. Child receiving auxiliary benefit or not eligible for disability as a child due to parent income/assets:

- Does the child with a disability need to apply for adult disability benefits at 18?

3. SSI child needs benefits as an adult

- Need to reapply for adult disability benefits. This is called **SSI Age-18 redetermination**.

SSI Age 18 Redetermination

- Social Security conducts a disability review when children turn 18 because different disability evaluation criteria are used for children versus adults.
- Social Security usually initiates the Age 18 Redetermination application within a year of turning 18.
- Employment during high school is helpful before Age 18 regardless of outcome of Age-18 determination.
- For more information see Social Security's brochure about [Age-18 redetermination](#) or [video on our website](#).

Section 301: An important work incentive

- Allows benefits to continue temporarily if a person is found not medically disabled or ineligible due to an Age 18 redetermination.
- To qualify:
 - » Person must be participating in an approved program
 - » Social Security determines that program participation will likely result in person no longer needing disability payments.
- Examples of Approved Programs: VR Individual Plan for Employment, School IEP, 504 plan

Expand Your Knowledge:

- Fact Sheets & Videos on SSI/SSDI Work Incentives
 - Available at www.benefitsandworkinme.org. Scroll to bottom of the home page to see Fact Sheets tab.
- Work and Benefits Navigator Trainings
 - Learn how you can be an employment and benefits champion:
 - » **May Session:** Thursday 5/4, 8:30am-4:30pm at Portland State of Maine Offices
 - » More sessions this summer/fall
 - Register at the “Work & Benefits Navigator Training” at the bottom of our website www.benefitsandworkinme.org.
 - \$25 for non-DHHS employees. Contact hours available

Benefits Counseling Services Contact Information

Phone: (207) 662-4757 or 1-888-208-8700 (toll free)

Fax: (207) 662-6789

Email: bcs@mainehealth.org

Website: www.benefitsandworkinme.org

Join Our Mailing List

Join our mailing list to receive email updates from Benefits Counseling Services at MMC Department of Vocational Services.

Sign-Up