



Disability Rights Network

— of Pennsylvania —

1414 N. Cameron St., Second Fl., Harrisburg PA 17103
www.drnpa.org

WIPA Program

Serving Bucks, Delaware, Montgomery, and Philadelphia Counties

Work Incentives Planning and Assistance Program

For individuals who receive Social Security benefits and
want to obtain or maintain employment

WIPA Program of the Disability Rights Network

Work Incentives Planning and Assistance Program

Dear Beneficiary:

This packet has been compiled to assist you in understanding and using Social Security’s employment supports that are available to individuals who receive Social Security benefits due to a disability and are looking to obtain and maintain employment objectives. Our Work Incentives Planning and Assistance (WIPA) Program of the Disability Rights Network (DRN) provides free and confidential services and supports to promote employment and self-sufficiency.

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Also enclosed are the following Social Security Publications:

- Working While Disabled: a booklet of key employment supports.
- Ticket To Work: information on the Ticket to Work program.
- Red Book: a self-help guide to Social Security’s employment supports and work incentives for SSI and SSDI beneficiaries.

If you are a person who wants to know how going to work will affect your benefits, then the information in this packet should answer many of your questions.

If you are a person who is working, has a job offer, is involved in an employment training program, or is actively seeking employment; then it is important that you call us as soon as possible. We would like to offer you additional assistance about work incentives and benefits that may apply to your specific situation. Our services are free.

We hope you find this information useful and look forward to assisting you further in pursuing or maintaining your employment efforts. Please call if you have any questions.

Sincerely, The DRN WIPA Program

● Pennsylvania Work Incentives Planning and Assistance (WIPA) Program

The Work Incentives Planning and Assistance (WIPA) Program is a statewide service designed to help you to understand work rules and regulations and to access work incentives available under the SSI and SSDI programs. A WIPA Coordinator can meet with you individually to discuss how returning to work will impact your benefits as well as recommend work incentives that can maximize your income and healthcare options as you return to work and achieve greater financial self-sufficiency. The Staff can also help you identify and access appropriate Employment Networks and other employment support services that can help you return to work.

If you need more information about the impact of earned income on SSA cash benefits and related health care and about work incentives, the Work Incentives Planning and Assistance (WIPA) Projects can provide free advice. In Pennsylvania, there are three organizations that provide these services.

WIPA by Region

1. Southeastern PA: Disability Rights Network of Pennsylvania, DRN WIPA Program, 1414 N. Cameron Street, 2nd Floor, Harrisburg, PA 17103, 800-692-7443 ext. 309 (V) or 877-375-7139 (TTY), wipa@drnpa.org
Service Counties: Bucks, Delaware, Montgomery and Philadelphia
2. Central and Northeastern PA: Goodwill PASSABCO, 866-541-7005. Goodwill Industries of Central PA, Inc., 1150 Goodwill Drive, Harrisburg, PA 17105, 866-541-7005,
Service Counties: Adams, Berks, Bradford, Carbon, Centre, Chester, Clearfield, Clinton, Columbia, Cumberland, Dauphin, Franklin, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Pike, Porter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, and York
3. Western PA & Southern Allegheny Region: AHEDD 866-902-4334 x 191. AHEDD, 3300 Trindle Road, Camp Hill, PA 17011, 866-627-8610,
Service Counties: Cameron, Clarion, Crawford, Elk, Erie, Forest, Lawrence, MeKean, Mercer, Venango, Warren.
866-802-4333: Armstrong, Fayette, Greene, Washington, Westmoreland.
866-302-4333: Allegheny, Beaver, Butler.
866-889-4281: Bedford, Blair, Cambria, Fulton, Huntingdon, Indiana, Jefferson, Somerset.

To find other WIPA Programs, call 1-886-968-7842 or check the Social Security Administration website at: <https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

● **The Disability Rights Network of Pennsylvania (DRN)**

Our Mission

To advance, protect, and advocate for the human, civil, and legal rights of Pennsylvanians with disabilities.

Disability Rights Network of Pennsylvania (DRN) is a statewide, non-profit corporation designated as the organization to advance and protect the civil rights of adults and children with disabilities. DRN works with people with disabilities, families, organizations, and advocates to ensure that people with disabilities can live in their communities free of discrimination, abuse, and neglect. DRN identifies systemic issues that are important to people with disabilities and seeks change and reform through litigation, public policy advocacy, administrative advocacy, and public education.

Services We Provide

- Information referral and short-term advocacy
- Advocacy assistance for people with disabilities facing abuse, neglect and rights violations
- Advocacy to promote inclusion and full participation in the community
- Advocacy in special education matters and to promote inclusive educational practices and programs
- Legal advice and representation
- Systemic policy advocacy
- Training and education on disability issues, services, and rights to empower people with disabilities to achieve their goals
- Technical assistance and information to groups interested in advocacy through the Disability Advocacy Support Hub (DASH)

DRN Can Help

DRN helps people with disabilities in many areas including:

- Abuse and neglect
- Access to community services
- Discrimination
- ADA compliance issues
- Education
- Assistive technology
- Voting access
- Access to Medical Assistance Services

DRN helps people with developmental disabilities, physical and sensory disabilities, brain injury, and people in mental health recovery.

Priorities

- Protect and advocate for persons with disabilities who are victims of abuse, neglect, and rights violations.
- Eliminate the unnecessary institutionalization of persons with disabilities.
- Promote an array of quality consumer-controlled and/or consumer-driven services to enable adults and children with disabilities to live and thrive in their own homes, schools, workplaces, and communities.
- Eliminate discrimination on the basis of disability.

Due to our limited resources, DRN cannot provide individual services to every person with advocacy and legal issues. DRN prioritizes cases that have the potential to result in widespread, systemic changes to benefit persons with disabilities. While we cannot provide assistance to everyone, we do seek to provide every individual with information and referral options.

Offices

- Harrisburg: 1414 North Cameron St., 2nd Fl., Harrisburg, PA 17103, 800-692-7443 (Voice), 877-375-7139 (TDD), Drnpa-hbg@drnpa.org
 - Philadelphia: 1315 Walnut St., Suite 500, Philadelphia, PA 19107-4798, 215-238-8070 (Voice), 215-789-2498 (TDD), Drnpa-phila@drnpa.org
 - Pittsburgh: Law & Finance Building, 429 Fourth Avenue, Suite 701, Pittsburgh, PA 15219-1505, 412-391-5225 (Voice), 412-467-8940 (TDD), Drnpa-pgh@drnpa.org
- For information in alternative formats or languages other than English, contact DRN. 1-800-692-7443 x400 or 877-375-7139 (TDD) Drnpa-hbg@drnpa.org www.drnpa.org

• The Protection & Advocacy of Beneficiaries of Social Security (PABSS) Program

A Project of the Disability Rights Network of Pennsylvania that assists Social Security Beneficiaries with return-to-work issues and employment barriers

The PABSS Program assists SSA beneficiaries to overcome discrimination and barriers to obtaining work, returning to work, and/or maintaining work. This includes barriers that impede access to vocational and rehabilitation services, barriers to employment and support services (including transportation) necessary to enter the workplace, and reasonable accommodation for your disability at your place of employment.

PABSS was established under the Ticket to Work and Work Incentives Improvement Act of 1999 (Public Law 106-170). The express purposes of the Act are: to provide health care and employment preparation and placement services to individuals with disabilities; to encourage States to expand Medicaid availability to workers with disabilities; to expand Medicare availability to workers with disabilities; and to obtain necessary services and supports to obtain and retain employment and reduce dependency on cash benefits.

PABSS, which is funded by a grant from the Social Security Administration (SSA), is responsible for protecting the rights of SSDI beneficiaries and SSI recipients who wish to gain or continue work. PABSS is part of Disability Rights Network of Pennsylvania, a statewide non-profit organization that has been advocating on behalf of individuals with disabilities since 1977. The services are free to all eligible individuals.

If you are eligible for assistance, PABSS can:

- Provide information about the programs, services and supports available to help you work
- Provide information about the numerous work incentives that may be helpful in your efforts to get meaningful work
- Refer you to professionals who can explain how working or increasing your work-related earnings will affect your benefits and help you plan for the future
- Assist you if you encounter problems in getting the services and supports you need to gain or continue work.
- Advocate on your behalf to resolve any conflicts you may have with service providers or employers as you seek to gain or continue work.
- Identify and correct systemic barriers that impede access to vocational and rehabilitation services; and barriers to employment and support services necessary to facilitate entry or reentry to the workplace

For further information, contact PABSS:

Voice (717) 236-8110 or (800) 692-7443 ext 400

TTY (717) 346-0293 or (877) 375-7139

● **The Ticket to Work Program**

Social Security's "Ticket to Work" and Other Work Incentives Can Help You Return to Work and Stay Employed

The WIPA Program is designed to complement a beneficiary's efforts as the beneficiary participates in the Ticket to Work program, with the Office of Vocational Rehabilitation (OVR), in an Individualized Education Plan (IEP), or in another employment strategy.

SSA's Ticket to Work Program allows you to choose from a list of providers (called Employment Networks) to help you prepare for and obtain a job. Employment Network services might include job training and education, assistance to identify and obtain assistive technology, and helping you to identify and secure a job. Employment Networks could include community-based organizations, the Office of Vocational Rehabilitation, and your local CareerLink. The Ticket program is completely voluntary and at no cost to you.

MAXIMUS, Inc. is a company hired to manage the Ticket to Work Program. MAXIMUS, Inc. can be reached at their toll-free numbers:

1-866-968-7842 (1-866-YOURTICKET)

or 1-866-833-2967 TTY (1-866-TDD 2 WORK)

Visit their website for additional information at: www.yourtickettowork.com

Employment Networks are providers to help you prepare for and obtain a job. You can get a list of Employment Networks that provide services in your area by calling and asking MAXIMUS to send a list or by going online at: www.yourtickettowork.com/endir

Office of Vocational Rehabilitation (OVR) is another provider to help you prepare for and obtain a job. OVR will be on your list of Employment Networks.

The Social Security Administration has information about the Ticket on their website at www.ssa.gov/work. Staff can be contacted at 1-800-772-1213 or 1-800-325-0778 (TTY).

For more information ask for the Social Security factsheet entitled, "The Ticket To Work Program And Other Work Incentives" or go to: <http://www.ssa.gov/pubs/10060.html> .

● **How to Get Your BPQY (Benefits Planning Query)** (SSA-2459)

The DRN Work Incentives Planning and Assistance Program is designed to help you plan for your future. If you receive disability benefits through the Social Security Administration and are employed or have an interest in employment, then our Community Work Incentive Coordinators can provide you with accurate information so that you can make decisions about your future. In order for the Community Work Incentive Coordinator to provide you with accurate information, a copy of your Benefits Planning Query (BPQY) will be needed. A BPQY provides information about a beneficiary's disability cash benefits, health insurance, scheduled continuing disability reviews, representative payee, and work history, as stored in Social Security Administration's electronic records. Below are steps you can take to get a copy of your BPQY. Your Community Work Incentive Coordinator can make a request to Social Security Administration on your behalf to obtain a BPQY as well.

Step 1. Gather one or two forms of identification that provide your date of birth and social security number (i.e. Driver's License, Photo ID, Social Security Card, etc.).

Step 2. Go to your local Social Security Administration office and ask for a BPQY, which is printed on form number SSA – 2459. **OR** Call the Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m. and ask them to mail your BPQY to you.

Step 3. Check to see that the information you are given says "Benefits Planning Query" and your name is at the top.

Step 4. Contact your Community Work Incentive Coordinator to begin your benefits counseling.

Benefits Planning Query (BPQY)
Confidential Social Security Data

NAME: Request your own BPQY from SSA
This is only a SAMPLE

SSN:

	Social Security Disability Insurance (SSDI)	Supplemental Security Income (SSI)
RECORD	See Below	See Below
<u>CASH</u> Type of Benefit Current Status Statutory Blindness Date of Disability Onset Date of Entitlement Full Amount Net Amount Others Paid on this Record Total Family Cash Benefit Overpayment Balance Monthly Amount Withheld	Disabled Worker Current Pay	Disabled Individual Terminated
<u>MEDICAL REVIEWS</u> Next Medical Review Medical Re-Exam Cycle		
<u>REPRESENTATION</u> Representative Payee Authorized Representative		

Date Produced: _____

THIS IS ONLY A SAMPLE. You need to contact Social Security to get your personal BPQY.

NAME: This is only a SAMPLE

SSN:

HEALTH INSURANCE

MEDICARE

MEDICAID

Type

PART A

PART B

PART C/D

Referred to State for
determination (1634 States)

Start

Stop

Buy-In or Subsidy

SSI WORK EXCLUSIONS

Blind Work Expenses

Impairment Related Work Expenses

Student Earned Income Exclusions

PASS Exclusion

SSDI WORK ACTIVITY

Trial Work Months

Start:

End:

Used: ___ Months

Month of Cessation

Current SGA Level

RECENT EARNINGS ON RECORD

YEAR	EARNINGS	YEAR	EARNINGS	MONTHS	EARNINGS	MONTHS	EARNINGS
1981		1982					
1983		1984					
1985		1986					
1987		1988					
1989		1990					
1991		1992					
1993		1994					
1995		1996					
1997		1998					
1999		2000					
2001		2002					
2003							

Date Produced: _____

THIS IS ONLY A SAMPLE. You need to contact Social Security to get your personal BPQY.

● **Reporting Wages to Social Security** **Congratulations! You are Working!**

The DRN WIPA Program is designed to help you plan for your future. Congratulations for becoming employed. We would like to answer any questions you may have at this time. Remember, it is important to report your earnings to Social Security at the end of every month. You are responsible for reporting your earnings.

The Social Security Red Book says, “You must promptly report any changes in work activity that could affect your benefits. You must tell the Social Security Administration right away if:

- You return to work;
- You already reported your work, but your duties, hours, or pay have changed;
- You start paying for expenses that are needed for work due to your disability. (Impairment-Related Work Expenses)”

Reporting your earnings is important and easier than you think.

- You can report changes in your work activity by phone, fax, mail, or in person. Please contact your local Social Security office to see which wage reporting option is best for you.
- When you report changes in your work activity, the Social Security Administration will give you a receipt to verify that you have properly fulfilled your obligation to report. You may ask for a receipt if one is not offered.
- Keep your receipts and pay stubs with all of your other important papers from Social Security.

If you need to find the location of your local Social Security Administration office, please call 1-800-772-1213 (V) or 1-800-325-0778 (TTY) between 7 a.m. and 7 p.m., Monday through Friday. You can also find your local office by going to Social Security’s website at www.socialsecurity.gov .

● **Medical Assistance for Workers with Disabilities (MAWD)**

For people with disabilities, finding a job or returning to work can be a challenge. For a long time one of the biggest obstacles to working was health care coverage. Earning too much money meant risking losing health care benefits. However, there is an option: Medical Assistance for Workers with Disabilities (MAWD).

MAWD lets Pennsylvanians with disabilities take a fulfilling job, earn more money and still keep their full medical coverage. With MAWD you can keep Medical Assistance while you work, even if your earnings increase above the limits for other Medical Assistance programs. Now you do not have to choose between a job and your health. Medical Assistance for Workers with Disabilities (MAWD) is offered through the Pennsylvania Department of Public Welfare.

Eligibility

You do not need to be receiving SSA benefits to be eligible for MAWD! You need to have a qualifying impairment, be working or self-employed, and meet the income and asset requirements. To be eligible for MAWD, you must:

- Be at least 16 years of age but less than 65
- Be employed and receiving compensation
- Have a disability that meets the Social Security Administration's standards* at: <http://www.ssa.gov/disability>
- Have countable income below 250 percent of the Federal Poverty Income Guidelines** at: <http://aspe.hhs.gov/poverty/index.shtml>
- Have \$10,000 or less in countable resources (resident property and one automobile are not countable assets)

* Disabilities may include physical or developmental disabilities, mental health or mental retardation.

** Contact your caseworker or local County Assistance Office (CAO) for more information.

How to apply?

- You can apply for benefits online in a quick, easy and secure way using COMPASS at: <https://www.humanservices.state.pa.us/compass.web/CMHOM.aspx> .
- Contact your local County Assistance Office (CAO) or caseworker at: <http://www.dpw.state.pa.us/ServicesPrograms/CashAsstEmployment/003670281.htm>
- Call the Department of Public Welfare HelpLine at (800) 692-7462 for more information. TTY/TTD users can call (800) 451-5886.

What's the cost?

You pay a monthly premium for coverage under MAWD, since it functions like health insurance coverage for someone working. But the premium is affordable - just five percent (5%) of your countable monthly income. That is a reasonable cost for the coverage you need to keep working.

Online MAWD Information:

<http://www.dpw.state.pa.us/ServicesPrograms/MedicalAssistance/003670301.htm>

• Social Security Administration (SSA) information

Social Security Beneficiaries with Disabilities Choosing to Work

Are you a Social Security beneficiary with a disability who received a Ticket to Work, or who is interested in returning to work?

The Ticket to Work and Work Incentives Improvement Act increases your choice in employment services and provides help for you to navigate work rules and regulations. All of these initiatives are designed to help you participate in the workforce and increase your financial self-sufficiency.

The Social Security Administration (SSA) offers numerous work incentives that can help you transition into employment, including statewide services that can help you identify and use these work incentives! Your WIPA Program can also help with this information.

More information on Social Security's Resources for Employment Supports is available in Social Security's Red Book and at the following website:

<http://www.socialsecurity.gov/redbook/eng/resources-supports.htm>

Other Contact Information

Social Security Administration: 1-800-772-1213.

See the SSA website: www.socialsecurity.gov and select "Ticket to Work"

IMPORTANT: This publication is for general informational purposes only. This publication is not intended, nor should be construed, to create an attorney-client relationship between DRN and any person. Nothing in this publication should be considered to be legal advice.

Disability Rights Network of Pennsylvania uses Language Line as an interpreter service for persons who are non-English speaking. When you call DRN, the person answering the phone may not speak your language. Please, state the language that you speak and wait a few minutes until you can be transferred to an interpreter. You will hear music in the background until the interpreter is connected.

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