

BENEFITS AND HEALTH INSURANCE FOR WORKING PEOPLE WITH MENTAL HEALTH DISABILITIES IN MASSACHUSETTS

**Prepared by the Mental Health Legal Advisors Committee
January 2016**

This flyer discusses concerns individuals with mental health disabilities may have about continuing their publicly funded benefits and health insurance while employed.

Social Security Work Incentives

Social Security Work Incentives are SSA rules that make it possible for people with disabilities receiving SSDI and SSI to explore work options and still receive benefits until they reach their work goals. For more information, visit <http://www.ssa.gov/pubs/10095.html>.

Some examples of work incentives include:

Trial Work Period

A trial work period is a work incentive that allows individual who receive SSDI to explore his or her ability to work for at least nine months without losing benefits. More information regarding the Trial Work Period is available at http://www.communityinclusion.org/article.php?article_id=211.

Expedited Reinstatement of Benefits (EXR)

If a person's benefits have ended due to earnings, he or she can request benefits to continue without having to complete a new application. SSA will provide provisional, or temporary, cash and health benefits for up to six months while it reviews the request. Provisional benefits usually do not need to be paid back even if SSA ultimately denies benefits. More information regarding Expedited Reinstatement of Benefits is available at http://www.communityinclusion.org/article.php?article_id=211.

Plan for Achieving Self Support (PASS)

A PASS plan allows an individual who is eligible for SSI to set aside money to cover items or services needed to achieve a specific work goal. Such items or services may include school expenses, equipment and tools, transportation, and uniforms. More information on PASS is available at <http://www.mass.gov/eohhs/consumer/disability-services/training-education/edu-guidance/funding/pass-program.html> or at http://www.communityinclusion.org/article.php?article_id=211.

Impairment Related Work Expenses (IRWE)

Social Security can deduct the cost of certain impairment-related expenses that one needs in order to work from his/her earnings. These expenses will be considered in determining

Substantial Gainful Activity for SSDI beneficiaries and/or will be excluded from earnings when an SSI beneficiary's check is to be adjusted. More information on IRWEs is available at <http://www.mass.gov/eohhs/consumer/disability-services/training-education/education-guidance/funding/irwe/> or at http://www.communityinclusion.org/article.php?article_id=211.

Ticket to Work

Social Security issues Tickets to beneficiaries with disabilities. Tickets can be used to obtain services and supports from approved service providers (called Employment Networks or ENs) under the Ticket to Work Program. The goal is to assist beneficiaries to obtain jobs. The Ticket can help access vocational rehabilitation, training and placement services, as well as other services and supports. It is available to those people with disabilities ages 18-64 who receive SSI or SSDI. More information regarding Ticket to Work is available at http://www.communityinclusion.org/article.php?article_id=211.

Agency Resources on Work Incentives

- BenePLAN assists Supplementary Security Income (SSI) and Social Security Disability Insurance (SSDI) beneficiaries to make informed choices about employment. BenePLAN serves Berkshire, Franklin, Hampshire, Middlesex, Hampden, and Worcester counties. Information is available at 1-877-937-9675 or www.beneplan.org.
- Project IMPACT, a collaboration of MRC and other organizations, provides community-based benefit planning services and assistance and outreach for persons with disabilities who receive SSI or SSDI and are interested in working or returning to work. Project IMPACT serves Barnstable, Bristol, Dukes, Essex, Nantucket, Norfolk, Plymouth, and Suffolk counties, and the city of Somerville. Information is available at 1-800-734-7475 or <http://www.mass.gov/eohhs/consumer/disability-services/vocational-rehab/ses/impact/>.

Additional resources

- Institute for Community Inclusion, *Going to Work: A Guide to Social Security Benefits and Employment for Young People with Disabilities* (2011 Edition), http://www.communityinclusion.org/article.php?article_id=211
- Center for Mental Health Services Research, *Supplemental Security Income (SSI) What Happens to Your SSI When You Turn 18?* (2011), <http://escholarship.umassmed.edu/cgi/viewcontent.cgi?article=1058&context=pib>