

**Peer Support  
Services  
Technical  
Assistance  
Center  
(PeerTAC)**



November 21, 2023

# **HR and Hiring Managers: What You Need to Know About Hiring Peer Specialists Receiving SSI/SSDI Benefits**

# Our Presenters



**Regina Shoen**  
Office of Mental Health  
Director of the Upstate Bureau of Regional Advocacy  
and Peer Support Services (OAPSS)



**Christopher Coyle**  
Office of Mental Health  
Regional Employment Liaison  
New York Employment Services System (NYESS)

# Tell us about you!

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Indicate your primary role:

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1. HR Representative

---

2. Hiring Manager

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3. Supervisor

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4. Peer Support Specialist/Advocate

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5. (C-Suite) CEO, CFO, COO, etc.

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6. Another role

# PeerTAC Overview



# Our Mission



## Improving Access to Peer Support Across the Lifespan

The Peer Support Services Technical Assistance Center (PeerTAC) was established to deliver training, technical assistance and consultation to *mental health organizations* serving people across the lifespan including children, youth, families, and adults/older adults living with mental health conditions.

**Our focus is on the expansion of Peer Support Services within mental health organizations.**





# Our Vision

We seek to ensure all people, regardless of age, race, socioeconomic status, stigma, or other factors that can limit recovery have the option to receive Peer Support Services.



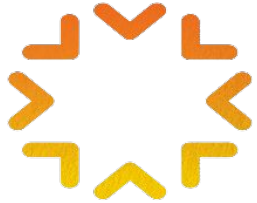


# Our Organizational Leadership





# Our Organizational Partners



**The Alliance  
for Rights  
and Recovery**



**WCNY-IPA**

Wellness Collaborative of New York  
Independent Practice Association



**Center for Practice Innovations<sup>SM</sup>**  
at Columbia Psychiatry  
New York State Psychiatric Institute  
*Building best practices with you.*



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# Our Objectives (for Today's Session)

- Describe basics about Social Security benefits.
- Recognize situations where Peer Specialists may need information about receiving benefits while working.
- Locate a Benefits Advisor in your local region.
- Dispel some of the myths about receiving Social Security benefits while working.

# As an HR Representative or Hiring Manager Why Should You Know About Social Security Benefits?



# When Hiring Peer Specialists...

Many people who are receiving disability benefits really want to work but fear there may be negative consequences, like losing cash benefits, housing, health insurance, or other entitlements for themselves or their families. When Peer Specialists are making a decision about whether working is right for them, these candidates may not be aware of the options that are available, or how to make the best decision for their situation.

# What You Should Know...

Federal work incentive programs and Social Security benefits advisors can help candidates who are currently receiving disability benefits to decide whether it is better to work part time or full time (or to work at all).

As an HR representative or hiring manager, this webinar can help you to identify resources that you can provide to candidates to learn more about how to make the best choice for their situation.

Why does it matter? **Job Satisfaction and Employee Retention**

# **Social Security Disability Insurance (SSDI) Basics**





# Scenario - Suzanne: Single Mother of Two



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# Scenario #1

Suzanne is a single mother with 3-year old twins. She is receiving cash benefits from **Social Security Disability Insurance (SSDI)**. She lives in low-income housing, receives food stamps, uses free MTA for transportation, and she is covered under Medicare health insurance.

Although she is not currently working, she would qualify for free daycare if she does return to work. Suzanne does know that work is allowable while still receiving SSDI benefits but doesn't really know her options and she doesn't think the people in the local Social Security office are particularly helpful.

# Scenario #1 (cont.)

Suzanne recently completed courses and received a provisional Certified Peer Specialist certification, which allows her to work in the mental health system providing support to people who are currently receiving mental health services. Suzanne interviewed at C&CA (Caring and Compassionate Agency) where they have two openings, one is part-time and the other is full-time and they have offered her the choice of which one to take. She is not sure.



**What are her options? How can the employer help?**

# Social Security Disability Basics



OCTOBER IS  
NATIONAL DISABILITY EMPLOYMENT  
AWARENESS MONTH

# What is Social Security Disability

## Insurance?

**SSDI** pays benefits to an individual and certain [family members](#) if the person is “insured.”

This means that the person worked long enough – and recently enough - and paid Social Security taxes on their earnings.

[Social Security.gov](https://www.ssa.gov)

# Building a Sustainable Workforce

What are the incentives and rules for hiring people with disabilities?

How can you best support employees (or prospective employees) who are receiving SSDI benefits while working?

What are the basic work incentives and programs that are available for people receiving SSDI?



# HR/Hiring People with Disabilities – Some Incentives and Basic Rules



# Hiring Incentives

There are Dept. of Labor programs and funding opportunities that provide incentives for hiring people with disabilities.

In New York State, **Workers With Disabilities Tax Credits** encourage employers to hire people with disabilities. The credit is up to \$2,100 per person hired, per year. It can be used with the **Work Opportunity Tax Credit** but only claimed in the second year of employment. The tax credit may be used to offset New York tax liability. There are also funding opportunities for organizations that offer **Internships**.

Peer Support Specialists, by definition, disclose mental health disabilities.  
**There are special rules for hiring people with disabilities...**

# Hiring People with Disabilities – Basic Rules

Under the Americans with Disabilities Act (ADA) employers are prohibited from asking candidates their disability status during a hiring interview ([EEOC](#)).

However, an interviewer CAN ask about the person's history when there is a "bona fide occupational qualification (BFOQ)." Some guidelines can help.

Hiring Guidelines for Peer Specialists, National Council for Behavioral Health

[Equal Employment Opportunity Commission \(EEOC\)](#)

# Sample Interview Questions

- Can you tell me some ways that you might use your lived experience to support the people you'd be working with? (Their answer should include “inspiring hope,” and connecting from a place of shared experience with tools or strategies the person used to move to a better place.)
- Tell me about your personal and professional background as it relates to this position. (Their answer should include something about the value of bringing “lived experience” to the job.)
- Do you have any life experiences that would make you valuable to this program?

# Sample Interview Questions (cont.)

- What is your experience with primary care clinics and the mental health system? (In order to say they've, "been there, done that," the person needs more in common with people using services than simply having a diagnosis.)
- Do you have any experience working with people who have been diagnosed with a mental health condition? (This may bring out volunteer work, peer support groups, or other activities not highlighted on the resume.)
- What role has peer support had in your own recovery? (If the person is not familiar with or has not used peer support themselves, they are probably not a good candidate.)

# How Can You Help People to be Aware?

You can have brochures available in your waiting room or office of local resources for anyone with a disability to seek help with Social Security Benefits while working.

You can include resources about receiving Social Security Benefits during onboarding for anyone with a disability who might benefit from the information.



What else can an employer do to provide resources?



# What Can You Do?

You can assume at least some candidates for a Peer Specialist position receive Social Security Benefits.

You can share different types of assistance that are available for people with disabilities who receive Social Security Benefits while working.

**Do you know how to access this assistance in your region?**

# What Work Incentives and Resources Are Available for Working While Receiving SSDI?



# Quick Reference: SSDI Work Incentives

- Trial Work Period
- Extended Period of Eligibility
- Continuation of Medicare coverage
- Medicare for People With Disabilities who Work
- Protection From Medical Continuing Disability Reviews

Benefits Advisors are available to help people take advantage of these incentives.



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# Certified Work Incentive Practitioners (Benefits Advisors)



The New York Employment Services System (NYESS) has created a state-wide network of Certified Work Incentive Practitioners (Benefits Advisors) throughout NYS.



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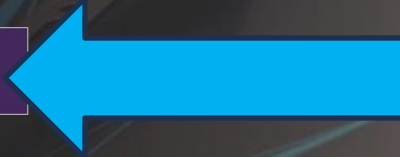
Work Incentive Network (WIN)

# New York Employment Services System

Find a NYESS Provider or Benefits Advisor Near You

**NYESS PROVIDERS**

**BENEFITS ADVISORS**



<https://nyess.ny.gov/>

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# Supplemental Security Income (SSI) Basics





# Jona: Peer Specialist Intern Candidate



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# Scenario #2

Jona is a 19 year old high school graduate with a provisional Peer Specialist certification who has applied for an internship at your organization. The internship offers a stipend. However, he is already receiving cash benefits from Supplemental Security Income (SSI). He lives with his grandmother, receives food stamps, and uses free MTA for transportation. He knows that some income is allowable while receiving SSI benefits but he doesn't understand the income limits and doesn't know he can consult the Social Security office because his grandmother has always handled his health insurance and income related paperwork.

# What is Supplemental Security

## Income?

**SSI** provides minimum basic financial assistance to older adults and persons with disabilities (regardless of age) with very limited income and resources.

Federal SSI benefits from the Social Security Administration are often supplemented by state programs.

# Building a Sustainable Workforce

How can you best support employees (or prospective employees) who are receiving SSI benefits while working?

What are the basic work incentives and programs that are available for people receiving SSI?

# What Resources Are Available for Working While Receiving SSI?



# Quick Reference: SSI Work

- 1619 (b) Continuing Medicaid Eligibility
- Blind Work Expenses
- Earned Income Exclusion
- Student Earned Income Exclusion
- Plan to Achieving Self-Support (PASS)
- Property Essential to Self Support (PESS)
- Special SSI Payments for People Who Work
- Special Benefits for People Eligible Under Section 1619 (a)
- Reinstating Eligibility Without a New Application  
(Rapid Reinstatement)

<https://www.ytionline.org/ssi-calculation-worksheet>



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YTI Online | 2023 Training Stats.xlsx | Customer Resources | New York

← ↻ 🏠 <https://nyess.ny.gov/customer-resources> A 📖 ☆

**TOP ^ Customer Resources**

**SECTIONS**

- NYESS Locator Map**
- Ticket to Work and NYESS**
- Public Benefits**

**Which Medicaid program is right for me?**

1619(b)	MBI-WPD
You are earning up to \$52,286 in wages annually and have less than \$2,000 in resources;	You are earning wages up to \$73,932 in wages annually and have/want to have resources up to \$30,182;
<b>AND</b>	<b>AND</b>
have a qualifying disability;	have a qualifying disability;
<b>AND</b>	<b>AND</b>
are currently receiving a SSI cash payment;	have not received a SSI cash payment in the last 36 months;

<https://nyess.ny.gov/>



**Office of Mental Health**



# NY ABLE Accounts

**Achieving a Better Life Experience** is a program designed specifically for disabled New York residents to protect their eligibility for benefits such as Medicaid and SSI.

NY ABLE accounts give earnings the ability to grow tax-deferred, and allow savings to be withdrawn tax-free for qualified expenses.

<https://www.mynyable.org/>



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# Certified Work Incentive Practitioners (Benefits Advisors)

Certified Work Incentive Practitioners also have expertise in helping people who are receiving SSI benefits while working.



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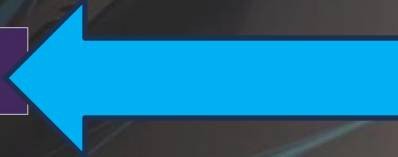
Work Incentive Network (WIN)

# New York Employment Services System

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NYESS PROVIDERS

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<https://nyess.ny.gov/>

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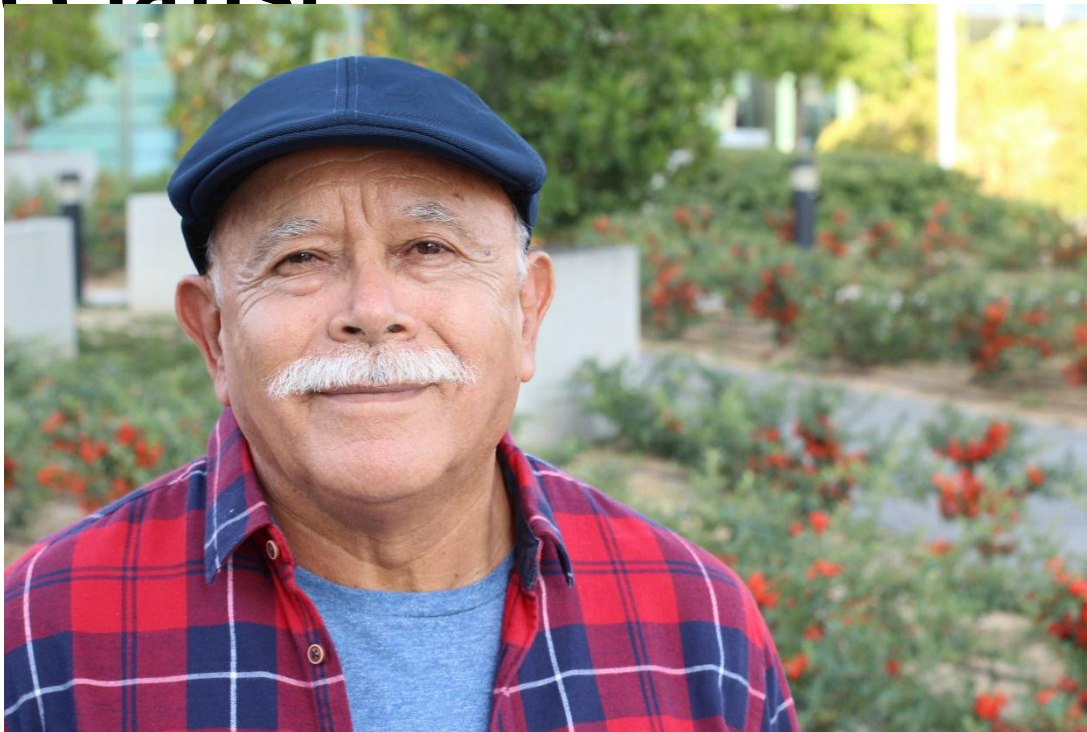


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# Combined SSDI / SSI Basics



# Mark: Older Adult Certified Peer Specialist





# Scenario #3

Mark is an older adult who just received his Peer Specialist certification. He has a lot of life experience (in addition to lived experience) and he is mainly interested in working with other experienced (older) adults like himself. His income is limited so he is receiving both Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI).

He wants to work full time, but he is afraid he will go over the income limits and lose some of his benefits, like Medicaid health insurance.

# What is the Difference Between

## SSDI and SSI?

The major difference is that the SSDI determination is based on **disability and work credits** and the SSI determination is based on **age/disability and limited income** and resources.



# What Resources Are Available for Working While Receiving Both SSDI and SSI?



# Quick Reference: SSDI and SSI Work Incentives

- Impairment Related Work Expenses
- Subsidies and Special Conditions
- Un-incurred Business Expenses
- Unsuccessful Work Attempts
- Continued Payments Under a Vocational Rehabilitation Program
- Expedited Reinstatement (EXR)

<https://soarworks.samhsa.gov/>



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# NYESS: Access to Resources



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## Customer Resources

Are you a person with a disability considering work?  
You can work! We can help!

<https://nyess.ny.gov/customer-resources>



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# Other Considerations for Hiring Peer Specialists



# Navigating a Criminal History

Because this can be a real barrier, the NYS Justice Center has information on the rights of people seeking employment when navigating this situation.

- Visit: [www.justicecenter.ny.gov](http://www.justicecenter.ny.gov) and search “Personal Criminal History Information Review”
- Details how an individual can obtain a copy of their criminal history
- Also details how to challenge the information, should it be inaccurate
- [www.criminaljustice.ny.gov](http://www.criminaljustice.ny.gov) and search “Record Review” for more information on the criminal history review process

Other helpful resources for candidates with justice involvement from the NYS Dept. of Labor and SMI Advisor through NASMHP are linked below.

[dol.ny.gov](http://dol.ny.gov)

[smiadvisor.org](http://smiadvisor.org)

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# Myths and Facts about SSI/SSDI



# Myth or Fact

Supplemental Security Income (SSI) is the same as Social Security Disability Insurance (SSDI)



# Myth or Fact

Social Security Benefits Advisors work on commission and take a percentage of the benefits a person receives if they work while receiving benefits

# Myth or Fact

If a job candidate signs up for Social Security Ticket to Work, they immediately have a **continuing disability review** which usually means they lose their Social Security Disability benefits.

# Myth or Fact

If a candidate who is receiving Social Security benefits chooses to work, they lose their Medicare or Medicaid health insurance because the employer is expected to pay for health insurance.

# Myth or Fact

When people start to work their wages are automatically reported to Social Security by their employer.

# Myth or Fact



*What are some of the other Myths you've heard about SSDI/SSI while working?*

# Wrap Up



# Part Time or Full Time?

Because some people may be receiving Social Security Benefits, should your organization only offer part-time employment to Peer Specialists? Let's discuss it.



**What are the pros?**  
**What are the cons?**



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# Reminder: May be Eligible for NY ABLE Accounts

**Achieving a Better Life Experience** is a program designed specifically for disabled New York residents to protect their eligibility for benefits such as Medicaid and SSI.

NY ABLE accounts give earnings the ability to grow tax-deferred, and allow savings to be withdrawn tax-free for qualified expenses.

<https://www.mynyable.org/>



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# Why Offer Full Time Work?

- Maximize candidate's earning and saving potential
- Maximize their ability to utilize work incentives
- Increase their quality of life and involvement in community

**Greater satisfaction with work = greater retention**



# Summary – you should now be able to:

- Describe basics about Social Security benefits.
- Recognize situations in which a Peer Specialist candidate may need additional information or wish to consult with a Benefits Advisor.
- Locate a Benefits Advisor in your local region.
- Dispel some of the myths about receiving Social Security benefits while working.

# Introduction to the PeerTAC Learning Collaborative

On December 1, you will get a “sneak preview” of our upcoming Learning Collaborative.

The Learning Collaborative is built on our PeerTAC Organizational Self-Assessment (OSA) and will include different members of a MHOTRS program that are providing Peer Support Services.

# Peer Support Services: A Comprehensive View

Soon to be announced – our partners at OMH will be providing guidance about the scope of practice for

Peer Support Services in MHOTRS programs.

It will include answers to frequently asked questions from our in-person regional meetings.

# Questions

Submit any final questions through the  
Chat

Unanswered questions will be shared with  
the presenters, and we will reach out to  
those who have attended with answers.

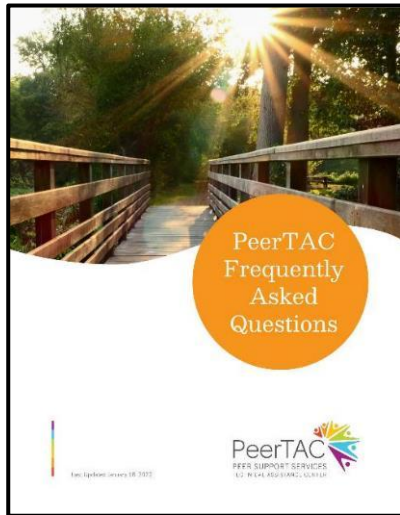
# Recording Reminder

The recording for this session will be available in the Resource section of our website within one week at

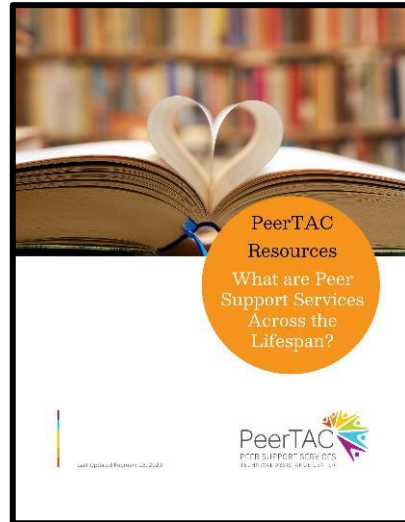
[www.PeerTAC.org](http://www.PeerTAC.org)



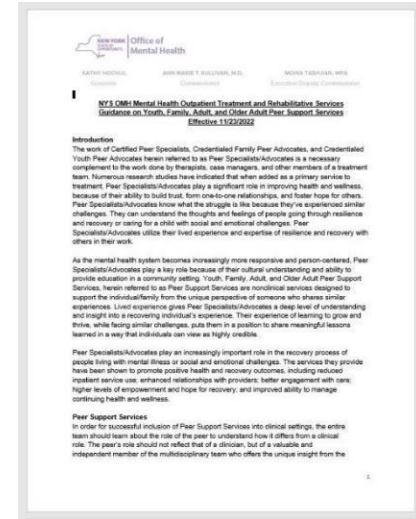
# Resources for More Information



[PeerTAC Frequently Asked Questions \(FAQ\)](#)



[Webinar Resources](#)



[Access to the Part 599 Clinic \(MHTORS\) Guidance on Peer Support Services](#)

# Resources for More Information

The image shows a promotional graphic for a book. On the left is a book cover with a colorful geometric pattern of triangles in shades of blue, red, and yellow. The text on the cover reads: "What It Takes: Wisdom from Peer Support Specialists & Supervisors" and "Edited by Rita Cronise, Jonathan P. Edwards, Gita Enders & Joanne Forbes". To the right of the book cover, the text says "AVAILABLE NOW IN KINDLE AND PAPERBACK EDITIONS!". Below this, it repeats the title "What It Takes: Wisdom from Peer Support Specialists & Supervisors". At the bottom of the graphic is a yellow button with the text "ORDER NOW".

AVAILABLE NOW IN KINDLE AND PAPERBACK EDITIONS!

What It Takes: Wisdom from Peer Support Specialists & Supervisors

ORDER NOW

What it Takes: Wisdom from Peer Support Specialists and Supervisors

Edited by Rita Cronise, Jonathan P. Edwards, Gita Enders, and Joanne Forbes

All proceeds go to the National Association of Peer Supporters (N.A.P.S.)

# Please take our Peer Services Survey!



[https://rutgers.ca1.qualtrics.com/jfe/form/SV\\_7TVAsehznE8DDE](https://rutgers.ca1.qualtrics.com/jfe/form/SV_7TVAsehznE8DDE)

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Questions?

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# Contact Us



Website:

<https://peertac.org>

Reach us by Email:

[info@peertac.org](mailto:info@peertac.org)

Join our Listserv:

<https://confirmsubscription.com/h/y/CFD10914D119AAF1>

Frequently Asked Questions:

<https://peertac.org>

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# Contact Our Presenters

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# Another Series to consider...



**The Alliance  
for Rights  
and Recovery**  
Formerly NYAPRS

## **Virtual Career Quest Webinar Series: Explore and Plan Your Future**

- **Getting a Job and Using Ticket to Work, Medicaid Buy-in and Other Benefits**
- **Disability Resource Coordinators and Your Local Workforce Board**
- **Saving Money and Budgeting - National Disability Institute Tool Kit**
- **Competitive Employment and IPS Supports**
- **Training, College, Apprenticeship - Which one is Path for Me?**
- **Adult Career Technical Education – What Is It & How Can You Access Their Courses?**

[https://zoom.us/webinar/register/WN\\_h2kAopxTRVa7pLZNhDKKZQ](https://zoom.us/webinar/register/WN_h2kAopxTRVa7pLZNhDKKZQ)

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Thank You

