



Hiring Peer Specialists

What HR/Hiring Managers Should Know About Social Security Benefits

PeerTAC recently collaborated with the OMH Office of Advocacy and Peer Support Services (OAPSS) and the New York Employment Services and Supports (NYESS) to offer a webinar for HR and Hiring Managers to learn more about Social Security Benefits when hiring Peer Support Specialists.

Introduction

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. 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).

For the HR representative or hiring manager, this webinar can help you to identify resources to better understand some of the rules around Social Security benefits and information to provide to potential candidates to learn more about how to make the best choice for their situation.

Why Does it Matter?

Hiring Peer Specialists can be complicated. Understanding the rules around Social Security so they can make informed decisions can increase **Job Satisfaction** and **Employee Retention**

Three Scenarios

The webinar explored three different scenarios and the kinds of benefits associated with each type of Social Security program.



Scenario 1: Social Security Disability Insurance (SSDI)

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. She wonders how returning to work will affect all the entitlements she receives including her housing, food stamps and the Medicaid her twins receive, and would like to speak with someone knowledgeable about this.

SSDI Work Incentives include:

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

There were a number of considerations that might lead Suzanne to choose part-time or full-time work. In particular, the cost of daycare, the low wages, and the loss of cash benefits could leave Suzanne making less while working than while receiving benefits. She will need to carefully weigh the amount the employer is offering her against the rest of her situation. Choosing to work full time nearly always comes out ahead of not working or working part time and keeping benefits, but when family members



are also receiving Social Security and health insurance benefits, which is an ideal time to consult with a Benefits Advisor to weigh all of the options. Benefits Advisors are free of charge and can be found through the NYESS system. <https://nyess.ny.gov/>

Scenario 2: Supplemental Security Income (SSI)

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.

SSI Work Incentives include:

- 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



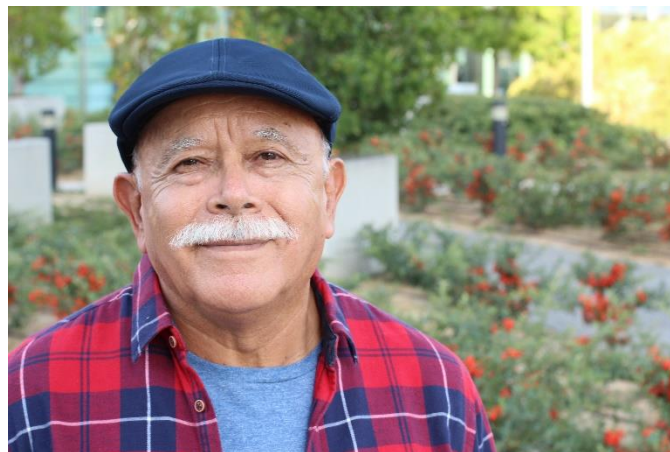
- Special Benefits for People Eligible Under Section 1619 (a)
- Reinstating Eligibility Without a New Application (Rapid Reinstatement)
- Achieving a Better Life Experience (ABLE) Savings Account

There are a number of work incentives that Jona can take advantage of as he begins to work through the internship, which will hopefully lead to full time employment. When he begins working it would be good for Jona to consult with a Benefits Advisor as he starts to earn money to see how working will impact his cash benefits and health insurance as well as his opportunity to save money. The Benefits Advisors are free of charge and can be found through the NYESS system.

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

Scenario 3: SSDI and SSI

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.

Two programs are available for retaining Medicaid while working

- 1619 (b)
- Medicaid Buy-In for Working People with Disabilities (MBI-WPD)

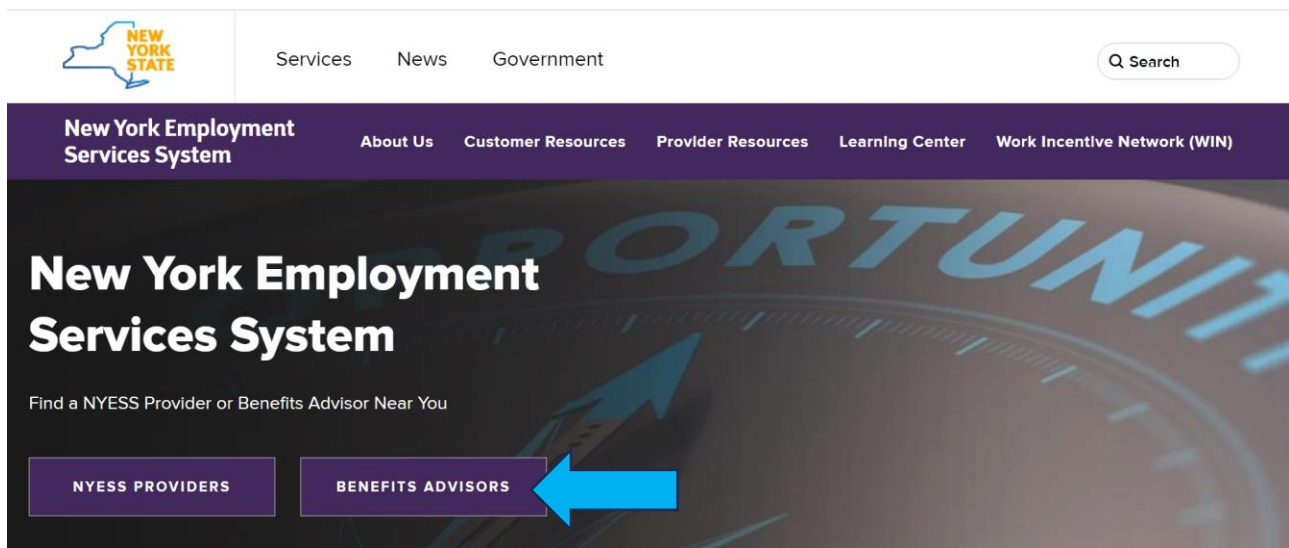


After he starts working, depending on his income and assets, Mark will be able to take advantage of either the 1619 (b) or Medicaid Buy-In for Working People with Disabilities (MBI-WPD) program which will allow him to keep his Medicaid health insurance. He can learn more about these program on the NYESS website: <https://nyess.ny.gov/customer-resources>.

Mark should also check in with a Certified Benefits Advisor to understand the rules and the best options for his situation.

Certified Benefits Advisors

The New York Employment Services System (NYESS) has created a searchable, state-wide listing of Certified Work Incentive Practitioners (Benefits Advisors) throughout NYS. They provide their services free of charge. You can look up the Benefits Advisors near you (by zip code) on the NYESS website: <https://nyess.ny.gov/>



Summary by Rita Cronise, Academy of Peer Services (APS) and Peer Support Services Technical Assistance Center (PeerTAC)

- To access the webinar for HR / Hiring Managers, [click here](#).
- To view the presentation slides for the webinar, [click here](#).
- To view the questions and answers for this webinar, [click here](#).
- To review the resource file for the webinar, [click here](#).