Disability Benefits 101
www.DB101.org
Work Provides

• More money and greater economic freedom
• Social interaction and developing relationships
• Sense of confidence and purpose
• Structure and routine
• Sense of identity in American culture
• Greater stability
• Ability to use talents and make a contribution
“Side Effects” of Unemployment

- Increased substance abuse
- Increased physical problems
- Reduced self-esteem
- Increased psychiatric disorders
- Loss of social contacts
- Alienation and apathy

» Warr, 1987
The Landscape

- People with reported disability in the labor force: 17.1%
- People with no reported disability in the labor force: 64.6%

What keeps people with disabilities from working?

– Policies have not supported competitive employment
– Eligibility for many public benefits based on inability to work.
– Misinformation at many levels
– Lack of information and understanding
– Fears
Fears of Losing Benefits

• To get many disability benefits you must show that you have a disability that prevents you from working.

• Living on benefits alone often means living in poverty. BUT...

...many programs have developed policies and services that help people reach their work goals.
<table>
<thead>
<tr>
<th>Work Incentives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earned Income Disregards</td>
</tr>
<tr>
<td>Increase asset limits</td>
</tr>
<tr>
<td>MA-EPD</td>
</tr>
<tr>
<td>Ticket to Work (SSI/SSDI)</td>
</tr>
<tr>
<td>Trial Work Period (SSDI)</td>
</tr>
<tr>
<td>Extended Period of Eligibility (SSDI)</td>
</tr>
<tr>
<td>Expedited Reinstatement (SSI/SSDI)</td>
</tr>
<tr>
<td>Impairment Related Work Expense (IRWE) (SSI/SSDI)</td>
</tr>
<tr>
<td>Subsidy (SSDI)</td>
</tr>
<tr>
<td>Plan for Achieving Self Support (PASS) (SSI/SSDI)</td>
</tr>
<tr>
<td>Section 301 (SSI/SSDI)</td>
</tr>
<tr>
<td>Unsuccessful Work Attempt (SSI/SSDI)</td>
</tr>
<tr>
<td>Blind Work Expense (SSI)</td>
</tr>
<tr>
<td>Student Earned Income Exclusion (SSI)</td>
</tr>
<tr>
<td>Property Essential for Self Support (PESS) (SSI)</td>
</tr>
<tr>
<td>1619(b) (SSI)</td>
</tr>
<tr>
<td>Extended Medicare (SSDI)</td>
</tr>
<tr>
<td>HUD Earned Income Disregard</td>
</tr>
<tr>
<td>Earned Income Tax Credit (EITC)</td>
</tr>
<tr>
<td>Individual Development Accounts (IDA)</td>
</tr>
</tbody>
</table>
Work Incentives

Work incentives let you:

• Get the benefit while you’re working,
• Keep your benefit while you work, or
• Get your benefit back quickly if you lose it because you work
GRH Work Incentives

- Earned Income Disregard
  - First $65 + ½ remainder
- Six-month reporting
- $10,000 Asset Limit
Benefits Planning:

A person-centered approach to helping people identify and understand

– available benefits and how to access them;
– their own benefits and the interaction between them; and
– the impact of earned income on benefits

in order to help people set and reach their goals.
DB101 Can Help...

– Engage people in work planning
  – overcome fears and barriers
  – explore work as an option
  – make informed choices about work
  – achieve better employment outcomes
– Understand benefits and work incentives
– Access resources
DB101.org brings together:

- benefits information
- tools
- resources

to make it easier to:

- understand benefits
- learn about work incentives
- plan for work & set goals
- build financial literacy
- manage benefits while working
DB101 is for:

• People with disabilities

• People who support a person with a disability

• Professionals who work in the disability services field
## Your Situation
Take a personal approach to benefits planning. Find information that applies to you.

### Going to Work
- Planning to work? Find support for going to work and learn how a job can affect your benefits.
  - More

### Young People and Benefits
- Transition from school to work is an important time in your life. Get a Smart Start and take charge of your benefits so you are in control of your future.
  - More

### New to Benefits
- Find out how disability benefits programs work, and learn how to plan for changes in the future.
  - More

#### Benefits for Young People
- Start Planning Now
- Getting a Higher Education
- Finding a Job
- Working
- Eric Goes to College
- Success Stories
- Parent Focus: Work is Possible
- Parent Focus: Four Ways
- Benefits Support Work
- Parent Focus: Putting Work Into the Plan
- Parent Focus: Turning 18
- Parent Focus: Managing Benefits

#### Sudden Onset Disability
- Progressive Disability
- Mike Adapts to a Health Condition
- Susan Becomes Disabled
# Programs

Just the facts: Get details about benefit programs.

## Cash Benefits

- Learn about benefits that can help you meet your basic needs.
  - > More

  - SSDI
  - SSI
  - MSA
  - Short-Term and Long-Term Disability Insurance
  - Housing
  - MFIP
  - SNAP
  - General Assistance (GA)
  - Child Care Assistance
  - Energy Assistance

## Health Care Coverage

- Explore many health coverage options, from public and private sources.
  - > More

  - Health Care in Minnesota: Overview
  - Finding the Right Coverage For You
  - Employer-Sponsored Health Coverage
  - Buying Health Coverage on MNsure
  - Medicare
  - Medical Assistance (MA): Overview
    - Income-Based MA
    - Disability-Based MA
    - MA-EPD
    - MA-Waiver Programs
  - MinnesotaCare
  - Prescription Drug Coverage
  - Program HH
  - MCHA

## Work and Savings

- Learn about programs that can help you make and save money.
  - > More

  - Programs That Support Work
  - Social Security’s Ticket to Work Program
  - Work Incentives
  - Building Your Assets and Wealth
  - ABLE Accounts
  - Individual Development Accounts (IDAs)
  - Plan to Achieve Self-Support (PASS)
  - Earned Income Tax Credit
SSI: The Details
updated August 28, 2015

SSI and Work
If you are eligible for SSI, the program’s countable income calculation figures out the size of your benefit. Roughly speaking, if you earn two additional dollars from work, you lower your SSI benefit by only one dollar.

On SSI? Get a quick estimate of how working may affect your income

Try it now

Table of Contents:
- The Basics
- The Details
- Eligibility and Application
- The SSI Benefit
  - SSI and Work
  - SSI and Other Programs
- Example
- FAQs
- Pitfalls
- Next Steps

Most people on SSI who go to work end up better off financially. Even though their SSI benefit goes down, their total income will almost always be higher. Social Security wants you to go back to work if you are able to. There are programs and special features in the SSI law that can help. Any program or feature that makes it easier to go to work is called a work incentive.
### SSI Benefit Calculation

#### Step 1: Countable Unearned Income
- Your Monthly Unearned Income (not including SSI): $0
- Minus the $20 General Exclusion: $20.00

Countable Unearned Income: $0.00
Unused portion of Your $20 General Exclusion: $20.00

#### Step 2: Countable Earned Income
- Your Monthly Earned Income: $1000
- Minus the unused portion of Your $20 General Exclusion: $20.00
- Minus the $65 Earned Income Exclusion: $65.00
- Minus Your Impairment Related Work Expenses (IRWEs): $0

Subtotal: $515.00
Divide by two: $257.50
Countable Earned Income: $257.50

#### Step 3: Total Countable Income
- Countable Unearned Income: $0.00
- Plus Countable Earned Income: $257.50
- Minus PASS Contribution: $0

Total Countable Income: $257.50

#### Step 4: SSI Benefit Calculation
- SSI Maximum Benefit: $733.00
- Minus Total Countable Income: $733.00

Your SSI Benefit: $733.00
Your Total Monthly Income: $733.00

---

### GRH Budget

**Your Monthly Income (GRH without SSI benefits, room and board only):**

Do not use this if GRH helps pay for services you get.

- **Your Monthly Earned Income:** $950.00
- Minus the $65 Earned Income Exclusion: $65.00

Subtotal: $885.00
Divide by two: $442.50
Countable Earned Income: $442.50

- **Your Monthly Unearned Income:**
- Minus personal needs allowance: $97.00

Countable Income = what you pay GRH provider for room and board: $345.50
You keep the rest of your income: $604.50

---

**Close**
Your MSA Grant Calculation (individual with at least $1 in SSI):

Choose Your Living Situation: Living alone
Are you getting MSA Housing Assistance? Yes

Your MSA Assistance Standard $794.00
MSA Housing Assistance + $194.00
Plus Other MSA Special Needs Amount + $0
Minus (SSI rate - $20) - $713.00

Your MSA Grant $275.00

Close
Partners

You make a difference in how people think about and plan for work. Send the right messages and improve work outcomes by navigating these three easy steps.

Set the Stage For Success

Promote a new way of thinking about work for people with disabilities and discover new resources and tools to Make Work Part of the Plan.

Go Deep & Apply

Learn how work incentives and DB101's tools can help you Bust Down the Benefits Barrier and improve work outcomes.

Get a Smart Start

Help youth Get a Smart Start by debunking common myths and overcoming barriers that sometimes hold them back from achieving work goals.
Tailor Your Own Learning
According to the Benefits Your Clients Use Most Often

- GRH: Read the [GRH article](#) in the Housing section and do the “Try It” tools
- SSI: Read the [SSI and Work article](#) in the Cash Benefit SSI section and do the “Try It” tools
- MSA: Read the [MSA article](#) in the Cash Benefit – MSA section and do the “Try-It” tools
- MA: Read the [Medical Assistance (MA) Overview article](#) in the Health Care Coverage section
Videos

Benefits Videos
More videos will be here soon to help you learn about other benefits and work. Each video is about a specific topic and is less than 3 minutes so you can quickly get the information to keep you moving forward.

What is SSI?
Learn about how SSI can help you - and what the three requirements for getting it are.

SSI & Work
Learn more about SSI & Work by watching this short video.
Estimators

Disability Benefits 101

Estimators

Use DB101’s online benefits planning Estimators to get ready for a change in your work or benefits, or to learn how benefits rules might apply to you.

Benefits and Work Estimator
Use the Benefits and Work Estimator to find out how a job may affect your disability benefits, health coverage, and total income.

School and Work Estimator
Use the School and Work Estimator to find out how a job can affect your cash benefits and health coverage - and how staying in school can help.

MA-EPD Estimator
Use the MA-EPD Estimator to see if you might qualify for Medical Assistance for Employed Persons with Disabilities (MA-EPD) and what your premium would be.

Talk to an Expert
Minnesota experts on call Mon-Fri 8:30-5:00 Central

For Advanced Users
Once you’re comfortable using our standard estimators to the left, try the advanced versions. Same questions, same results. Just quicker and fewer instructions.

Print this page
Email to a friend
Give Feedback
• Create your own, personalized DB101 account by registering and signing on.

• Save favorite articles, tools, Estimator sessions, and create your own “Vault”
Register

With a DB101 account, you can easily save and find your favorite DB101 pages, mini-tools, and estimator sessions.

Email: 

Password: 

Confirm Password: 

Organization: 
None of these 

Submit
**My DB101**

**Favorite Articles**
- Minnesota Supplemental Aid (MSA): The Basics
- Parent Focus: Work is Possible: The Basics
- Social Security Disability Insurance (SSDI): The Basics
- SSI and Work

**Favorite Tools**
- Estimate Your Impairment Related Work Expenses (IRWEs)
- On SSI? Get a quick estimate of how working may affect your income
- Your Countable Earned Income (with SEIE)
- Your MA-EPD Premium Estimate
- Your Monthly Income (GRH with an SSI benefit)
- Your Monthly Income (GRH without SSI benefits, room and board only)
- Your SSDI Countable Earnings

**Recent Sessions**
- **Benefits and Work**: Hansel
- **Benefits and Work**: Hansel Plan
- **School and Work**: Hansel Plan
- **Benefits and Work**: Hansel Detailing Moving to Own Place
- **Benefits and Work**: Hansel MSA HA
- **Benefits and Work**: ab
- **Benefits and Work**: Begun 10/13/2016
- **School and Work**: Hansel Detailing Job Own Place

**My Vault**
- Benefits and Work Estimator.pdf
- Benefits Lookup.pdf
- All files...

▶ More sessions...
My Vault

- **Activities:** Request benefit information and complete estimator session
- **Files:** Store benefit documents
- **Contacts:** Create a contact list
- **Shares:** Keep track of information you share with others
Files

Upload important files about your benefits to your Vault. You can always get them, even if you change computers. Share files with your counselors or your family.

<table>
<thead>
<tr>
<th>Name</th>
<th>Modified</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits and Work Estimator.pdf</td>
<td>December 2, 2016</td>
</tr>
<tr>
<td>Benefits Lookup.pdf</td>
<td>October 10, 2016</td>
</tr>
</tbody>
</table>
## Contacts

Keep a list of people you contact. Your contacts can include counselors, family, or anyone you work with when managing work and benefits. You can share files, web pages, and Estimator results with people on your contacts list.

<table>
<thead>
<tr>
<th>First</th>
<th>Last</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beth</td>
<td>Grube</td>
<td><a href="mailto:beth.grube@state.mn.us">beth.grube@state.mn.us</a></td>
</tr>
<tr>
<td>Jack</td>
<td>Eastman</td>
<td><a href="mailto:jack.eastman@gmail.com">jack.eastman@gmail.com</a></td>
</tr>
<tr>
<td>Molly</td>
<td>Sullivan</td>
<td><a href="mailto:msullivan@griffinhammis.com">msullivan@griffinhammis.com</a></td>
</tr>
<tr>
<td>Rajean</td>
<td>Moone</td>
<td><a href="mailto:rajean@rajeanmoone.com">rajean@rajeanmoone.com</a></td>
</tr>
</tbody>
</table>
Shares

This is a list of things you have shared with others using your Vault.

<table>
<thead>
<tr>
<th>When</th>
<th>What</th>
<th>With Whom</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 12, 2016</td>
<td>Benefits and Work Estimator.pdf</td>
<td><a href="mailto:beth.grube@state.mn.us">beth.grube@state.mn.us</a></td>
</tr>
<tr>
<td>October 13, 2016</td>
<td>Benefits Lookup.pdf</td>
<td><a href="mailto:rjean@rajeanmoone.com">rjean@rajeanmoone.com</a></td>
</tr>
<tr>
<td>June 9, 2016</td>
<td>Benefits Lookup.pdf</td>
<td><a href="mailto:msullivan@griffinhammis.com">msullivan@griffinhammis.com</a></td>
</tr>
<tr>
<td>June 8, 2016</td>
<td>Benefits Lookup.pdf</td>
<td><a href="mailto:beth.grube@state.mn.us">beth.grube@state.mn.us</a></td>
</tr>
</tbody>
</table>
Activities

1) Understand Your Benefits

Get a Benefits Lookup from the state of Minnesota to learn about your current benefits.

- Request Lookup
- View PDF
- Share
- Learn More

2) See How Work and Benefits Work Together
1) Understand Your Benefits

Get a Benefits Lookup

**What is it?** Authorized employees of the Minnesota Department of Human Services (DHS) will look up your records. You will get a "Benefits Lookup" report which will tell you what benefits you are getting now, and how much. You can use the information to help you plan for a job or other changes.

**What information do I need to share?** To look up your records, DHS needs to know your full name, date of birth, and your address. (If you don't have a fixed address you can give something else like your county case number.)

**Why is this safe?** Your information is secured and encrypted (scrambled) at every step. Only authorized DHS employees are allowed to look at your data. They are not allowed to give your information to anyone else.

**If you are under 18:** You need to have a parent or legal guardian sign to say that this is OK.
Your Personal Information

To look your information up, DHS needs to know your first and last name, date of birth, and one more piece of information about you. Items marked with * are required.

- **Your first name:** *
  - Hersel

- **Your last name:** *
  - Storybook

- **Birth date:** *
  - Monday, August 14, 1995

Additional Information

We need a total of three things to look your records up. Besides your name and date of birth, we need one of the following.

- **Street address where you get your benefits (no city, state, or zip needed)**
  - 111 Sample Road

  - **OR**

  - **County case number**

  - **OR**

  - **Personal Master Index (PMI) number**

If you don’t have this information, contact your [county human services agency](#) or call the Disability Linkage Line® at 1-866-333-2466®.
Authorization

Giving permission: I give permission for authorized DHS employees to look at my state and federal records and to send me a report on my current benefits. I do not give permission for my information to be passed to anyone else or to be used for any other reason.

Tell us who is requesting this information:

- **My own information**: By submitting this, I agree that I am who I say I am and that I am asking for my own information, not someone else's.
- **Authorized Representative**: By submitting this, I agree that I am this person's authorized representative and have permission to request the information on his/her behalf.

☐ This is an urgent request - I am working with a counselor right now.

Your signature (sign with your mouse or, if you have a touch screen, a finger):

[Signature]

Clear signature

Introduction  About You  Authorization  Waiting  SUBMIT »
1) Understand Your Benefits

Get a Benefits Lookup from the state of Minnesota to learn about your current benefits.

- Request Lookup
- Get Your Data
- View PDF
- Share
- Learn More
- Next Activity
1) Understand Your Benefits

Your Current Benefits
State records say these are your current benefits as of December 14, 2016.

Customer Information
First Name: Hansel
Last Name: Storybook

Current Income
- Current Reported Earnings: $0
- SSDI (Social Security Disability Insurance): $0
- SSI (Supplemental Security Income): $733
- MSA (Minnesota Supplemental Aid): $81
- Disabled Adult Child (DAC) Benefit: $0
- Child Social Security Benefit: $0
- General Assistance (GA): $0
- SNAP (Food Support/Food Stamps): $0
- MFIP: $0
- Workers' Comp: $0
- Other unearned income counted by SSI: $0

Current Health Coverage
- Free Medical Assistance (MA)
- MA with a spenddown
- MA-EPD
- MA-TEFRA
- MinnesotaCare
- Medicare

Other Benefits
- PASS (Plan to Achieve Self-Support)
- Group Residential Housing (GRH) benefits
- GRH Services

Comments
Test case requested by Beth Grube.

See a mistake? Call the Disability Linkage Line® at 1-866-333-2466® or Talk to an Expert.

What next? Share your Benefits Lookup Report with your county worker, counselor, or anybody else who needs to know about your benefits.

How might a job affect your benefits? Try a Benefits Planning Estimator. The Estimator will start off using these real-life benefits.

Get a New Report
Activity Home »
1) Understand Your Benefits

Get a Benefits Lookup from the state of Minnesota to learn about your current benefits.

- Request Lookup
- View PDF
- Get Your Data
- Share
- Learn More
- Next Activity
Try a Benefits Estimator to see how a job might affect your benefits, health coverage, and total income.
1) Understand Your Benefits

2) See How Work and Benefits Work Together

Try the School and Work Estimator

If you’re thinking about taking a job, you should try the School and Work Estimator tool to see how your earnings might affect your benefits, health coverage, and total income.

The School and Work Estimator is for young people with disabilities who have limited work experience.

*If you’re over 18 and getting SSDI, or want to explore more complicated plans, try the Benefits and Work Estimator instead.*

*Because you’ve got your Benefits Lookup back from the State, the Estimator will be pre-filled with your current benefits amounts.*

It will take about 10-15 minutes to finish the School and Work Estimator.

Start School and Work
## Current Status

### Your Current Income

<table>
<thead>
<tr>
<th>Source</th>
<th>Monthly Income</th>
<th>per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSI (Supplemental Security Income)</td>
<td>$733</td>
<td></td>
</tr>
<tr>
<td>MSA (Minnesota Supplemental Aid)</td>
<td>$81</td>
<td></td>
</tr>
<tr>
<td>SNAP</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>SSDI (Social Security Disability Insurance)</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Disabled Adult Child (DAC) Benefit</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Private short-term and long-term disability insurance</td>
<td>$0</td>
<td></td>
</tr>
</tbody>
</table>

*How much monthly income do you get from the following sources?*

**Your Current Income Sources**

When you start working or change jobs, the resulting change in income can have an impact on your benefits. Because of that, we need information on your current sources of income, including income from disability benefits.
Congratulations! In This Plan, You'll Be Better Off.

Your health coverage will continue and you'll have more monthly income.

The bottom line

- Work pays!
- Your free MA can continue.
- You will have $559.25 more in total income each month.
- Your SSI benefit will continue with a reduction.
- You will lose eligibility for MSA.
- You will be getting work experience.

Did you know…

- Having a job can mean having more expenses, but some expenses may qualify as IRWEs or BWES that can make your SSI benefit go up.
- If you went back to school while working, you might qualify for the
Benefits & Work Results

Congratulations! In This Plan, You'll Be Better Off.

The bottom line
You will have more monthly income.

- Your free MA will continue.
- Your SSI benefit will continue with a reduction.
- You will become eligible for MSA.

Note
In this plan, you will be working and paying into the SSDI trust fund. You may become eligible for SSDI benefits if you become unable to work in the future.

Your results assume that you’ll qualify and apply for:
> Earned Income Tax Credit

Did you know...
Your SSI benefit may continue, but only if your resources stay below the SSI countable resource limit ($2,000 for an individual, $3,000 for a couple). If you are planning to keep SSI, you need to be aware of your asset levels. One option is to set aside some of your assets in a Plan to Achieve Self-Support (PASS) account. This money can be spent to help achieve your career goals.

The Estimator averages income you
Future DB101 Development

• Transparency of calculations
• New work flows to support Informed choice, person centered planning, and Employment First
• Professional user (vault-to-vault share, additional benefits planning tools, etc.)
• Update/optimize site content and customized user experience
• Social media integration
• New content and tools (budgeting tool, etc.)
• Integration with other sites (HB101, etc.)
What now?

• Bookmark www.db101.org in your favorites
• Register and create a “My DB101” account
• Complete an Estimator session
• Watch the “Moving Ahead With MN Benefits” video
Stay up to date with DB101

- Join the DB101 MN List-Serv by sending an email to dhs.db101@state.mn.us with "DB101 LIST" in the subject line
Core Messaging

Understand that being on benefits does *not* mean you can’t work.

**Jump Start Your Future**

People on disability benefits who work are better off