

Welcome and Introduction

Lupus and Disability

Tai Venuti, MPH

***13th Annual North Carolina Lupus Summit
Jan. 11, 2014***

Overview

Today we'll cover:

- SSDI Basics
 - History/description/benefits
 - Eligibility
 - SSDI vs. SSI
- Lupus and SSDI
- SSDI Process/Why people need help
- Back to Work with SSDI
- Resources

About SSDI

Social Security Disability Insurance (SSDI)

- Established in August 1956.
- Payroll tax-funded, federal insurance program. It provides income to people unable to work because of a disability.
- FICA taxes include 4.2% for Social Security, a small portion of which is allocated to SSDI.
- SSDI is not “means-based.”

Benefits of SSDI

- **Monthly Income:** A regular monthly payment based on your lifetime earnings, adjusted annually for cost-of-living. A portion may be tax-free. Average benefit in 2014 is **\$1,148** for an individual and **\$1,943** for a disabled worker with a family.
- **Medical Benefits:** 24 months after date of your SSDI cash entitlement, you qualify for Medicare. This includes Medicare Advantage, often a better option for those with disabilities.
- **Drug Coverage:** Medicare coverage includes Part D.
- **COBRA Extension:** If you receive SSDI, you may be able to extend your COBRA benefit coverage an additional 11 months.

Benefits of SSDI

- **Protected Retirement Benefits:** SSDI “freezes” your Social Security earnings record during the disability period. These years aren’t counted when computing future benefits, so your retirement benefit may be higher.
- **Return-to-Work Incentives:** Social Security will provide opportunities to return to work while still paying your disability benefits.
- **Protecting other income benefits:** Most long-term disability (LTD) policies require claimants to apply for SSDI. If you do not, your LTD benefits often are suspended, resulting in a reduction in income.
- **Dependent SSDI Coverage:** Dependents under the age of 18 typically also qualify for SSDI.

Return to Work Incentives

- **9-Month Trial Work Period**

- Individual has the opportunity to attempt to return to work FT for 9 months in a 60-month period. If successful, benefits cease. If unsuccessful, benefits continue with no disruption, no termination.
- The monthly earnings amount used to determine if a month counts is \$720.

- **Ticket-to-Work**

- Allows you to keep cash benefits and Medicare or Medicaid while you test your ability to work.

- **Working Part-Time/Substantial Gainful Activity** threshold

- Level of earnings SSA uses when evaluating work activity for disability entitlement purposes. It is \$1,070 for 2014.

SSDI Eligibility

The SSA defines a person as disabled if:

- A physical or mental impairment prevents you from engaging in any substantial gainful work.
- Your condition is expected to last 12 months or longer or result in death.

To qualify:

- You meet the criteria above.
- You have worked (and paid FICA taxes) 5 out of the last 10 years (in most cases).
- You have not reached retirement age (65-67).
 - Over 21 years of age and less than retirement age
- You have medical proof of disability.

Supplemental Security Income (SSI)

- Supplemental Security Income (SSI) is a **welfare based** program.
- Provides monthly income to people who are 65 or older, disabled, or blind (including children under 18) and have little/no work history.
- Funded through general tax revenues.
- Must meet SSA's disability criteria **AND** have limited income and resources (needs based).

Supplemental Security Income (SSI)

- Federal SSI rates monthly maximum in 2014 = \$721/individual.
- Federal SSI rates monthly maximum in 2014= \$1,082/couple.
- States have option of providing Medicaid.
- Must pass screening threshold of household income and resources.
 - Resources that **do not count** include a home where a person lives and one car (usually).
 - Resources that **do count** include net worth >\$2000 individual or >\$3000 as a couple. Includes bank accounts, stocks & bonds, 401(k), CDs, more than one vehicle.

SSA Profile

SSA profile of disabled-worker beneficiaries (2012 SSA Statistical Report):

- Disability benefits were paid to just over 10.1 million people (\$10.9 billion).
- Workers accounted for the largest share (87.5 percent) of disabled beneficiaries.
- Average age was 53.
- Men represented nearly 53 percent.
- Mental disorders was the diagnosis for about a third.
- Supplemental Security Income payments were another source of income for about 1 out of 8.

Determining Disability for SSDI

SSA follows a Sequential Evaluation

- First, are you working and earning less than \$1,010/month?
- Second, are you unable to do activities related to work?
- Third, does your disability meet a medical listing?
- Fourth, can you perform your previous job?
- Finally, does age, education, training and work experience allow you to do another job?

SSA Impairment Listings

14.02 Immune system

- Systemic Lupus Erythematosus (SLE), Impairment code, 7100

8.02 Skin

- Erythematosus Conditions (includes Discoid Lupus) Impairment code, 6950

Common Comorbid Conditions

- Respiratory (pleuritis, pneumonitis)
- Cardiovascular (endocarditis, myocarditis, pericarditis, vasculitis)
- Kidney disease
- Hematologic (hepatitis, anemia, leukopenia, thrombocytopenia)
- Skin (photosensitivity)
- Neurologic (seizures)
- Mental (anxiety, fluctuating cognition, "lupus fog", mood disorders, organic brain syndrome, psychosis)
- Depression (34% to 39% of patients)
- Immune system disorders (inflammatory arthritis)
- Fibromyalgia
- Chronic fatigue

Lupus and SSDI

- For a lupus patient to qualify as disabled, he or she must have severe involvement of at least 1 of 11 organs/body systems (joints, muscular, ocular, respiratory, cardiovascular, digestive, renal, hematologic, skin, neurologic, and mental) as defined by specific criteria.
- Alternatively, the patient may have lesser involvement of 2 or more systems if at least 1 of the systems is involved at a moderate level of severity and the patient has significant symptoms and signs of severe fatigue, fever, malaise, and weight loss.

Lupus and Work Disability

Cohort of 159 patients with Systemic Lupus Erythematosus (SLE), working since diagnosis (Partridge et al, 1997).

- 40% quit work completely an average of 3.4 years after diagnosis
- Substantial job modifications
- Predictors of early work disability:
 - lower education status (no college)
 - receiving Medicaid or having no health insurance
 - physically-demanding job
 - income below poverty level
 - greater disease activity at time of diagnosis

Lupus and Work Disability

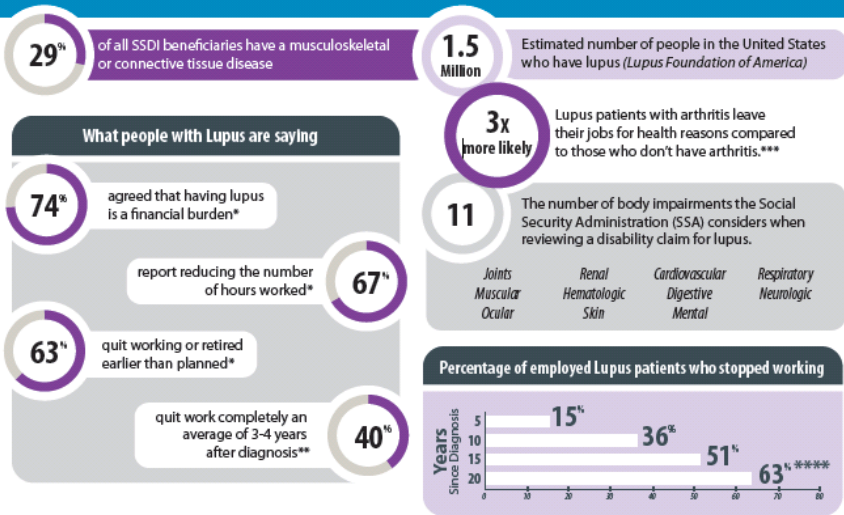
Telephone survey administered to a cohort of 982 persons with SLE, between 2002 and 2004 (Yelin et al, 2007).

- Between diagnosis and follow-up interview, the proportion employed declined from 74% to 54%.
- Over the same period, hours of work per year declined by 32.2% among all individuals with a work history.
- Among individuals working at diagnosis, the proportion employed declined by 15% and 63% after 5 and 20 years, respectively.
- **Conclusion:** Total cessation of employment, rather than reduced hours, accounts for most of the decline in annual work hours among persons with SLE.

Lupus and Work Disability

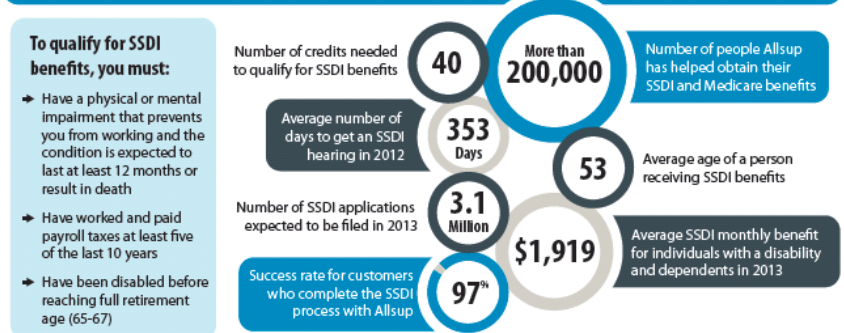
Lupus and Social Security Disability Insurance (SSDI)

A Quick Look By The Numbers



- Nearly one-third of all SSDI beneficiaries have a musculoskeletal or connective tissue disease.
- Lupus patients with arthritis are three times more likely to leave their jobs for health reasons compared to those who don't have arthritis.
- One study showed that 40% of individuals with lupus quit work completely an average of three to four years after diagnosis.
- Another study showed that two thirds of people with lupus reduced their work hours and quit work or retired earlier than planned.

About SSDI and Allsup



*2011 National Burden of Lupus Survey
 ** Partridge AJ, Karlson EW, Daltry LH, Lew RA, Wright EA, Fossel AH, et al. Risk factors for early work disability in systemic lupus erythematosus results from a multicenter study. *Arthritis Rheum* 1997;40:2199-206.
 *** J Rheumatol. 2009 Nov;36(11):2470-5. doi: 10.3899/jrheum.080386. Epub 2009 Feb 27. The impact of systemic lupus erythematosus on employment.
 **** Yelin E, Trupin L, Katz P, Criswell L, Yazdany J, Gillis J, et al. Work dynamics among persons with systemic lupus erythematosus. *Arthritis Rheum* 2007;57:56-63.



What is the SSDI Process?

- Consists of 5 levels within application process.
- Majority of individuals who file get frustrated with denial percentages and never continue with the process.
- Appeals process allows individual to request additional consideration at hearing levels.
- Most hearings involve a representative.

Level 1 – Initial Application

- Application completed by claimant with SSA district office (or with representative).
- **Mandatory wait period for benefits is 5 months after date of onset.**
- District office prepares evidence for state-level Disability Determination Services (DDS).
- DDS compiles medical evidence, sends questionnaire, orders consultative exam.
- DDS determines if claimant should be awarded or denied.
- SSA processing time target at this level = 120 days in 2014.
- **Approximately 67% of claims are denied at this level.**

Level 2 – Reconsideration

- If claimant is not awarded at first level, seeks appeal with the SSA District Office.
- Claimant has 60 days to file and submit an appeal.
- District Office submits evidence to DDS.
- DDS compiles medical evidence, sends questionnaire, orders consultative exam.
- DDS determines if claimant should be awarded or denied.
- Reconsideration level typically takes 3-5 months.
- **Approximately 88% of claims are denied at this level.**

“Skip”/Redesign States

- New SSA policy adopted in 1999 that enables the disabled individual to skip the “reconsideration” and move straight to the hearing.
- Two offices in California (LA N 00057 and LA W 00056)
- “Skip states” include AL, AK, CO, LA, MI, MO, NH, NY, PA

Level 3 – Hearing with ALJ

- Claimant files appeal with SSA District Office.
- District Office forwards request to Office of Disability, Adjudication and Review (ODAR).
- Administrative law judge (ALJ) determines if claim can be awarded on the record or if it requires hearing.
- If hearing required, (ALJ) conducts hearing with claimant.
- Typically takes over a year to get a hearing. SSA 2014 target is 387 days.
- **Approximately 48% of claims are denied at this level.**

Level 4 – Appeals Council

- Claimant files appeal with Appeals Council.
- District Office forwards file to Appeals Council for review.
- The SSA estimates the average time to receive a decision on this third appeal in 2012 was 393 days.
- Appeals Council awards, remands or affirms ALJ's denial
 - Remands = case should be reviewed again by ALJ
 - Awarded moves forward in process
 - **Approximately 98% are denied**

Level 5 – Federal District Court

- Requires formal representation by attorney who will file civil suit in Federal District Court.
- Typically lasts 12 months.
- **98% of claims are denied at this level.**



Why People Need Help

- More individuals applying for SSDI
- Process is complicated and intimidating
- Nearly 30% denied for technical reasons
- Most individuals have representation at the hearing level
- Fewer resources at SSA to handle incoming requests
- Most individuals do not have enough savings/ income to sustain them through the months- to years-long process.

Getting Help With SSDI



“If claimants....had representatives earlier in the disability process, some of them may have received an allowance decision at the DDS level, saving them time and SSA money.

First, the claimants may not have had to go to the hearing level if they had representatives to assist them with completing SSA’s forms and providing the necessary evidence at the DDS level.

This could have saved some claimants about 500 days in receiving an allowance decision.”

SSDI Help When You Have Lupus

“Lupus patients may be less successful than patients with other diseases when applying for federal disability assistance, possibly because medical records may not accurately reflect functional limitations. In addition, symptoms contributing to work disability (e.g. fatigue, pain, neurocognitive dysfunction) may be difficult to assess and quantify.” ---Scofield, et al., 2008

- Does medical evidence satisfy the current “Criteria for the Classification of Systemic Lupus Erythematosus” by the American College of Rheumatology?
- Severity of organ involvement
- Medications used
- Comorbidities
- Specific questionnaire for physician is helpful

SSDI Help When You Have Lupus

- Higher initial disapproval rate of applications from patients with diffuse diseases of connective tissues (including lupus patients) compared with patients with other diseases (heart failure, arthritis, or the sums of all diseases).
- “Efforts to educate both patients with lupus and physicians about work disability and the Social Security disability claims process and research on factors that may influence the success of lupus patients in obtaining disability benefits would also be useful.”

-Employment and Disability Issues in Systemic Lupus Erythematosus: A Review (Scofield, et al. 2008).

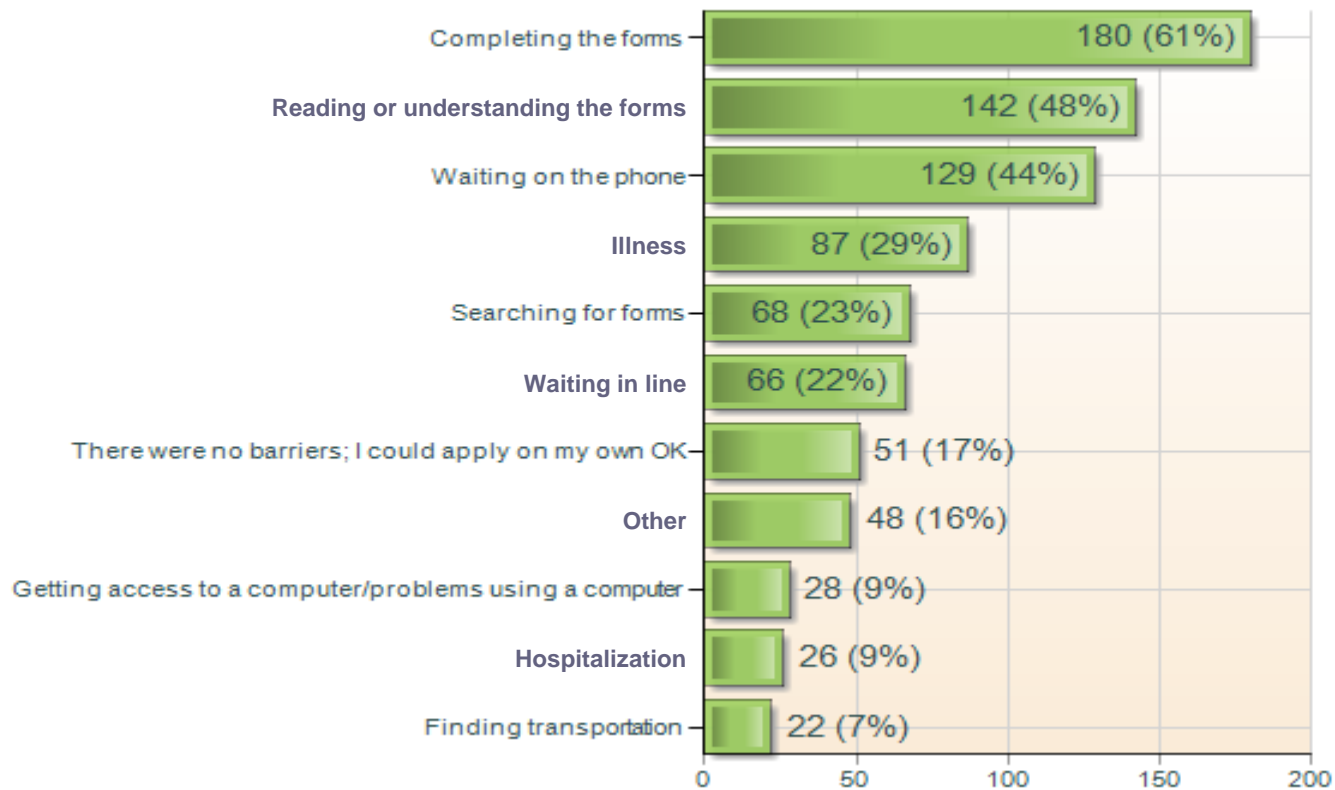
How Much Does it Cost?



- Fees regulated by the federal government and are contingency based (if Allsup is unsuccessful, individual pays nothing).
- **Flat rate** if awarded at level 1 (Allsup's high success rate at this level means many clients pay the flat rate) **OR**
- **25%** of retro payment if claim goes through appeal process---capped at \$6,000.
- Allsup does not charge for out-of-pocket expenses---copying medical records, phone calls, travel, etc.

Difficulties “Going it Alone”

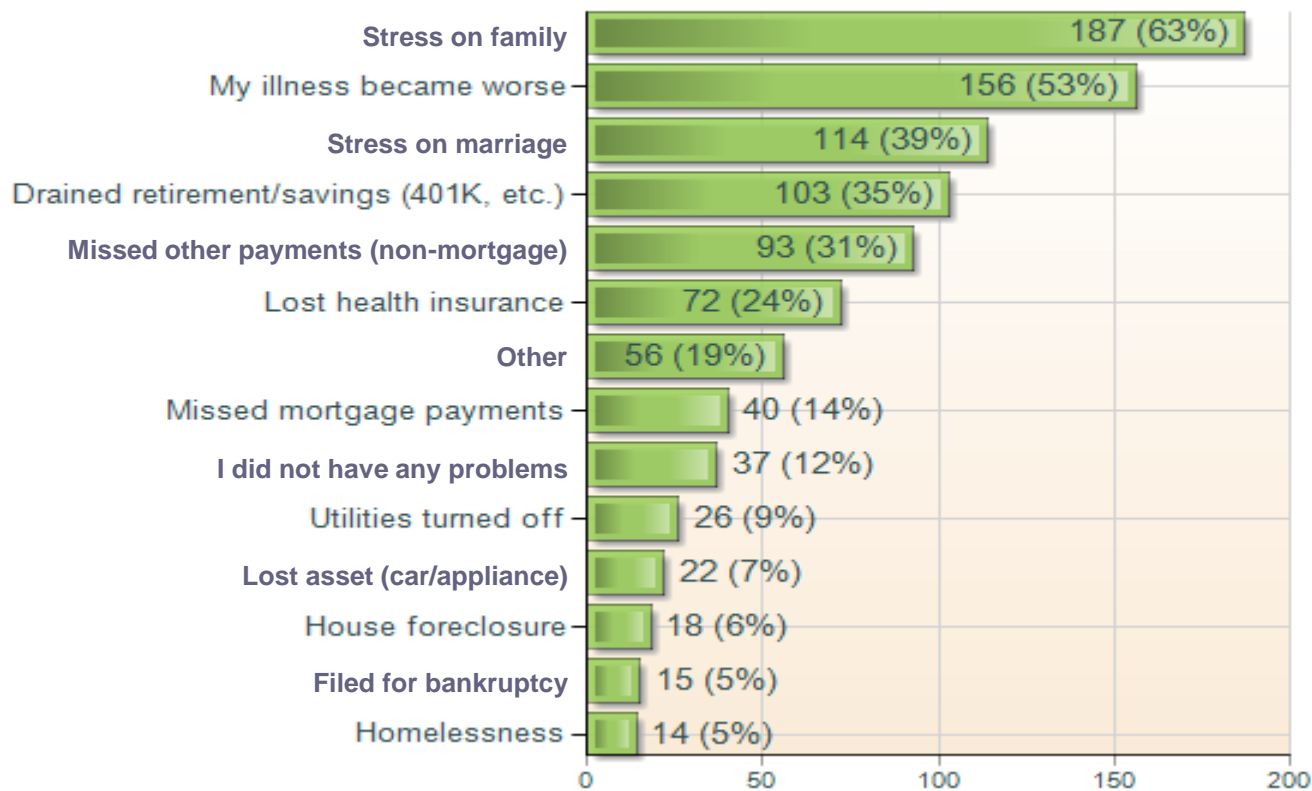
Please provide details on what difficulties you experienced when handling the SSDI process on your own.



Note: respondents could select more than one

Experiences While Waiting

Did you face repercussions during the time period before you received your SSDI award, and if so, what were they? (Please select all that apply.)



Note: respondents could select more than one

Copyright Allsup 2014

Allsup Claimant Resources: Allsup PlaceSM



Social Security Disability Representation
Medicare Plan Selection Service

Search Allsup's Website



Click Here
to See if You Qualify

for information call
800.279.4357

Visit Allsup Place
[Register](#) [Login](#)

[Home](#)

[About SSDI](#)

[Allsup
Representation](#)

[Veterans
Disability](#)

[Personal
Finance](#)

[Medicare
Advisor](#)

[Disability Life
Planning Service](#)

[About Us](#)

[Allsup Place](#)

[Español](#)

[Register Now](#)

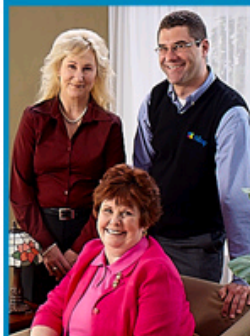
[Login](#)

Allsup Place Features

- **Check Your Claim Here**
- Check Out or Speak Up on Our Forum
- Read the Latest Industry News
- Learn More About the SSDI Process
- Free *Allsup Medicare Advisor*® Screening
- Locate Resources Customized to Your Needs
- Read Personal Stories About People Just Like You
- Allsup Place Demo
- Contact Allsup

Welcome to Allsup Place®

Your online community



Allsup Place provides you with support for your unique circumstances—from Allsup or other resources—and the opportunity to create a community of shared experiences and information.

10 Ways to Prepare for Your SSDI Hearing



The Social Security Administration (SSA) denies two-thirds of all initial applications for disability benefits. You have 60 days to ask for reconsideration, but nearly 90 percent of those are denied. The second appeal is a hearing before an administrative law judge (ALJ).

Nationwide, award rates have been decreasing at this level as ALJs deny more and more claims. Currently, ALJs award only about half of the claims that reach their desks.

[>> Read more](#)

Make it through without the Flu

HAVE YOU GOTTEN YOUR FLU VACCINE?
GET VACCINATED NOW!
IT'S NOT TOO LATE!

National Influenza
Vaccination Week
December 8 - 14, 2013

www.cdc.gov/flu



National Influenza Vaccination Week (NIVW) is Dec. 8-14, but flu season can extend until May. The Centers for Disease Control and Prevention (CDC) recommends flu vaccinations for everyone six months of age and older.

[>> Read more](#)

**How About
\$100?**

Allsup Claimant Resources: MyClaim

Includes:

- SSDI status and claim details
- My Contact Information
- Important Documents
- Contact Us
- Provide Us With Updates

The screenshot shows the Allsup website's 'MyClaim' page for Julie Hanvey. The page features a navigation menu with options like Home, About SSDI, Allsup Representation, Personal Finance, Medicare Advisor, Resource Center, About Us, and Allsup Place. A search bar is located in the top right corner. The main content area is titled 'Allsup Place > MyClaim' and includes a 'TEXT SIZE + | -' option. The page is divided into several sections:

- Allsup Place** (left sidebar):
 - Account Activation
 - MyClaim
 - Locate Resources
 - News
 - Forum
 - The SSDI Process
 - Allsup Medicare Advisor
 - MyCalendar
 - Refer a Friend
 - Allsup Place FAQs
 - Allsup Place Demo
 - Contact Allsup
- You're Pending at the Appeals Council Level** (top left): Includes an icon of a magnifying glass over a document.
- My Contact Information** (top right): Lists Julie Hanvey's address (1234 MAIN STREET, BELLEVILLE, IL 62223), phone number (555) 555-5555, and email (j.hanvey@allsupinc.com). A link to 'Click here to update' is provided.
- Important Documents (Click Here)** (bottom left): Includes an icon of a stack of documents.
- Customer Information Center Customer Service Contacts** (bottom middle): Includes the phone number (800) 560-1410 and a link to 'Click Here', with a telephone icon.
- Updates?** (bottom right): Includes the text 'Have You Experienced a life changing event, such as a birth, marital status change or other?' and a circular arrow icon.

At the bottom of the page, there is a 'Secured by thawte' logo and a footer with the following text: 'Careers | News Room | Disability Guidelines | Contact Us | Free SSDI Evaluation | Services for Corporations | Monday, July 20, 2009 Logout Site Map | Privacy Policy | Terms of Use | © 1996-2009 Allsup Inc. All Rights Reserved. | 300 Allsup Place, Belleville, IL 62223 | (800) 854-1418'.

Advice for SSDI Applicants

- Don't go it alone --- pass the stress off to a representative or advocate.
- Assemble all the documentation and patience you can.
- You have a right to be treated fairly and with dignity by SSA and DDS staff, the ALJ and your SSDI representative.
- Continue and document treatment.
- ***SSDI is an investment you made during your working years for just this reason. If you are disabled, you deserve a return on that investment.***

Ways to Connect

- Expert.Allsup.com
- Disability Evaluation Center
- at (888) 841-2126
- SSDI evaluation fliers

Social Security Disability Representation
Medicare Plan Selection Service

Search Allsup's Website

Click Here to See if You Qualify

for call 800.279.4357

Visit Allsup Place Register Login

Home About SSDI Allsup Representation Veterans Disability Personal Finance Medicare Advisor Disability Life Planning Service About Us Allsup Place Español

About SSDI

SSDI Overview
Why You Want SSDI
SSDI Process
Choosing Representation
SSDI Guidelines by Disability
Free SSDI Evaluation
FAQs
Compare SSDI Representatives
About SSI
Refer Someone to Allsup
Social Security Benefits Calculator

About SSDI > SSDI Guidelines by Disability > Lupus

SHARE

TEXT SIZE + | -

Click Here FREE Disability Evaluation

Choose Allsup to help You Get Through the SSDI Backlog

Contact Allsup Today to Get Started

Allsup

Lupus and Social Security Disability

Here is an explanation of Social Security's five-step process to determine if an lupus patient qualifies for SSDI:

1. Determine if an individual is "working (engaging in substantial gainful activity)" according to the SSA definition. Earning more than \$1,040 a month as an employee is enough to be disqualified from receiving Social Security disability benefits.
2. Conclude the lupus disability must be severe enough to significantly limit one's ability to perform basic work activities needed to do most jobs. For example:
 - Walking, standing, sitting, lifting, pushing, pulling, reaching, carrying or handling
 - Seeing, hearing and speaking
 - Understanding/carrying out and remembering simple instructions
 - Responding appropriately to supervision, co-workers and usual work situations
 - Dealing with changes in a routine work setting
3. Ask if the lupus disability meets or equals a medical listing. Lupus is considered under the Immune System Disorders and has several specific medical listings or categories. To satisfy the listing criteria, a person with lupus must have:
 - 14.02 Systemic lupus erythematosus. As described in 14.00D1. With:
 - A. Involvement of two or more organs/body systems, with:
 1. One of the organs/body systems involved to at least a moderate level of severity; and
 2. At least two of the constitutional symptoms or signs (severe fatigue, fever, malaise, or involuntary weight loss).

OR

Download NEW Special Reports Today

Have A Question? Our website has the answer.

Back to Work with SSDI

- In 2012, more than 2.8 million individuals were unable to continue working due to a disability and applied for SSDI. In 2013, more than, 1.37 million applications were filed.
- There are more than 2 million SSDI claims pending, with an average wait time of 373 days at the hearing level alone, according to Social Security Administration (SSA).
- **You have the right to representation to help you obtain SSDI benefits.**
- People with disabilities experience an unemployment rate approximately 90 percent higher than for those with no disabilities.
- **The employment of people with disabilities is getting increased attention and support from the federal and local governments, businesses, and advocacy/community-based organizations.**

Back to Work with SSDI

- Less than one half of one percent of workers with disabilities who receive SSDI are able to earn more than SGA in any given month.
- **That number represents nearly 440,000 individuals.**
- **About the same amount of workers with disabilities succeed in re-entering the workforce and leaving SSDI behind in a typical year.**
- **If you currently have SSDI, you can attempt to re-enter the workforce to increase your monthly income with no risk to your current benefits.**
- **It is possible for someone to be both SSDI-eligible and a good return-to-work candidate.**

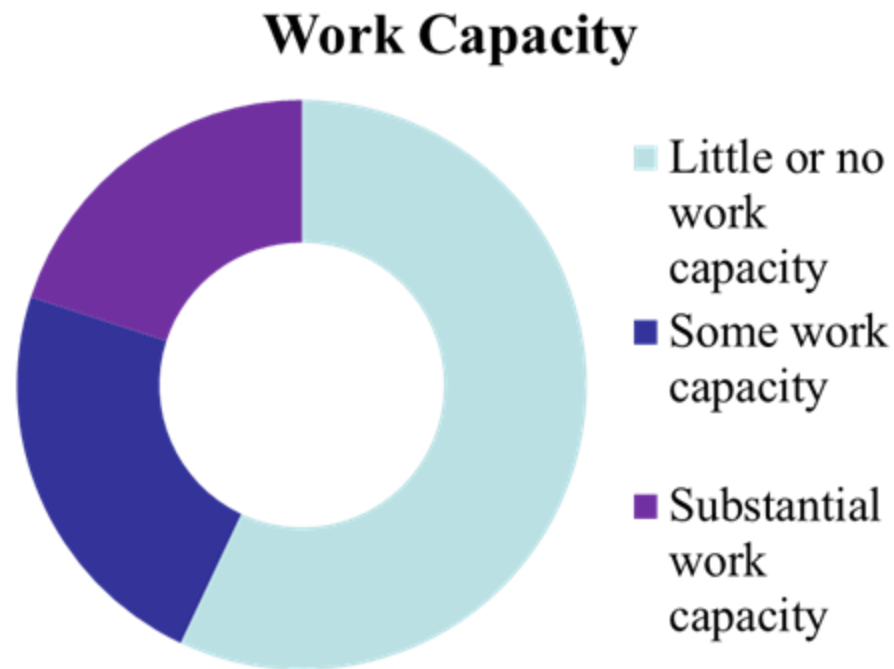
Back to Work with SSDI

Based on [Longitudinal Statistics on Work Activity and Use of Employment Supports for New Social Security Disability Insurance Beneficiaries](#) (2011):

- Nearly 30 percent of DI beneficiaries eventually find work, and nearly 7 percent have their benefits suspended for at least 1 month for work. ***These shares are much higher for beneficiaries under age 40.***
- Most beneficiaries who find work and use the work incentives do so during their first 5 years after their initial award.

Back to Work with SSDI

- Research shows that among SSDI applicants, approximately 20 percent have substantial work capacity and 23 percent have some work capacity.
- Industry reports among vocational rehabilitation sectors also indicate that approximately 70 percent of individuals who receive early intervention after sustaining a work-stopping illness or injury are able to return to work.



Why Work?

- SSDI is an important resource for former workers, but monthly cash benefits are usually much less than previous wages.
- Employment affords the opportunity to build on previous work experience and grow professionally and personally.
- Advances in technology, training and supportive mechanisms have evolved, allowing people with significant disabilities to adapt and ultimately re-enter the economy.
- With the right opportunities and supports, many people can earn a higher standard of living by going to work and leaving the benefit rolls.

Ticket to Work

The Trial Work Period (TWP) allows you to test your ability to work for at least nine months during a five-year period. During your TWP, you will receive *full SSDI benefits regardless of how high your earnings are as long as you report your work activity and you have a disabling impairment.*

- Participation is free and voluntary.
- While participating in Ticket to Work, you can:
 - Find the job that is right for you.
 - Use a combination of work incentives to maximize income.
 - Return to benefits if you have to stop working.
 - Continue to receive healthcare benefits.
 - Be exempt from receiving a medical continuing disability review while participating in the program.
 - Select part-time or work-from-home alternatives to help you reach your goal of financial independence.
 - Re-enter the workforce with confidence, knowing your benefits continue during your transition period.

Important Numbers

- Substantial Gainful Activity (SGA) amount for persons with disabilities other than blindness is **\$1,070** per month in 2014. For persons who are blind, SGA is **\$1,800** per month in 2014.
- The monthly earnings amount Social Security uses to determine if a month counts as a Trial Work Period (TWP) month is **\$770** per month in 2014.
- The month after your TWP ends, you begin your Extended Period of Eligibility (EPE), even if you are not working that month. The **first 36 months** of the EPE is the re-entitlement period. During EPE, full benefits continue for months earnings are below SGA, as long as you continue to have a disabling impairment. Benefits are suspended in months earnings are over the SGA level.

Important Numbers

- The first time that you work above SGA in the EPE, SSA will determine your disability “ceased” and will pay benefits for the month your disability ceased and the following **two months**. If your earnings fall below SGA and you are still in the **36-month re-entitlement period**, SSA will restart your benefits without a new application.
- Your benefits will end if you work above SGA after the **36-month** EPE period. However, you may be able to start your benefits again if you stop work within the **next five years**.

Meeting the “Ticket to Work Challenge”

Challenge: You are eligible for Ticket to Work only after you are awarded SSDI benefits.

By the time someone asks if you would like to try to work, you have invested months or years providing evidence of your inability to work in order to receive SSDI benefits. The process can take two to three years. By that time, many individuals are likely to have become more isolated, lost critical work capacity and have a diminished desire to work.

If you are thinking about applying or have a claim pending for SSDI benefits, familiarize yourself with the Ticket to Work program before and during the adjudication process.

Learning about work supports and incentives can help you visualize an eventual return to work. This enhances your mental and emotional capacity to take full advantage of the Ticket to Work program when you are ready.

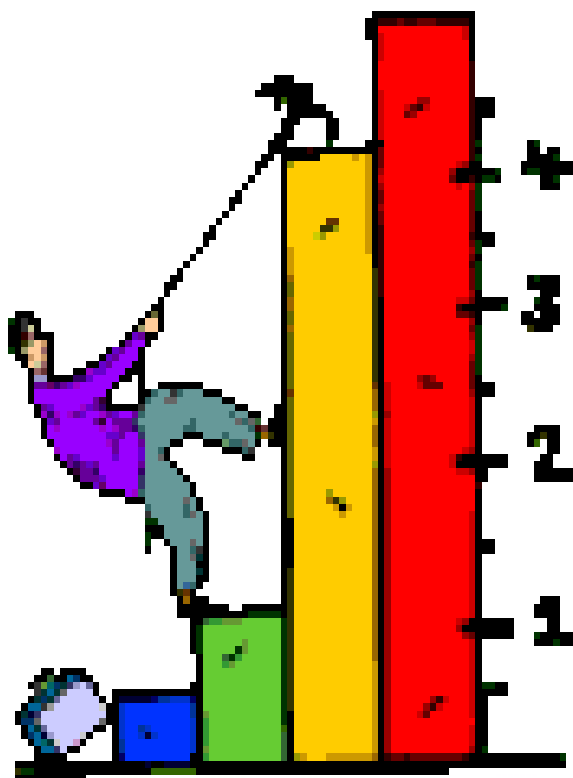
Meeting the “Ticket to Work Challenge”

If you are currently receiving SSDI, remember:

- Ticket to Work allows you to test your ability to work for at least nine months. During your trial work period (TWP), you will receive full SSDI benefits no matter how much you earn as long as your work activity is reported and you have a disabling impairment.
- You will have access to vocational rehabilitation and employment that best fit your needs. Services and supports can also be used to help you become self-employed or start your own business.
- You can continue to be eligible for Medicare coverage for at least 93 months after the last month of your Trial Work Period—more than seven and half years.
- You are exempt from continuing disability reviews while you are participating in the program.
- If your benefits stop because of your earnings level, you can request to have your benefits reinstated without having to complete a new application. While Social Security determines your benefits reinstatement, you are eligible to receive temporary benefits for up to six months.

Ticket to Work Milestones

Ticket to Work Milestones (from [*Return-to-Work Outcomes Among Social Security Disability Insurance Program Beneficiaries*](#))



4th Suspension or termination of benefits because of work (earn more than SGA).

3rd Completion of TWP

2nd Start of trial work period (TWP).

Ticket to Work Study

The probability of achieving milestones is **increased** if you:

- Are younger (under 40 at time of SSDI award).
- Have a greater number of years of education.
- Are African American.
- Live in a state with lower rates of unemployment at the time of your award.

The probability of achieving the milestones is **reduced** if you:

- Have a higher DI benefit amount at award.
- Were awarded only after an appeal.
- Received SSI or Medicare benefits at the time of DI award.

Help Getting Started

- Employment Network (EN)
- State Vocational Rehabilitation Agency (VR)
- Work Incentives Planning and Assistance (WIPA)
- Protection and Advocacy for Beneficiaries of Social Security (PABSS)

Provider descriptions

Employment Network (EN)

- Contracts with Social Security to provide **free** services to beneficiaries.
- Helps you develop an Individual Work Plan (IWP).
 - Defines employment goals.
 - Describes specialized services the EN will provide.
- Provides career counseling, job placement, and ongoing support services. Some provide additional services.
- You can “shop around” for an EN that best suits your needs.

Your state’s Vocational Rehabilitation agency (VR)

- Will work with you to develop an individual employment plan.
- Often provide more rehabilitation or training services compared to an EN.
- If you need ongoing support and services after the VR agency closes your case, you can also work with an EN to continue progress toward financial independence.

“Where do I start? Who will help me over the long haul?”

Provider descriptions

Work Incentives Planning and Assistance (WIPA)

- Community-based organizations.
- Support working beneficiaries to make a successful transition to financial independence.
- Community Work Incentives Coordinator will work with you one on one to provide in-depth counseling about benefits and the effect of work on those benefits.

“How will employment impact my benefits?”

Provider descriptions

Protection and Advocacy for Beneficiaries of Social Security

- Nation's largest provider of legally based advocacy service for people with disabilities.
- Advocates represent eligible beneficiaries to remove barriers precluding successful employment including:
 - Securing services from community agencies, including employment networks.
 - Protecting beneficiaries with representative payees.
 - Obtaining special education and transition services.
 - Understanding issues with disability benefits and work incentives for people who are already entitled to benefits.
 - Protecting beneficiaries' rights regarding conditions of employment.
 - Obtaining vocational rehabilitation and employment preparation services and supports.
 - Understanding and protecting rights, responsibilities, and reasonable accommodations under the Americans with Disabilities Act.
 - Understanding rights in respect to wage and hour issues.
 - Protecting rights to transportation.
 - Protecting access to housing assistance.

“What are my rights?”

What services will help me get and keep a job?”

“Remember Your Worth”

People with disabilities benefit employers:

- Increase production
- Decrease operational costs
- Lower turnover rates/improve retention
- Reduce healthcare costs (Medicare)
- Secure tax credits
- Enhance federal law compliance (ADA)
- Diversify the workplace environment
- Broaden customer bases and marketing opportunities
- Boost customer trust and loyalty

Job Accommodations

- The Americans with Disabilities Act requires employers to provide reasonable accommodations to qualified individuals with disabilities.
- According to a study conducted by the Job Accommodation Network (JAN), 58% of accommodations cost absolutely nothing to make, while the rest typically cost \$500 or less.

Job Accommodations

Examples of common work issues and accommodations for lupus:

Activities of Daily Living

- Allow use of a personal attendant at work
- Allow use of a service animal at work
- Make sure the facility is accessible
- Move workstation closer to the restroom
- Allow longer breaks
- Refer to appropriate community services
- Provide access to a refrigerator

Source: Job Accommodation Network

Job Accommodations

Examples of common work issues and accommodations for lupus:

Cognitive Impairment

- Provide written job instructions when possible
- Prioritize job assignments
- Allow flexible work hours
- Allow periodic rest periods to reorient
- Provide memory aids, such as schedulers or organizers
- Minimize distractions
- Allow a self-paced workload
- Reduce job stress
- Provide more structure

Source: Job Accommodation Network

Job Accommodations

Examples of common work issues and accommodations for lupus:

Fatigue/Weakness

- Reduce or eliminate physical exertion and workplace stress
- Schedule periodic rest breaks away from the workstation
- Allow a flexible work schedule and flexible use of leave time
- Allow work from home
- Implement ergonomic workstation design
- Provide a scooter or other mobility aid if walking cannot be reduced

Source: Job Accommodation Network

Job Accommodations

Examples of common work issues and accommodations for lupus:

Temperature Sensitivity (including Raynaud's Phenomenon)

- Modify work-site temperature
- Modify dress code
- Use fan/air-conditioner or heater at the workstation
- Allow flexible scheduling and flexible use of leave time
- Allow work from home during extremely hot or cold weather
- Maintain the ventilation system
- Redirect air conditioning and heating vents
- Provide an office with separate temperature control

Source: Job Accommodation Network

Job Accommodations

Examples of common work issues and accommodations for lupus:

Photosensitivity

- Minimize outdoor activities between the peak hours of 10:00 am and 4:00 pm
- Avoid reflective surfaces such as sand, snow, and concrete
- Provide clothing to block UV rays
- Provide “waterproof” sun-protective agents such as sun blocks or sunscreens
- Install low wattage overhead lights
- Provide task lighting
- Replace fluorescent lighting with full spectrum or natural lighting
- Eliminate blinking and flickering lights
- Install adjustable window blinds and light filters

Source: Job Accommodation Network

Tax Credits for Employers

Work Opportunity Tax Credit (WOTC)

- Tax credits ranging from \$2,400 to \$9,600.

Architectural/Transportation Tax Deductions

- Up to \$15,000 a year for qualified architectural and transportation barrier removal expenses.

Uncle Sam Wants **YOU**-Section 503

DOL Issues New Rules for Section 503 Regulations of the Rehabilitation Act of 1973:

- Requires federal contractors and subcontractors make efforts to ensure that seven percent of each of their job groups are individuals with disabilities.
- Must take affirmative action to recruit, hire, promote and retain individuals with disabilities.

A new report from the U.S. Office of Personnel Management shows that in Fiscal Year 2012, people with disabilities were hired at a higher rate than at any point in the past 32 years.

You Always Knew You Were Special.....

According to a study conducted by AskEARN.org, companies that hired individuals with disabilities benefited from:

- Higher levels of employee morale.
- Stronger commitment and loyalty to the company.
- Increased tenure or length of time with company (decreased turnover).
- Filling vacancies.

87 percent of consumers agree or strongly agree

- Prefer to give their business to companies that employ people with disabilities.
- \$1 trillion consumer dollars is represented by people with disabilities and their networks.

Summary

1. Ticket to Work offers vocational training, job placement and employment supports while protecting SSDI benefits to help you transition back to work.
2. Individuals with disabilities are vital and valuable contributors to the American workforce.
3. Re-entering the workforce does not have to be scary.

For information and assistance with SSDI, visit [Expert.Allsup.com](https://www.expert.allsup.com)

For more information on Ticket to Work, visit [ChooseWork.net](https://www.choosework.net).

Questions?



Contact Tai Venuti at t.venuti@allsupinc.com, or call (800) 854-1418, ext. 68573 if you would like a custom presentation on Social Security Disability Insurance, Back to Work with SSDI, Veterans Disability Appeals, Medicare 101, Disability Literacy, or related topics for your next conference or patient education event. Presentations are tailored to meet the needs of patients, including those with the following conditions:

- Arthritis
- Back disorders
- Cancer
- Chronic Pulmonary Insufficiency (COPD)
- Chronic Pain
- Fibromyalgia
- Heart Disease
- Lupus
- Mental illness
- Multiple sclerosis
- Spinal cord injury/disease
- Stroke