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Developmental Disabilities Council, Inc.

Presented by The Capstone Consulting Group, Inc.
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Just the Ticket

Introduction

The Ticket to Work and Work Incentives Improvement Act of 1999 was signed into law in December 1999 and represents new public policy of significant importance to persons with disability. The Act creates new options for individuals with disabilities that receive Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) and who desire to go to work for the first time or return to work after the onset of disability.

The Act seeks to address the barriers faced by individuals with disabilities who receive income from Social Security and yet want to work. This is an important issue – nearly 75% of Americans with significant disabilities remain unemployed. According to the Social Security Administration (SSA) the number of working age persons, 18-64, on SSDI and SSI has been steadily increasing and now totals more than 7.5 million. Less than 1% of the beneficiaries leave the rolls each year by starting or returning to work.

Options and Opportunities

The goal of the Ticket to Work and Work Incentives Improvement Act (TWIIA) is to create options and incentives for persons with disabilities to enter or reenter the workforce. Choice is a key element in the "Ticket" portion of this program. Each individual beneficiary will receive a "ticket". This "ticket" can then be deposited with any certified Employment Network chosen by the individual. An Employment Network is required to provide a full array of rehabilitation and training services. Services will include case management, benefits counseling, supported employment, job training, placement, and follow-up services.

A major disincentive for beneficiaries who desire to go to work is the loss of health care benefits, especially Medicaid. So, another key element of the Act is the provision of new options for health care. States may opt to allow beneficiaries the opportunity to "buy-in" to the state's Medicaid program and beneficiaries receiving Medicare will be able to have their coverage extended for 4 ½ years, in addition to the four years already provided, for a total of 8 ½ years -- if they are employed and meet the SSA guidelines for coverage.

In brief, the Ticket to Work and Work Incentive Improvement Act:

- ❑ **Provides a "ticket"** which can be redeemed for rehabilitation and training services
- ❑ **Creates a new service delivery system of Employment Networks** for rehabilitation and training services featuring new payment options. Both options are outcome based - payment can be made for milestone achievements or employment retention over a 60-month period.
- ❑ **Expands health coverage** for individuals with disabilities receiving Social Security benefits
- ❑ **Improves Social Security's work incentives**
- ❑ **Creates a new work incentive service structure**
- ❑ **Creates a national Work Incentives Advisory Panel** of consumers and other experts to provide guidance to Social Security and other agencies on implementation issues, particularly in the area of work incentives.
- ❑ **Gives SSA the authority to conduct demonstration projects** and directs them to evaluate the effects of withholding \$1.00 of SSDI benefits for every \$2.00 of earnings over a level to be determined by the Commissioner

The Ticket to Work

The Ticket to Work component of the Act is designed to give consumers choices in the selection of their rehabilitation service provider. Each person receiving SSDI or SSI will be issued a Ticket. The individual can then take the Ticket to any Employment Network (EN) provider. The state vocational rehabilitation program can elect to be an Employment Network or can be a "Ticket-Taker" for an Employment Network, if they have an agreement with that network. They may also choose to continue to participate with SSA under the traditional reimbursement services cooperative program.

The Ticket creates a contractual relationship between the Employment Network and the Social Security Administration once deposited by the beneficiary.

Nationally, Maximus has been selected as the Program Manager working under contract with SSA. The Program Manager will work to establish Employment Networks throughout the country. The networks will identify providers to work with them in local areas. The providers will actually deliver the services needed by the Ticket user. The services could include case management, benefits counseling, supported employment, training, placement and follow-up services.

The Employment Network (EN) may choose to be paid under either an outcome payment system or an outcome-milestone system. Each Employment Network may elect the payment system under which it will be paid.

- Under the outcome payment system, an Employment Network is paid a percentage, not to exceed 40 percent, of the national average SSDI and SSI monthly payment for each month that the Ticket user does not receive a benefit payment due to work activity, for a period not to exceed 60 months.
- The outcome-milestone payment system combines outcome payments with payments for achieving one or more milestones directed toward assisting the beneficiary in achieving permanent employment. However, the total amount of outcome-milestone payments must be less than the total amount of payments, if the Employment Network were to be paid under the outcome payment system.

(Note: This information is available in the Social Security Legislative Bulletin 106-15)

Employment Networks may be:

- One-stop delivery system established under the Workforce Investment Act
- Single individual, one-stop partner, or a group of providers
- State Agencies, i.e. Vocational Rehabilitation, Developmental Services, Mental Health, etc.
- For-Profit Service Providers
- Employers
- Others

The Network will:

- Assume responsibility for the coordination and delivery of services to an individual Ticket user.
- Provide direct services to the Ticket user or arrange for the services to be provided through agreement with other providers.
- Insure that the Ticket user gets the services identified in their plan.

- Work with the Ticket user to develop a plan that clearly outlines:
 1. Ticket user's vocational plan
 2. Services and Supports necessary to accomplish the goal
 3. Terms and Conditions
 4. Rights and Remedies
 5. Right to Modify the Plan as needed

The "Ticket" feature of the TWIIA will be phased in nationally over a three-year period with the first Tickets issued early in 2001.

Florida has been selected as one of the first thirteen states to "rollout" the Ticket program. It is expected that the first tickets will be distributed in late summer or early fall 2001.

The program is voluntary.

The Work Incentives Improvement

Expanded Availability of Health Care Coverage

Expanded coverage elements of TWWIIA will be effective October 1, 2000. Those elements that are state options would be effective at a date determined by the state.

Medicaid Buy-In

States will have the option to provide Medicaid coverage to more individuals who are between 16-64. A state may also permit working individuals with income above 250 percent of the federal poverty level to "buy-in" to Medicaid. The Act also creates a new Medicaid buy-in demonstration project to provide medical assistance to workers with impairments who are not yet too disabled to work.

A state may:

- Eliminate, or set its own income, asset, and resource limits for workers with disabilities and who meet the SSA definition of disability.

- Require individuals to pay premiums or participate in other means of cost sharing based on a sliding scale for income. The premium or cost sharing may not exceed 7 ½ % of the individual's income.
- Requires GAO to report on these options within three years

(Note: The Florida legislature has established and provided funding for a Medicaid buy-in program. Implementation is scheduled for April 2002 and will be administered by the Agency for Health Care Administration.)

Medicare Extension

Extends premium-free Medicare, Part-A coverage for people with disabilities who return to work for an additional 4 ½ year period. This is in addition to the four years of coverage currently provided for SSDI beneficiaries.

Election to Suspend Medigap Insurance

Allows workers with disabilities who have Medicare coverage and a Medigap policy to suspend the premiums and benefits of the Medigap policy if they have employer-sponsored coverage.

Elimination of Disincentives" *(Note: In the absence of final regulations, these incentives are being implemented by policy memorandum and attempts are being made to have them operational according to the schedule set forth in the Act.)*

Continuing Disability Reviews

- SSA cannot initiate a Continuing Disability Review (CDR) during the period a Ticket user is using the "Ticket". If earnings are substantial, cash benefits may be terminated.
- Effective January 1, 2001
- Work activity by a Social Security disability beneficiary who has received Social Security disability benefits for at least 24 months cannot be used as a basis for conducting a disability review. Individuals may be subject to regularly scheduled medical reviews.
- Effective: January 1,2002

Expedited Reinstatement of Benefits

- If an individual goes back to work and then becomes disabled within 60 months of losing SSDI or SSI benefits, the individual may become entitled to benefits in the month in which the reinstatement request is filed.
- While Social Security is making a new determination, the individual may receive up to six months of provisional benefits, including Medicare and Medicaid, as appropriate.
- If Social Security determines the individual is not prevented from working by their medical condition, the provisional benefits would not be considered an overpayment that would have to be repaid.
- Effective: January 2001

Work Incentive Planning and Assistance Program

- Social Security is required to establish a "community-based " work incentives planning and assistance program for the purpose of provided accurate information related to work incentives. Social Security will establish a program of grants, cooperative agreements or contracts to provide benefits planning and assistance and outreach.

In Florida, three organizations were funded under this initiative in 2000 and another five organizations funded in 2001. The projects are known as Benefits Planning Assistance and Outreach programs and are designed to reach out to disabled Social Security beneficiaries and encourage them to participate, voluntarily, in a work incentives program; help them plan their benefits and work so that self-sufficiency can be attained; and, provide on-going information and guidance as they continue to work towards self-sufficiency.

- SSA will establish a corps of work incentives specialists within the agency. These specialists will be SSA employees who specialize in work incentives. The goal will be to provide the most accurate information possible about work incentives.
- Effective: Upon Enactment

Several service delivery models are being field tested in an effort to implement this section of the Act. The Social Security office in Melbourne, Florida has been selected by SSA as an office in which to test the "field office model". In this model the SSA Employment Service Representative is assigned to a local field office and serves the same geographical area as that field office. Other models have centralized locations serving clusters of states on a regional basis.

Protection and Advocacy

- SSA will provide funding to protections and advocacy systems in each state. The advocacy and protection systems will be required to provide information, advice, advocacy and other services to disability beneficiaries who are participating in the Ticket program and are seeking to become employed or return to work.
- 7 million dollars per year is available for this service for five years FY2000-2004.

The Florida Advocacy Center for Persons with Disabilities has been selected as the agency to provide these services in Florida.

Demonstration Projects and Studies

- SSA's authority to establish demonstration projects has been extended for 5 years. SSA is required to conduct demonstration projects to test the impact of reducing Social Security Demonstration Insurance benefits by \$1 for every \$2 that a beneficiary earns over an amount to be determined by the Commissioner.
- Details regarding the dates and locations for these demonstration projects will be announced later by SSA.

Resources used in developing this overview include:

Social Security Legislative Bulletin 106-15

Social Security Fact Sheet/Ticket to Work and Work Incentives Improvement Act of 1999

Medicaid Buy-In Primer by the SSI Coalition for a Responsible Safety Net

An Advocate's Guide to The Ticket to Work and Work Incentives Improvement Act by the World Institute on Disability

Just the Ticket Timetable

Elements	Effective Date
✓ Ticket Features	Phase-In Jan. 2001-3
✓ Expanded Availability Of Health Care	Oct. 1, 2000
Changes in CDR policy	Phase-In Ticket Tie 2001-2003
Elimination of Work As Automatic Trigger For CDR	Jan.1, 2002
✓ Expedited Reinstatement	Jan.1, 2001
✓ Work Incentives Planning and Assistance Program	Upon Enactment
✓ Advocacy and Protection Program	Upon Enactment

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Timeline of Ticket to Work and Work Incentives Improvement Act Events

(Last updated June 27, 2001 – Dates are approximate and may change)

Event	Status
Award Program Manager Contract	Completed
Award Training & Technical Assistance Contracts in Support of Benefits Planning Assistance and Outreach (BPAO) Program	Completed
Award Fiscal Year 2000 Benefits, Planning, Assistance and Outreach Cooperative Agreements	Round One Completed Round Two Completed
Announce Selection of Year One States for Ticket to Work Program	Completed
Complete Selection of Work Incentives Advisory Panel Members	Completed
Publish Notice of Proposed Rule Making for Ticket to Work Program	Completed
Publish FY 2001 Request for Applications (RFA) for BPAO Cooperative Agreements	Completed
Conduct BPAO Pre-Application Seminars (FY 2001 RFA)	Completed
Issue RFA for Protection and Advocacy (P&A) Systems Grants	Completed
Publish Employment Network Request for Proposals	Completed
Ticket To Work Program Evaluation Contract	In-Progress
Award Protection & Advocacy System Grants	Completed
Award FY 2001 BPAO Cooperative Agreements	Expected 07/2001 (This is a NEW date.)
Publish Final Regulations for Ticket Program	Expected 08/2001 (This is a NEW date.)
Announce Selection of Year Two States for Ticket to Work Program	Expected 12/2001
Announce Selection of Year Three States for Ticket to Work Program	Expected 12/2002

Source: www.ssa.gov/work

Regulations

Status and Concerns

The regulations, under which the Act is to be administered by the Social Security Administration, are in the final stages of review. In the early spring, public forums were conducted by the Advisory Panel to obtain feedback and comments on the “proposed” regulations. Additionally, public comment was solicited through the Federal Register.

It is anticipated that “final” regulations will be published no later than the end of the current federal fiscal year, but an actual target date is not available.

While the Ticket legislation is clearly a progressive move in public policy with respect to persons with a disability, like any other piece of legislation – state or federal – it isn’t perfect.

The following are some of the major concerns expressed during the public forums held by the Advisory Panel to solicit feedback and comments on the “proposed” regulations.

- ❑ The proposed regulations omit coverage for three groups of persons with a disability.
 - Medical improvement expected
 - 18 yrs old SSI beneficiaries not adjudicated under adult rules
 - Beneficiaries under age 18 years
- ❑ The proposed regulations are too complex and difficult to understand
- ❑ The qualifications for an employment network may be too rigid and thus exclude non-traditional providers.
- ❑ The payment rates for an employment network are low and too far delayed in the process.
- ❑ The protection and advocacy system is not adequately funded.

These and other issues are presently under review by the Social Security Administration and are likely to be addressed in some manner when the “final” regulations are issued. Some of these issues may also require changes in the Act to adequately address concerns raised.

You can access a copy of the regulations at www.ssa.gov/work. You can also access the full text of the Panel’s Comments and Advice Report to the Commissioner at www.ssa.gov/work/panel.

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Benefits Planning, Assistance, and Outreach Program

Fact Sheet

The Ticket to Work and Work Incentives Improvement Act of 1999 authorizes the Social Security Administration (SSA) to award one or more cooperative agreements in every State and US Territory, in order to provide all SSA disability beneficiaries (including transition-to-work aged youth) with access to benefits planning and assistance services. The goal of the Benefits Planning, Assistance, and Outreach (BPAO) Program is to better enable SSA beneficiaries with disabilities to make informed choices about work.

BPAO Program awardees will select Benefits Specialists, who will:

- Provide work incentives planning and assistance to SSA beneficiaries with disabilities;
- Conduct outreach efforts to those beneficiaries (and their families), who are potentially eligible to participate in Federal or State work incentives programs, and
- Work in cooperation with Federal, State, and private agencies and nonprofit organizations that serve beneficiaries with disabilities.

SSA has contracted with Cornell University, Virginia Commonwealth University, and the University of Missouri-Columbia, to develop and provide technical assistance and training to all BPAO Benefits Specialists on SSA's disability programs and work incentives, the Medicare and Medicaid programs, and on other Federal work incentives programs. BPAO Program awardees must provide training and technical assistance to their Benefits Specialists about their own State and local programs and their effects on other programs' eligibility and benefits.

BPAO Grantees in Florida

Round 1 – 2000

Center for Independent Living in Central Florida, Inc.

\$158,651

1800 Mercy Drive
Orlando, Florida 32808
Contact Person: Jeannette Gassie, Project Coordinator
Email: ciljeannete@yahoo.com
Phone: 407-521-2593
Fax: 407-521-2595

Serving:

Lake, Orange, Osceola, Polk, Seminole, and Sumter counties

The project proposes to empower beneficiaries with disabilities to make informed choices about work through the Benefits Planning, Assistance, and Outreach

Abilities, Inc., of Florida

\$242,630

2735 Whitney Road
Clearwater, Florida 33760
Contact Person: Dawn Brabson, Project Coordinator
Phone: 727-538-7370, ext. 365
Fax: 727-538-7387
E-Mail: dbrabson@abilities.org

Serving:

Levy, Citrus, Hernando, Pasco, Pinellas, Hillsborough, Manatee, and Sarasota counties

This project proposes to provide beneficiary planning, assistance, and outreach to beneficiaries with disabilities.

Gulfstream Goodwill Industries, Inc.

\$300,000

1715 Tiffany Drive East
West Palm Beach, Florida 33404-3277
Contact Person: Elizabeth Jennings
Phone: 561-848-7200
Fax: 561-848-0346
E-Mail: elizabethjennings@angelfire.com

Serving:

St. Lucie, Martin, Palm Beach, Broward, and Dade, and Monroe counties

This project proposes to develop a comprehensive outreach and recruitment program to access individuals not presently aware of the various work incentives available to them.

Round 2 - 2001

(Announced in July 2001 - Information will be updated at workshops as available)

Easter Seal Society of North Florida, Inc.

\$105,074

910 Meyers Park Drive
Tallahassee, Florida 32301
Contact Person: Heather Jaynes, MSW
Phone: 850-222-4465
Fax: 222-5909 E-Mail: heatherj@tlh.fdt

Serving:

Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Suwanee, Taylor, Wakulla, Walton, and Washington counties.

The project will provide benefits planning, assistance, and outreach to SSI and SSDI beneficiaries with disabilities. The project will work in cooperation with four Regional Workforce Development Boards (RWDB) and four SSA offices that serve the project area. The project will coordinate with SSA field offices, One-Stop Centers and partner agencies, including local school districts, vocational rehabilitation, and community training and employment agencies to provide outreach, benefits planning, resource and referral, and direct assistance to SSI and SSDI beneficiaries with disabilities who want to work. Easter Seals will also establish a regional toll free information line.

**Independent Living Resource Center
of Northeast Florida**

\$78,768

Contact Person: Marcia Randall
Phone: 904-384-1361

Serving:

Baker, Clay, Duval, Nassau, and St. Johns counties

The Independent Living Resource Center (ILRC) is a nonprofit disability rights organization. The ILRC is responsible for delivering independent living services to all individuals with disabilities. The project will conduct extensive outreach on SSA's work incentive programs to assist individuals with disabilities make informed choices about employment.

Brevard Achievement Center, Inc.

\$84,112

Contact Person: Michael D. Pelts
Phone: 321-632-8610

Serving:

Brevard, Flagler, Indian River, and Volusia counties.

The goal of the project is to promote the use of Federal, State and local work incentives programs. Dissemination of accurate information to SSI and SSDI beneficiaries with disabilities about work incentives programs will enable them to make informed choices about employment.

Goodwill Industries of Central Florida

\$64,728

Contact Person: Linda K. Rimmer
Phone: 407-235-1500

Serving:

Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Highlands, Lee, and Okeechobee counties

The project will conduct outreach to beneficiaries with disabilities about Federal, State, and local work incentive programs. It will also advise individuals about continuing health care coverage. This information will enable beneficiaries to

make informed choices about the prospect of transitioning to, or returning to work.

Goodwill Industries of North Florida, Inc.

Contact Person: James Wadsworth

\$61,665

Phone: 904-384-1361

Serving:

Alachua, Bradford, Columbia, Dixie, Gilchrist, Marion, Putnam, and Union counties

The goal of this project is to provide information to beneficiaries with disabilities about benefits planning and assistance services regarding Ticket-to-Work issues and increase beneficiary understanding of available work incentives, services, and resources thereby empowering beneficiaries to make informed choices about work.

The Capstone Consulting Group, Inc.

Florida Developmental Disabilities Council

The Ticket to Work and Work Incentives Improvement Act of 1999 also has some companion components located within other federal agencies, including the US Department of Labor (DOL). The Florida Developmental Disabilities Council recently was awarded a Workforce Innovation grant by DOL. A summary of that project is provided below.

Project Summary	
<p>The Florida Developmental Disabilities Council (FDDC) and its consortium partners have designated three project sites, Regions 5, 12, and 21. The project will provide a project director and staff at the three sites. The project is to assist the One- Stop Centers in the 3 regions to improve services to persons with disabilities, in particular persons with hidden disabilities, and to develop outreach to persons with disabilities. FDDC and the collaborating partners will work to address gaps in services as they are identified.</p>	
Contact Person	
Name	Kendal Paget
Phone	(850) 488-4180
Fax	(850) 992-6702
Email	kendalpb.fddc@nettally.com
Other Agency Involvement	
Lead	The Florida Developmental Disabilities Council (FDDC)
Collaborating	The Florida Department of Education, Bureau of Instructional Support and Community Service, Division of Workforce Development, and Division of Vocational Rehabilitation; the Department of Children and Families, Developmental Services and Alcohol, Drug Abuse and Mental Health programs; the Brain Injury Association of Florida; the Agency for Workforce Innovation; the Agency on Health Care Administration Medicaid Program Development, and the Transportation Disadvantaged Commission.
Demonstration Sites	Region 5 (North Florida)- Gadsden, Leon, and Wakulla counties; Region 12 (Central Florida)- Seminole Community College, with One-Stops in Orange, Osceola, Seminole, Lake, and Sumter counties; and Region 21 (South Florida)- Palm Beach Habilitation Center, and One-Stops in Palm Beach County.
Population	People with disabilities.

Glossary

Terms used in the Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) Programs.

A

Alternate Participants A public or private agency, except the designated participating State VR agency or agency for the blind, that SSA determined is qualified to provide VR services and with whom SSA have signed a contract to provide such services to SSDI/SSI disability beneficiaries.

B

Blind Work Expenses (SSI) If you are blind, when we determine your SSI eligibility and payment amount we do not count any earned income that you use to meet expenses in earning the income.

Break-Even Point (SSI) The dollar amount of total income that will (after applicable deductions are applied) reduce the SSI payment to zero in a given set of case facts. Your break-even point depends on your earned and unearned income, living arrangement, applicable income exclusions, and State supplement, if any. While useful for discussion purposes, this term does not appear in the SSI rules.

C

Continuing Disability Review (SSDI and SSI) Our process of obtaining complete current information about your condition and any work activity to decide if your SSDI and/or SSI benefits should continue.

Continuation of Medicare Coverage (SSDI) You can receive at least 39 consecutive months of hospital and medical insurance after the trial work period. This provision allows health insurance to continue when you go to work and are engaging in SGA.

Countable Income (SSI) The amount of money left after we eliminate all amounts that are not income and apply all appropriate exclusions to your total income. We use this amount to determine your SSI eligibility and payment amounts.

D

Deeming (SSI)	Our process of considering some of the income and resources of your parent, or spouse, or sponsor (if you are an alien) to be your income and resources when you are applying for or receiving SSI benefits.
Definition of Disability - Social Security Disability Insurance and Supplemental Security Income	Inability to engage in any substantial gainful activity because of physical or mental impairment(s) which has lasted or can be expected to last for at least 12 months or can be expected to result in death.

E

Extended Period of Eligibility (SSDI)	36 consecutive months following the trial work period when, if you qualify, we may reinstate your SSDI benefits without a new application, disability determination, or waiting period.
Impairment-Related Work Expenses (SSDI and SSI)	We deduct the cost of items and services that you need to work because of your impairment (e.g., attendant care services, medical devices, etc.) when we decide if you are engaging in SGA. It does not matter if you also need the items for normal daily activities. We can usually deduct the cost of these same items from earned income to figure your SSI payment.
Income (SSI)	<p>Earned income -- money received from wages, including from a sheltered workshop or work activity center, self-employment earnings, and some royalties and honoraria; and</p> <p>Unearned income -- money received from all other sources, e.g., gifts, interest, Social Security, Veteran's benefits, pensions. Unearned Income also includes "in-kind income" (free food, clothing or shelter) and "deemed income" (some of the income of a spouse, or parent, or sponsor of an alien).</p>

M

Medicaid (Medi-Cal in California, AHCCS in Arizona) (SSI)	Medical coverage provided to a person by the State title XIX program.
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Medical Improvement Expected (SSDI and SSI) When we decide if you have a disabling impairment, we also decide that the disabling impairment(s) may improve and we diary the case for a future review.

MINE Medical Improvement Not Expected.

Medicare (SSDI) Two-part health insurance program for eligible disabled and people age 65 or older:

- Hospital Insurance under Medicare (HI, Part A); and
- Supplementary Medical Insurance under Medicare (SMI, Part B). In addition, there is coverage for some people who are not disabled with end-stage renal disease.

Medicare for People With Disabilities Who Work (SSDI) Some people with disabilities who have returned to work can buy continued Medicare coverage when their premium-free Medicare ends due to work activity. States are required to help pay the hospital insurance premiums for some working individuals with disabilities.

P

Plan for Achieving Self-Support (PASS)(SSI) Under an approved PASS, you may set aside income and/or resources over a reasonable time which will enable you to reach a work goal to become financially self-supporting. You then can use the income and resources that you set aside to obtain occupational training or education, purchase occupational equipment, establish a business, etc. We do not count the income and resources that you set aside under a PASS when we decide SSI eligibility and payment amount.

PASS Cadre Groups of PASS experts located across the country, with at least 1 cadre in each of the 10 SSA regions.

Property Essential To Self-Support (SSI) We do not count some or all of certain property necessary for self-support when we apply the SSI resources test.

R

Resources (SSI) Resources are anything you own, such as a bank account, stocks, business assets, real property, or personal property that you can use for your support and maintenance. We may not count all your resources when we determine your SSI eligibility.

S

SSDI	Social Security Disability Insurance authorized under Title II of the Social Security Act.
SSI	Supplemental Security Income program authorized under Title XVI of the Social Security Act.
SSI General Income Exclusion	To determine SSI eligibility and payment amount, SSA excludes the first \$20 per month of your income.
SSI Work Incentives/Employment Support	Rules that help beneficiaries with disabilities go to work by continuing SSI payments and/or Medicaid.
State Vocational Rehabilitation Agency	The organization in each State, the District of Columbia or U.S. Territory, that is the designated governmental entity responsible for providing vocational rehabilitation services to persons with disabilities residing within its jurisdiction. In some States a separate State Vocational Rehabilitation agency also exists to provide assistance and services to individuals with a visual impairment.
Subsidies and Special Conditions (SSDI and SSI)	Supports you receive on the job that could result in more pay than the actual value of the services you perform. We deduct the value of subsidies and special conditions from your earnings when we determine SGA.
Substantial Gainful Activity (SSDI and SSI)	We evaluate the work activity of persons claiming or receiving disability benefits under SSDI, and/or claiming benefits because of a disability (other than blindness) under SSI. Under both programs, we use earnings guidelines to evaluate your work activity to decide whether the work activity is substantial gainful activity and whether we may consider you disabled under the law. While this is only one of the tests used to decide if you are disabled, it is a critical threshold in disability evaluation.

T

Trial Work Period (SSDI)	The trial work period is an incentive for the personal rehabilitation efforts of SSDI beneficiaries who work. The trial work period lets you test your ability to work or run a business for at least 9 months and receive full SSDI benefits <u>no matter how high your earnings are</u> if your impairment does not improve.
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U

Unincurred Business Expenses	Self-employment business support given to you by someone else without cost. If you are self-employed, we deduct unincurred business expenses from earnings when we determine SGA.
Unsuccessful Work Attempt	An effort to do substantial work (in employment or self-employment) which you stopped or reduced to below SGA level after a short time (6 months or less). This change must have resulted because of your impairment, or removal of special conditions related to your impairment that are essential to the further performance of your work. We do not count earnings during an unsuccessful work attempt when we make an SGA decision.

V

Vocational Rehabilitation Services	Those services identified in Rehabilitation Act of 1973, as amended, which are provided in an individualized plan for employment necessary to assist an individual with a disability in preparing for, securing, retaining, or regaining an employment outcome that is consistent with the strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choice of the individual.
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W

Work Incentives/Employment Support	SSA policies that help disability beneficiaries go to work and receive benefits in an attempt to become more independent.
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Source: www.ssa.gov/work

Supplemental Security Income Disability (SSI) Working While Disabled

- **Substantial Gainful Activity (SGA).** A blind individual is eligible for SSI payments even if engaging in SGA, provided the other requirements for eligibility are met (income and resources). For all other disabilities, SGA only applies when the initial disability decision is made. After the prerequisite month is met, SSI recipients who are disabled may continue to receive payments until their countable income exceeds the SSI limits.
- **General Income exclusion.** \$20 per month of any income is excluded.
- **Earned Income exclusion.** \$65 per month of earned income plus one-half of the remaining earned income in the month is excluded.
- **Student child earned income exclusion.** For an unmarried blind or disabled child under age 22 who is a student regularly attending school, up to \$1,290 per month of earned income (but not more than \$5,200 in a calendar year) is excluded.
- **Impairment related work expense.** Certain expenses for things a person with a disability needs because of his or her impairment in order to work may be deducted when counting earnings to determine if a person is eligible and to figure the payment amount.
- **Blind work expenses.** Represents any earned income of a blind person which is used to meet any expenses reasonably attributable to earning the income.
- **Plan for Achieving Self-Support (PASS).** A SSI recipient who is blind or disabled may set aside income and resources toward an approved Plan for Achieving Self-Support.
- **Continuation of Medicaid Eligibility (1619B).** Medicaid may continue for SSI recipients who are blind or disabled and earn over the SSI limits if they cannot afford similar medical care and depend on Medicaid in order to work. There is a “Threshold test” and a “Medicaid use test”.

Threshold test. Cannot have earnings sufficient to replace SSI cash benefits, Medicaid benefits, and publicly-funded personal or attendant care that would be lost due to his or her earnings. SSA has computed a threshold amount for each State, however, if the individual is not eligible using the charted threshold amount they may be eligible under an individualized threshold calculation.

Medicaid use test. An individual must depend on Medicaid coverage to continue working. An individual depends on Medicaid if he or she: used Medicaid coverage within the past 12 months; or expects to use Medicaid coverage in the next 12 months; or would be unable to pay unexpected medical bills in the next 12 months without Medicaid.

- **Expedited Reinstatement of benefits.** Within 60 months from the month of termination of benefits due to work, if the individual is unable to work because of the same medical condition, they can file a request for reinstatement of benefits. While Social Security is making a new determination, the individual may receive up to six months of provisional benefits, including Medicare and Medicaid, as appropriate.
- **Recovery During Vocational Rehabilitation.** If a person recovers while participating in a vocational rehabilitation program that is likely to lead to becoming self-supporting, benefits may continue until the program ends (Section 301 benefits)



Summary of Social Security Disability (SSDI) and Supplemental Security Income (SSI) Work Incentives prepared by the Atlanta Region PASS Cadre (updated 02/2001)

Social Security Disability (SSDI)

Working While Disabled

- **Trial work period.** A period of nine months (not necessarily consecutive) in a rolling 60 consecutive month period when earnings of a Social Security beneficiary who is blind or disabled will not affect his or her benefit. Effective 01/2001 months with earnings of more than \$530.00 are counted as trial work months.\
- **Substantial gainful activity level (SGA).** \$740 a month effective 01/2001 for people who are disabled, \$1,240 a month for people who are blind.
- **Impairment related work expense (IRWE)/Subsidy and Special Conditions.** Things a person with a disability needs because of his/her impairment in order to work are impairment related work expenses and may be deducted when counting earnings to determine if the person is performing substantial gainful activity. Subsidy and Special Conditions are also considered to determine SGA and are supports received on the job such as job coaching, extra supervision, and fewer or simpler tasks, these may be provided by the employer or a third party.
- **Extended period of Eligibility.** For three years after a trial work period, a Social Security beneficiary who is blind or disabled may receive a disability check for any month that his/her earnings are below the substantial gainful activity level.
- **Continuation of Medicare.** If Social Security disability payments stop because of substantial gainful activity, but the person is still disabled, Medicare can continue for at least 93 months after the trial work period. Hospital Insurance (HI/Part A) is free, however a premium is required for Supplemental Medical Insurance (SMI/Part B) unless the State is paying the premium.
- **Medicare for the working disabled.** After the 93- month period of continuation of Medicare, the individual loses free Hospital Insurance. However, for as long as they continue to have a disabling impairment, a disabled individual who loses premium-free HI solely because they are working may enroll in hospital insurance only or hospital and medical insurance by paying monthly premiums. They may qualify for a reduced hospital insurance premium and/or the State may pay for their hospital insurance if they meet the criteria.
- **Expedited Reinstatement of benefits.** Within 60 months from the month of termination of benefits due to work, if the individual is unable to work because of the same medical condition, they can file a request for reinstatement of benefits. While Social Security is making a new determination, the individual may receive up to six months of provisional benefits, including Medicare and Medicaid, as appropriate.
- **Recovery During Vocational Rehabilitation.** If a person recovers while participating in a vocational rehabilitation program that is likely to lead to becoming self-supporting, benefits may continue until the program ends (Section 301 benefits).



Summary of Social Security Disability (SSDI) and Supplemental Security Income (SSI) Work Incentives prepared by the Atlanta Region PASS Cadre (updated 02/2001)

Social Security Work Incentives Matrix

PROGRAM	WORK INCENTIVE	DESCRIPTION	USED IN CONJUNCTION WITH
Supplemental Security Income (SSI)	Earned Income Exclusion	Allows most of a person's earned income, including pay received in a sheltered workshop or work activity center, to be excluded when figuring the SSI payment amount. The first \$65 of earnings in a month, plus one-half of the remainder. This exclusion is applied in addition to the \$20 general income exclusion.	<ul style="list-style-type: none"> • Student Earned Income Exclusion • Impairment Related Work Expense (IRWE) • Plan for Achieving Self Support (PASS) • Property Essential to Self Support (PESP)
SSI	Student Earned Income Exclusion (SEIE) Page 11 *This Work Incentive should be used before the others, except for PESP, which should be considered simultaneously.	A person who is under age 22 and regularly attending school can exclude up to \$400 of earned income per month. The maximum annual exclusion is \$1,620.	<ul style="list-style-type: none"> • Earned Income Exclusion • Impairment Related Work Expense • Plan for Achieving Self Support (PASS) • Property Essential to Self Support (PESP)
SSI	Impairment Related Work Expenses (IRWE)	Permits an individual to deduct the cost of certain disability-related items and services that he/she needs to work.	<ul style="list-style-type: none"> • Earned Income Exclusion • Plan for Achieving Self Support (PASS) • Property Essential to Self Support • Student Earned Income Exclusion
SSI	Blind Work Expenses (BWE)	Any earned income which a person who is blind uses to meet expenses needed to earn that income.	<ul style="list-style-type: none"> • SSA uses a list of expense items known as BWE instead of impairment-related work expenses. It is done this way because it always results in a higher SSI payment amount for the individual. • Earned Income Exclusion • Plan for Achieving Self Support (PASS) • Property Essential to Self Support • Student Earned Income Exclusion
SSI	Plan for Achieving Self-Support (PASS) *If developed prior to employment, your countable earned income may be lower.	Allows a person to set aside income (other than SSI) and resources for a work goal. This may make the person eligible for SSI or more SSI.	<ul style="list-style-type: none"> • Property Essential to Self Support • Student Earned Income Exclusion • Impairment Related Work Expense • Earned Income Exclusion

SSI	Property Essential to Self-Support (PESP)	Allows a person to exclude certain resources which are essential to the person's means of self-support.	<ul style="list-style-type: none"> • Earned Income Exclusion • Plan for Achieving Self Support (PASS) • Student Earned Income Exclusion • Impairment Related Work Expense • Blind Work Expenses
SSI	Section 1619 (a) *If you are blind, this does not apply to you because the SGA requirement never applied to you under SSI.	Allows SSI recipients to receive SSI cash payments even when their earned income exceeds the substantial gainful activity (SGA) level. *This provision is confusing & presents itself as a separate Work Incentive. Basically, it allows continued SSI payment if the individual uses Work Incentives to reduce earned income.	<ul style="list-style-type: none"> • Depending on the individuals' specific situation, the other Work Incentives could be used.
SSI	Section 1619 (b)	Allows continued Medicaid coverage when earnings become too high to receive a SSI cash payment.	<ul style="list-style-type: none"> • Impairment Related Work Expense • Blind Work Expenses • Plan for Achieving Self Support (PASS)
SSI	Special Benefits for People Eligible Under Section 1619(a) or (b) Who Enter A Medical Treatment Facility	If an individual is eligible under the Section 1619 requirements, he/she can receive his/her SSI for up to two months while in a Medicaid facility, public medical or psychiatric facility.	This is not intended to be used with other Work Incentives. It is a guaranteed income for beneficiaries under specific circumstances.
SSI	Reinstating Eligibility Without a New Application <i>Beginning January 1, 2001 reinstatement requests can be made during a 60-month period</i>	SSI cash payments and/or Medicaid coverage can be maintained without a new application if an individual's situation changes which makes them eligible again within one year.	A stand-alone Work Incentive designed as a "safety net" for beneficiaries who are able to enter or re-enter the work force.
SSI	Continued Payment Under a Vocational Rehabilitation Program	If someone is no longer considered disabled by the SSA, he/she can continue to receive benefits until his/her rehabilitation services are completed.	A stand-alone Work Incentive designed to provide income to individuals who have or could potentially recover during rehabilitation.

PROGRAM	WORK INCENTIVE	DESCRIPTION	USED IN CONJUNCTION WITH
Social Security Disability Insurance (SSDI)	Trial Work Period	Allows a person to work for nine months, regardless of their earnings and not lose their check.	Under the SSDI Program, individuals use this Work Incentive first. At this point, the use of other Work Incentives is not necessary.
SSDI	Impairment Related Work Incentive (IRWE)	Allow a person to deduct from their gross earnings, the costs of certain disability-related items and services that he/she needs to work such as supported employment, transportation, attendant services, medical devices and equipment, etc.	<ul style="list-style-type: none"> Plan for Achieving Self Support (PASS) <p>*Using a PASS and or a PASS and IRWE could help an individual qualify for SSI and Medicaid.</p>
SSDI	Working While Blind	Allows an individual to continue receiving benefits as long as their earnings are below the substantial gainful activity of \$1,170.	This Work Incentive is directed to individuals who are blind to inform them of the higher SGA level (\$1,170), as compared to non-blind disabled workers (\$700, SGA)
SSDI	Subsidies and Special Conditions	Only earnings that represent the real value of the work performed are used to determine if work is at the SGA level.	<ul style="list-style-type: none"> Impairment Related Work Expenses Plan for Achieving Self Support (PASS)
SSDI	Extended Period of Eligibility	Provides a sequential 36-month period in which SSDI cash benefits are restarted for any month in which the individual does not work at the SGA level.	A stand-alone Work Incentive that provides a "safety net" to individuals with disabilities that enter or re-enter the work force.
SSDI	Continuation of Medicare Coverage	Allows an individual to receive at least 39 months of hospital and medical insurance after a trial work period. <i>Effective October 1, 2000 SSDI beneficiaries receive Medicare Part A coverage premium-free for a total 93 months after the trial work period (9 months) for a total of 102 months.</i>	<ul style="list-style-type: none"> Trial Work Period <p>*Assurance that individuals with disabilities who enter or re-enter the work force are assured some Medical Coverage.</p> <p>*This provision allows health insurance to continue when you go to work and are engaging in SGA. You pay no premium for hospital insurance.</p>

PROGRAM	WORK INCENTIVE	DESCRIPTION	USED IN CONJUNCTION WITH
SSDI	Medicare for People With Disabilities Who Work	If a worker loses his/her Medicare coverage, he/she may be able to buy continued coverage after premium-free Medicare coverage ends.	This is a "stand alone" Work Incentive that assures individuals with disabilities who engage in substantial gainful activity (SGA) that after 102 months of premium-free coverage, they can access continued Medical Coverage. Part A coverage is \$301 for the year 2000 and Part B is \$45.50. Part A can be purchased without Part B, but Part A must be purchased to buy Part B.
SSDI	Continued Payment Under a Vocational Rehabilitation Program	If someone is no longer considered disabled by the SSA, he/she can continue to receive benefits until his/her rehabilitation services are completed.	A stand-alone Work Incentive designed to provide income to individuals that have or could potentially recover during rehabilitation.
SSDI	Unsuccessful Work Attempt	An effort to do substantial work (in employment or self-employment) which you stopped or reduced to below the SGA level after a short time (6 months or less) because of: · Your impairment, or · Removal of special conditions related to your impairment and essential to the further performance of your work.	This is a "stand alone" Work Incentive designed to relieve responsibility of a failed work attempt by an individual with a disability, due to uncontrolled reasons. *Earnings during an unsuccessful work attempt are not counted when SSA makes an SGA decision for initial eligibility (for SSDI or SSI); or, when SSA decides (for SSDI only) if disability benefits continue or cease because of work. *SSI payment determination excluded.
SSDI	Unincurred Business Expense (Self-employment Only)	"Unincurred business expenses" is SSA name for self-employment business support that someone else gives to you without cost. Examples: the State Vocational Rehabilitation agency gives you a computer for your business; a friend works for your business as unpaid help.	<ul style="list-style-type: none"> • Impairment Related Work Expenses • Plan for Achieving Self Support (PASS) *SSA generally follows the IRS rules to figure your net earnings from self-employment. However, when SSA makes an SGA decision they also deduct unincurred business expenses from your net earnings to gain a more accurate measure of the value of your work.

Social Security Work Incentives: Employment Opportunities for Individuals with Disabilities and The Work Incentives Improvement Act – October 2000 (Florida Developmental Disabilities Council, Inc.; Florida Department of Education; Wilson Resources, Inc.

Qualified Disabled and Working Individuals

Eligibility for Buy-In Program for Part A

Help with Medicare Part A Premiums

If you are under age 65, disabled, and no longer entitled to free Medicare Hospital Insurance Part A because you successfully returned to work, you may be eligible for a program that helps pay your Medicare Part A monthly premium.

To be eligible for this help, you must:

- Continue to have a disabling impairment.
- Sign up for Premium Hospital Insurance (Part A).
- Have limited income.
- Have resources worth no more than \$4,000 for an individual and \$6,000 for a couple, not counting the home where you live, usually one car, and certain insurance.
- Not already be eligible for Medicaid.

To find out more about this program, call the Department of Children and Families' Family Self-Sufficiency Program in your area.

(Source: www.ssa.gov/work)

Questions and Answers on Extended Medicare Coverage for Working People with Disabilities

A new law extends premium-free [Medicare Part A](#) (Hospital Insurance) coverage for an additional 4 1/2 years beyond the current limit. This new law is for people who receive Social Security disability benefits and who want to go to work.

When does this change for Medicare occur?

October 1, 2000.

How long is Medicare extended for?

Medicare (Part A) coverage is extended for 4 1/2 years.

General Rule:

You will get the extended Medicare coverage for the additional 4 and ½ years if:

- You still have a disabling condition, and
- You are starting to work for the first time after your disability benefits began; or
- You are in a trial work period [TWP](#); or
- You are in your 36 month extended period of eligibility [EPE](#) which began after June 1997; or
- Your Medicare coverage under the current law is not due to end until after September 30, 2000.

Under the new law, how long will I get to keep Medicare if I return to work?

As long as your disabling condition still meets our rules, you can keep your Medicare coverage for at least 8 ½ years. (The 8½ years includes your nine-month trial work period.)

After my TWP, under this new law, how long will I have Medicare coverage?

You will get at least 7 years and 9 months of continued Medicare coverage, as long as your disabling condition still meets our rules.

I completed my TWP. I am now in my 36 month EPE. Will the new law apply to me?

If you are in an EPE that began after June 1997, the new law will apply to you. This means you will get the additional Medicare coverage of 4 ½ years. If your EPE began before July 1997, we must consider the following factors listed below before we can decide if the new law applies to you:

- Are you still disabled?
- When did your trial work period end?
- Are you working at substantial gainful activity ([SGA](#))?
- What was the first month you worked SGA after your TWP?

Note:

Promptly report any changes in your work activity. This way you can be paid correctly, and we can tell you how long your Medicare coverage will continue after you return to work.

I have Medicare hospital insurance (Part A) and medical insurance (Part B) coverage. Will I get to keep both parts under this new law?

Yes, as long as your disabling condition still meets our rules. Your Medicare hospital insurance (Part A) coverage is premium-free. Your Medicare medical insurance (Part B) coverage will also continue. You or a third party (if applicable) will continue to pay for Part B. If your Social Security Disability Insurance cash benefits stop due to your work, you or a third party (if applicable) will be billed every 3 months for your medical insurance premiums. If you are receiving cash benefits, your medical insurance premiums will be deducted monthly from your check.

I have Medicare (Part A) but I did not take Part B coverage when it was first offered to me. Can I get Part B when the new law changes?

Yes, the law did not change the enrollment periods. However, you do not get a new enrollment period. If you did not sign up for Part B when you first could, you can only sign up for it during a general enrollment period (January 1st through March 31st of each year) or a special enrollment period.

The special enrollment period is a period of time, which you may enroll:

- a. If you did not enroll during your initial enrollment period because you are covered under a group health plan based on your own current employment or the current employment of any family member; or
- b. If you enrolled (or were deemed to be enrolled) in your initial enrollment period (and any subsequent special enrollment periods), and have been covered under a group health plan based on your own current employment or the current employment of any family member.

The special enrollment period may occur during any month you are covered under a group health plan based on current employment, or during the 8-month period that begins the first full month after employment or group health plan coverage ends, whichever comes first.

When I return to work and get medical coverage through my employer, does this change my Medicare? Do I need to notify anyone?

- Medicare is often the "secondary payer" when you have health care coverage through your work.
- Notify your Medicare contractor right away.
- Prompt reporting may prevent an error in payment for your health care services.

Under the new law will I still be able to purchase Medicare after my premium -free Medicare (hospital insurance) ends?

Yes, the new law did not change this. The same rules apply.

- As long as you still have a disabling condition, you can purchase Medicare (hospital insurance, Part A).
- If you purchase Part A, you may purchase medical insurance (Part B).
- You cannot purchase Part B in this situation, unless you purchase Part A.

Do I need to apply for this premium Medicare (hospital insurance, Part A)? If so, when?

Once your Medicare ends, you will get a notice that will tell you when you can file an application to purchase Medicare coverage.

Note: There is a program that may help you with your Medicare Part A premiums if you decide to purchase Part A after your extended coverage terminates. To be eligible for this help, you must be:

- Under age 65.
- Continue to have a disabling impairment.
- Sign up for Premium Hospital Insurance (Part A).
- Have limited income.
- Have resources worth less than \$4,000 for an individual and \$6,000 for a couple, not counting the home where you live, usually one car, and certain insurance.
- Not already be eligible for Medicaid.

To find out more about this program, contact your county, local or State Social Services or medical assistance office. Ask about the Medicare buy-in program for [Qualified Disabled and Working Individuals](#).

(Source: www.ssa.gov/work)

Questions and Answers on Extended Medicare Coverage for Working People with Disabilities

A new law extends premium-free [Medicare Part A](#) (Hospital Insurance) coverage for an additional 4 1/2 years beyond the current limit. This new law is for people who receive Social Security disability benefits and who want to go to work.

When does this change for Medicare occur?

October 1, 2000.

How long is Medicare extended for?

Medicare (Part A) coverage is extended for 4 1/2 years.

General Rule:

You will get the extended Medicare coverage for the additional 4 and 1/2 years if:

- You still have a disabling condition, and
- You are starting to work for the first time after your disability benefits began; or
- You are in a trial work period [TWP](#); or
- You are in your 36 month extended period of eligibility [EPE](#) which began after June 1997; or
- Your Medicare coverage under the current law is not due to end until after September 30, 2000.

Under the new law, how long will I get to keep Medicare if I return to work?

As long as your disabling condition still meets our rules, you can keep your Medicare coverage for at least 8 1/2 years. (The 8 1/2 years includes your nine month trial work period.)

After my TWP, under this new law, how long will I have Medicare coverage?

You will get at least 7 years and 9 months of continued Medicare coverage, as long as your disabling condition still meets our rules.

I completed my TWP. I am now in my 36 month EPE. Will the new law apply to me?

If you are in an EPE that began after June 1997, the new law will apply to you. This means you will get the additional Medicare coverage of 4 1/2 years. If your EPE began before July 1997, we must consider the following factors listed below before we can decide if the new law applies to you:

- Are you still disabled?
- When did your trial work period end?
- Are you working at substantial gainful activity ([SGA](#))?
- What was the first month you worked SGA after your TWP?

Note:

Promptly report any changes in your work activity. This way you can be paid correctly, and we can tell you how long your Medicare coverage will continue after you return to work.

I have Medicare hospital Insurance (Part A) and medical insurance (Part B) coverage. Will I get to keep both parts under this new law?

Yes, as long as your disabling condition still meets our rules. Your Medicare hospital insurance (Part A) coverage is premium-free. Your Medicare medical insurance (Part B) coverage will also continue. You or a third party (if applicable) will continue to pay for Part B. If your Social Security Disability Insurance cash benefits stop due to your work, you or a third party (if applicable) will be billed every 3 months for your medical insurance premiums. If you are receiving cash benefits, your medical insurance premiums will be deducted monthly from your check.

I have Medicare (Part A) but I did not take Part B coverage when it was first offered to me. Can I get Part B when the new law changes?

Yes, the law did not change the enrollment periods. However, you do not get a new enrollment period. If you did not sign up for Part B when you first could, you can only sign up for it during a general enrollment period (January 1st through March 31st of each year) or a special enrollment period.

The special enrollment period is a period of time, which you may enroll:

- a. If you did not enroll during your initial enrollment period because you are covered under a group health plan based on your own current employment or the current employment of any family member; or
- b. If you enrolled (or were deemed to be enrolled) in your initial enrollment period (and any subsequent special enrollment periods), and have been covered under a group health plan based on your own current employment or the current employment of any family member.

The special enrollment period may occur during any month you are covered under a group health plan based on current employment, or during the 8-month period that begins the first full month after employment or group health plan coverage ends, whichever comes first.

When I return to work and get medical coverage through my employer, does this change my Medicare? Do I need to notify anyone?

- Medicare is often the "secondary payer" when you have health care coverage through your work.
- Notify your Medicare contractor right away.
- Prompt reporting may prevent an error in payment for your health care services.

Under the new law will I still be able to purchase Medicare after my premium -free Medicare (hospital insurance) ends?

Yes, the new law did not change this. The same rules apply.

- As long as you still have a disabling condition, you can purchase Medicare (hospital insurance, Part A).
- If you purchase Part A, you may purchase medical insurance (Part B).
- You cannot purchase Part B in this situation, unless you purchase Part A.

Do I need to apply for this premium Medicare (hospital insurance, Part A)? If so, when?

Once your Medicare ends, you will get a notice that will tell you when you can file an application to purchase Medicare coverage.

Note:

There is a program that may help you with your Medicare Part A premiums if you decide to purchase Part A after your extended coverage terminates. To be eligible for this help, you must be:

- Under age 65.
- Continue to have a disabling impairment.
- Sign up for Premium Hospital Insurance (Part A).
- Have limited income.
- Have resources worth less than \$4,000 for an individual and \$6,000 for a couple, not counting the home where you live, usually one car, and certain insurance.
- Not already be eligible for Medicaid.

To find out more about this program, contact your county, local or State Social Services or medical assistance office. Ask about the Medicare buy-in program for [Qualified Disabled and Working Individuals](#).

(Source: www.ssa.gov/work)

SSI-Related Programs -- Financial Eligibility Standards: JULY 2001

Program	INCOME		ASSETS		Personal / Maintenance Need Standard		Diversion
	Individual	Couple	Individual	Couple	Individual	Couple	
*Supplemental Security Income (SSI)	\$ 530	\$ 796	\$2,000	\$3,000			Child Allocation \$266
*MEDS-AD	\$ 645	\$ 871	\$5,000	\$6,000			If client institutionalized: Community Spouse Maximum Allowance: \$2,175 MMMIA: \$1,452 (7/01) Excess Shelter: \$436 (7/01) Maximum Resource Allowance: \$87,000 Family Members Allowance: 7/01 (\$1,452- income) divided by 3 Other Dependents: Use CNS Chart
*QMB 100% of FPL	\$ 716	\$ 968	"	"			
*SLMB	\$ 859	\$1,161	"	"			
*Q11 (PBMO) (Limited Funding)	\$ 967	\$1,307	"	"			
*Q12 (Limited Funding)	\$1,253	\$1,694	"	"			
*Working Disabled	\$1,432	\$1,935	\$5000	\$6000			
Medically Needy	\$ 180	\$ 241	"	"			
Institutional Care (ICP)	\$1,590	\$3,180	\$2000	\$3000	\$35	\$70	
Hospice	\$1,590	\$3,180	"	"	FPL-\$716 (ICP/Hospice PNA= \$35)	FPL-\$968 PNA= \$35)	For community Hospice spouse Spouse only: use FBR. with dependents (or dep. only); use CNS
HCBS	\$1,590	\$3,180	"	"	ALW only PNA= \$758		
OSS	\$ 715	\$1,430	\$2000	\$3000	\$43	\$86	Medicare Premiums: \$50.00
HCDA	\$1,590	\$3,180	"	"			

* A \$20 general exclusion is granted in these programs. Recipients can have \$20 more in unearned income and pass the income test.
 Department of Children and Families, Economic Self-Sufficiency Services Program

Ticket to Work and Work Incentives Advisory Panel

What is the role of the Ticket to Work and Work Incentives Advisory Panel?

The Panel is established by the Act. The Panel will advise the Commissioner of Social Security on issues related to work incentive programs, planning, and assistance for individuals with disabilities and the Ticket to Work and will report to the President and the Congress, on issues related to work incentives for people with disabilities.

The panel must transmit an Annual Report, an Interim Report and a Final Report to Congress. The Final Report is required to be submitted to the President and the Congress no later than December 2007 with detailed findings and conclusions, as well as legislative and administrative recommendations.

Who will comprise the panel?

The Advisory Panel is composed of 12 members, with four members appointed by the President, four by the Senate and four by the House of Representatives. The law requires that the members have experience or expert knowledge as a recipient, provider, employer, or employee in the fields of employment services, vocational rehabilitation, and other support services. At least one-half of the membership must be individuals with disabilities, or representatives of individuals with disabilities, with consideration given to current or former disability beneficiaries.

Has the initial panel been selected?

President Clinton has appointed Sarah Wiggins Mitchell as chair of the Advisory Panel. Ms. Mitchell is President and Executive Director of the New Jersey Protection and Advocacy, Inc. She is a member of the Bar of both New Jersey and Pennsylvania and has a background in nursing and social work.

Other panel members include:

Richard V. Burkhauser, Ph.D., Professor of Policy Analysis and Chair, Department of Policy Analysis and Management, Cornell University, Ithaca, NY.

Thomas P. Golden, faculty member of Cornell University's Program on Employment and Disability in the School of Industrial and Labor Relations, Ithaca, NY.

Frances Gracefield, Executive Director, Resource for Independent Living, Inc., Sacramento, CA and Instructor at California State University at Sacramento.

Christine M. Griffin, Executive Director, Disability Law Center, Boston MA.

Larry D. Henderson, Executive Director, Independent Resources, Inc., Wilmington, DE

Jerome Kleckley, MSW, CSW, Director of Hospital Services, Eastern Paralyzed Veterans Association, Jackson Heights, NY

Stephanie Smith Lee, Governmental Affairs Representative Downs Syndrome Society, Oakton, VA.

Byron R. MacDonald, public policy advocate with the World Institute on Disability, Oakland, CA.

Stephen L. Start, founder and President/Chief Executive Officer, Start and Associates, Newport, WA.

Susan Webb, President, Webb Transitions, Inc. Phoenix, AZ

Additional information about these individuals can be obtained from the SSA web site. Any changes in board membership will be posted as they occur.

How often will the group meet?

The Advisory Panel will meet quarterly. Their first meeting was held on July 24-25, 2000. The chairperson or a majority of the members may call for additional meetings.

Meetings of the Panel will be open to the public in most instances. Due notice of all meetings will be made available to the public. A web site will be maintained for the publication and review of the Panel's documents, including the minutes of the meetings.

Until the Panel's website is operational, information about meetings can be found on the SSA web site.

What are the group's specific responsibilities?

The Advisory Panel's duties are spelled out in section 1148 of the Social Security Act. The duties include advising the Commissioner in the following areas:

- Establishing phase-in sites for the Program and fully implementing the Program thereafter.
- Identifying the most effective design for research and demonstration projects.
- Developing performance measures relating to quality assurance under Section 1148(d)(6) of the Social Security Act.
- Furnishing progress reports on the Program to the Commissioner and each House of Congress.

The Panel may also serve as a consultant to the Commissioner and to the Secretary of Health and Human Services on other matters relating to the Ticket program.

How can I provide input to the Panel?

1. **Know the members.** Learn all the information you can about the members and the organizations that they represent. Contact members through their organizations or groups in which you may share membership. The members have agreed to serve because they are interested in these issues and will be glad to receive your input and listen to the experiences you are having as you work with this program.
2. **Track the Panel's activities.** Check with the SSA and Panel websites frequently to stay up to date with the activities of the Panel. On these websites you will find notices of meetings and updates on the Panel activities. When the Panel's website is operational, documents relating to their work will be available to the public.
3. **Attend the Panel's Meetings.** If you have occasion to be in Washington, attend a meeting of the panel and get an opportunity to see and hear the panel in action. The Panel will also hold some meetings outside of Washington, D.C. and periodically will hold public meetings. Check the website for scheduling and notices.
4. **Check the panel's new website (www.ssa.gov/work/panel)** for information about web casts and opportunities to participate by conference call. The initial meeting was done as a web cast so that people could be included in the meeting from distant locations and many of their meetings have opportunities to participate in the public discussion portions of the meetings and to listen in on the meetings in their entirety. Information concerning these opportunities will be listed on the websites.

5. **Send written comments.** If you are concerned about something related to the Program in your area, you can contact the Panel in writing. The address is:

Sarah Wiggins, Chair
TWWIIA Work Incentives Advisory Panel
Social Security Administration
400 Virginia Avenue, SW, Suite 700
Washington, DC 20024

6. **Working through the Panel** is a great way to have input into the Program design, rollout, and evaluation of the Ticket to Work and Work Incentives Program but remember it does not Substitute for responding to the Notice of Proposed Rulemaking or participating in public hearings.

Networking Issues and Tools



The voice of a single consumer or advocate can be effective in impacting programs and systems helping them truly make a difference in the lives of individuals. However, one should never underestimate the effectiveness of an “organized” effort. An organized effort draws upon the knowledge and resources of many, avoids duplication of effort, and perhaps most importantly really helps to highlight the need for changes in programs, procedures, and approaches.

The Ticket to Work and Work Incentives Improvement program is designed to address many issues – workforce inclusions, work incentives improvement and health care access that are of concern to individuals and organizations across all disabilities. The most effective way to monitor these initiatives may be to develop cross-disability work groups in your community. It is important that the groups in your area, state, and region work together to make sure this program serves all individuals with disabilities.

Advocates have important work:

- Getting the word out about the new program.
- Insuring quality benefits counseling is available in your area.
- Monitoring the rollout of the program in your state.
- Advocating at a state and regional and national level on issues related to the Medicaid Buy-In options for states and the implementing regulations at a national level.

In an effort to facilitate networking and to support local groups working on these issues, the Florida Developmental Disabilities Council and the Work Incentives Network of North Florida sponsored by Easter Seals of North Florida as part of their BPAO grant have provided funds to support a “Ticket Depot” for Florida.

As part of this program, The Capstone Group will be conducting statewide conference calls on The Ticket and Work Incentive issues beginning in August. Calls will be held the first Thursday of each month at 1:30 P.M. and the number for each call will be posted on the Capstone website at www.askcapstone.com. (Note: Space is limited to twenty individuals on each call and reservations will be required.)

Another feature of the Depot will be a List Serve. Any interested person can subscribe to the “List” by sending an email to:

Ticket_to_Work-subscribe@yahoogroups.com

Topics of discussion will include updates on Ticket elements, implementation issues, work incentive questions, and updates on implementation of the Medicaid Buy-In program in Florida. Everyone is invited to participate and to use this as a tool for information dissemination and networking on these and related issues.

The Ticket to Work and Work Incentives Improvement Act

Links and Learning Opportunities
Websites and other Resources

The Social Security Administration

Home Page

www.ssa.gov

Office of Disability

www.ssa.gov.odhome

Office of Employment Support

www.ssa.gov/work

Ticket to Work and Work Incentives Advisory Panel

www.ssa.gov/work/panel

Social Security Advisory Service

www.ssas.com

Social Security Red Book online

www.ssas.com/redbook.htm

U.S. Department of Labor

Home Page

www.dol.gov

Workforce Investment Act Information

www.usworkforce.org

America's Job Bank

www.ajb.org

Presidential Task Force on Employment of Adults with Disabilities

www.dol.gov/dol/_sec/public/programs/ptfead/main.htm

Presidential Committee Job Accommodation Network

janweb.icdi.wvu.edu/english/homeus.htm

Employment and Training Administration, Disability Employment and Initiatives Unit
www.wdsc.org/disability

U.S. Department of Justice

Americans with Disabilities Act Information on the Web
www.usdoj.gov/crt/ada/

The Access Board- United States Architectural and
Transportation Barriers Compliance Board
www.access.board.gov

Other Government Links

President's Committee on Employment of People with Disabilities
www.pcepd.gov/pcepd

Increasing Opportunities for Americans with Disabilities
White House Statement
www.whitehouse.gov/WH/Accomplishments/ac799.html

The Health Care Financing Administration(HCFA)
www.hcfa.gov

OPM Federal Register Documents
www.opm.gov

U.S. Congress
<http://thomas.loc.gov/home/thomas2.html>

U.S. Government Printing Office
www.access.gpo.gov/su_docs/index.html

State Links

Agency for Health Care Administration
www.state.fl.us/cf_web/ess/facts100.pdf
www.fdhc.state.fl.us/medicaid/index.html

State Vocational and Rehabilitation Agencies
www.dwd.state.wi.us/dvr/agencies.htm

Florida Access to Government - DIRECT
http://fcn.state.fl.us/fgsd_html/access.html

Workforce Florida
www.workforceflorida.com

Online Sunshine
<http://www.leg.state.fl.us/>

Non-Profit Links

The Able Trust
www.abletrust.org

Florida Developmental Disabilities Council, Inc.
www.fddc.org

SSI Coalition for a Responsible Safety Net
www.ssic.org

Enygma Enterprises
www.teleport.com/~enygma

Employment Support Institute
www.vcu.edu/busweb/esi/

Work Incentives Update Listserve.
Contact Alana R. Theriault at alrt@igc.org

Links to One Stop Career Centers Disability Coordinators
www.wdsc.org/disability/html/docs/onestop.html

Work Incentives Side by Side analysis: New Hampshire Consortium for Citizens with Disabilities
www.dollarsense.org

Other Links of Interest

Disability Data
www.infouse.com/disabilitydata/index.html

disAbility
www.eskimo/~jlubin/disabilities/index.html

GLADNET/ Global Applied Disability Research Information Network
www.gladnet.org

The Capstone Consulting Group, Inc.
www.askcapstone.com

Cornell University/ Work Incentives Curriculum
www.ILR.Cornell.edu/ped/ssacurriculum

Association of Persons in Supported Employment
www.apse.org

Consortium of Citizens with Disabilities
www.c-c-d.org

National Rehabilitation Information Center (NARIC)
www.naric.com

The Capstone Consulting Group, Inc.

Florida Developmental Disabilities Council, Inc.

The purpose of the Florida Developmental Disabilities Council is to promote innovative programs and practices that prevent disabilities and improve the quality of life of people with disabilities and their families. Founded in 1971, the Florida Developmental Disabilities Council is a nonprofit organization that receives federal assistance from the Department of Health and Human Services Administration on Developmental Disabilities. **A developmental disability is** a chronic condition that significantly limits a person's ability to speak, hear, see, walk, learn, or perform fundamental tasks involved in providing self-care, living independently, or earning a living. Most people with developmental disabilities have more than one disability, and often have disabling conditions that affect their mental capacity or behavior. Developmental disabilities restrict people's abilities to communicate, move, and take care of themselves. For this reason, most people with developmental disabilities must rely on assistance from others to conduct the routine activities involved in daily life. To help meet their needs, the Florida Developmental Disabilities Council works with federal, state, and local agencies to provide support to people with disabilities and improve delivery of services. As a systems change agent, the Council promotes the development of innovative programs and participates in statewide and nationwide advocacy on behalf of citizens with disabilities.

MISSION

The Florida Developmental Disabilities Council encourages and advocates opportunities for persons with developmental disabilities and their families to enhance their quality of life within their communities.

The Council will accomplish its mission by conducting innovative initiatives that demonstrate new approaches to enhance the independence, productivity, inclusion and self-determination of individuals with developmental disabilities in all facets of community life.

GOALS

To fulfill its mission to improve the quality of life of people with disabilities, the Developmental Disabilities Council seeks to accomplish the following eight goals:

- DD** Develop, expand, and collaborate on *prevention initiatives* that have the potential to ameliorate and reduce the occurrence of developmental disabilities.
- DD** Develop, expand, and collaborate on *intervention initiatives* that have the potential to ameliorate and reduce the effects of developmental disabilities.
- DD** Promote public *education* policies and programs that will assist children with disabilities in reaching their educational potential and be included in all phases of student life and benefit from lifelong educational activities.
- DD** Impact the system of *community supports* and opportunities enabling Floridians with developmental disabilities to live healthy, productive & inclusive lives in their communities and to exercise *self-determination* over their futures.
- DD** Increase the *self-sufficiency and productivity* of persons with disabilities through initiatives that increase access and promote success in the community workforce.
- DD** Optimize the *health* of individuals with developmental disabilities in Florida including prevention, treatment and outcomes.

- DD** Facilitate the development of a comprehensive and cohesive *public policy* and governmental structure which: encourages choice and self-direction in the lives of persons with developmental disabilities; increases opportunities to become self-sufficient and to be included in the community; enhances prevention, child development and early intervention research and initiatives; increases the availability and accessibility of appropriate healthcare and education for individuals with developmental disabilities; and strengthens and supports the care-giving efforts of families.
- DD** Increase *awareness* of the council's activities and promote innovative initiatives supporting its mission and goals.

COUNCIL MEMBERSHIP

The Florida Developmental Disabilities Council is comprised of 28 members who are appointed by the Governor. Over 60 percent of the Council's members are people with developmental disabilities or their family members. Individuals interested in becoming members of the Developmental Disabilities Council should contact the Council office or Office of the Governor, Appointments Director, The Capitol, Tallahassee, Florida 32399-0001. Applications are also available online at fddc.org.

APPLICATIONS FOR GRANTS

The Council awards grants to public and private agencies and organizations that meet the goals of the Florida Developmental Disabilities State Plan. Notices of Requests for Proposals are advertised in the Florida Administrative Weekly and on the Council's web page.

PARTNERS IN POLICYMAKING

Partners in Policymaking is a leadership training program for self-advocates and parents. The program is designed to provide information, training and skill building so the participants may obtain state-of-the-art services for themselves and others. You may obtain a copy of the application online. For additional information and/or alternative forms of application, please contact the Council.

PUBLICATIONS, VIDEOTAPES, AND OTHER RESOURCES

The Florida Developmental Disabilities Council offers an array of materials on topics ranging from supported employment programs to the prevention of disabilities. To meet the needs of diverse audiences, these resources are available in a variety of formats and media, including pamphlets, newsletters, public service announcements, resource guides, handbooks, training manuals, annotated bibliographies, marketing kits, teleconference scripts, research reports, public education materials, audiotapes, and videotapes. Many resources are available in closed caption, Braille, and large print. A number of materials are in Spanish. A videotape presentation about the Florida Developmental Disabilities Council is also available to anyone interested in learning more about the Council's work.

CONTACT THE COUNCIL AS FOLLOWS:

By letter:

Florida Developmental Disabilities
Council
124 Marriott Drive, Suite 203
Tallahassee, Florida 32301-2981

By telephone:

(850) 488-4180
(800) 580-7801 (toll free)

**By Telecommunications Device for
the Deaf:**

(850) 488-0956 (TDD)
(888) 488-8633 (TDD toll free)

By fax: (850) 922-6702

By e-mail: fddc@nettally.com

By Internet: fddc.org





FLORIDA GOVERNOR'S ALLIANCE FOR THE EMPLOYMENT OF CITIZENS WITH DISABILITIES

ABOUT The Able Trust

Who is The Able Trust:

- The Able Trust is a 501(c)(3) public-private partnership foundation established by the Florida Legislature in 1990.
- The purpose of The Able Trust is to provide support for the employment of Florida citizens with disabilities and to promote public awareness about the vocational rehabilitation process.
- The mission of The Able Trust is to be the leader in providing Floridians with disabilities fair employment opportunities through fundraising, grant programs, public awareness and education.
- A Board of nine Governor-appointed directors with various backgrounds located throughout Florida governs The Able Trust.

What is The Able Trust:

- A fund-raising, as well as grant-making organization, The Able Trust is funded by annual collections from traffic violation fees, earnings from a perpetual endowment, grants, gifts and corporate and public support.
- The Able Trust makes grants to individuals who are residents of Florida and have a documented disability recognized under the Americans with Disabilities Act. The average grant award for an individual ranges from \$2,500 for an on-the-job accommodations/equipment purchase to \$5,000 for small business start-up funds.
- The Able Trust makes grants to Florida non-profit agencies for programs that directly employ persons with disabilities. The average grant award for an agency is approximately \$25,000.
- Grant proposals are submitted throughout the year. The Able Trust does not fund the following: vehicles or means of transportation; tuition; or buildings or capital improvements.

The Able Trust History:

- The Able Trust began operations in 1991 and in 1992 funded \$128,000 in grants. By 2000, The Able Trust's total grant awards amounted to over \$8 million, enabling over 2,000 Floridians with disabilities to enter the workforce in Florida each year.
- In 1994 as part of its development mission, The Able Trust established a statewide Endowment Program. The professionally managed endowment has deposits in excess of \$15 million and deferred gift commitments of an additional \$25 million, of which \$5.5 million are irrevocable.
- Since 1997 The Able Trust has been designated by executive order as the Florida Governor's Alliance for the Employment of Citizens with Disabilities (FGA), in which it serves as the official Florida liaison to the U.S. Department of Labor Office of Disability Employment Policy.
- In 2000, The Able Trust granted over \$1 million, resulting in a return of approximately \$16 million to the economy in terms of saved public funds and taxes paid. (Based on a study of each \$1 invested in vocational rehabilitation, approximately \$16 is returned back into the economy. *Source: FGA Cost-Benefit Analysis of the Employment of People with Disabilities, December 1999*).

The Able Trust Special Events:

In addition to grant making, public awareness is a priority for The Able Trust. The Able Trust sponsors several activities throughout the year to promote employment of Floridians with disabilities.

- The Florida Youth Leadership Forum is a unique career-training program for high school students with disabilities. Student delegates from throughout Florida learn about disability history, community and academic resources, career options and personal leadership.
- The Symposium on Disabilities features workshops on employment, funding, policy, technology, and other disability-related issues, as well as a vendor tradeshow. Over 300 agency executives, service providers, vocational rehabilitation professionals, consumers and employers attend the symposium. The event is held every two years in the Central Florida area.
- The Ability Awards Banquet annually honors employers, organizations, nonprofit agencies and individuals with disabilities. Award winners are recognized for their outstanding contributions and best practices for the employment of Floridians with disabilities.
- The Able Trust hosts an annual gala at The Mar-a-Lago Club in Palm Beach. The event raises funds for The Able Trust Endowment Program and its affiliate agencies. The event allows guests to designate contributions toward a particular agency with a named endowment gift.

The Able Trust Programs:

The Able Trust provides information resources and support through a variety of programs.

- The Able Trust sponsors the Florida Business Leadership Network (BLN); an employer-led coalition of business, government and community service organizations dedicated to improving business opportunities that include people with disabilities. The BLN provides employers the resources needed to recruit, hire, and support both new and existing employees with disabilities.
- High School/High Tech (HS/HT) encourages high school students with disabilities to explore career opportunities in the fields of science, math, engineering and technology. HS/HT partners with companies to provide students with corporate site visits, career shadowing, summer internships and part-time employment opportunities.
- The Able Trust promotes public awareness about the employment of people with disabilities through its sponsorship of Florida's ADA Anniversary Celebration activities in July, National Disability Employment Awareness Month activities in October, and special events honoring the disability community, including the Sportsability Expo and the Grassroots Forum.
- The Able Trust provides resource information the general public through *Florida Grantor* newsletter and an extensive website, located at www.abletrust.org. Both contain information about The Able Trust/FGA's programs, grant-making activities, special events and disability resources.
- The Able Network is a toll-free information and referral service that provides callers with disability resource information. The Able Network can be reached by calling 1-888-838-ABLE (2253) Voice or TDD, 8:30 a.m. to 5:00 p.m. Monday through Friday.

Headquarters:

- The Able Trust is located at 106 East College Avenue, Suite 820, Tallahassee, Florida 32301.
- For more information, call 1-850-224-4493 Voice or TDD, 888-838-ABLE (2253) toll-free, fax 850-224-4496, or visit the website at www.abletrust.org.

The Capstone Consulting Group, Inc.

The Capstone Consulting Group brings experience, insight and innovation to the challenge of meeting your business needs in a changing and competitive atmosphere. This dynamic group has over 90 years of experience – solving problems and meeting challenges in the public and private sectors.

The Group provides a wide array of management and consultation services to government, and private sector non-profit and for-profit organizations. The Group's practice has a special focus on services to individuals with disability, return to work, employment issues, and health care access.

Recent projects have included:

- *The Ticket to Work and Work Incentives Improvement Act of 1999*
The Medicaid "Buy-In" Program
A Cost and Feasibility Study
Florida Agency for Health Care Administration – December 1, 2000
(Note: This product is available at www.askcapstone.com)
- Co-Sponsorship of the Southeast Regional Work Incentives Work Group
- ALL ABOARD Workshop Series
(The Able Trust and Florida Developmental Disabilities Council, Inc.)

Services Available to Your Organization Include:

- Grant Writing
- Program Design
- Product Development
 - Reports, including Annual Reports
 - Studies
 - Assessments
 - Manuals
- Meeting and Group Facilitation
- Meeting and Conference Planning
- Other services available upon request.