# The LINK

Changing Lives.
Changing Communities.

### A Publication of Disability Network Southwest Michigan

# Social Security Disability and Work: Myth & Facts

Myth: Once I get onto Social Security disability benefits, I can't work.

Fact: This is not true. One of the Social Security Administration's highest priorities is to support the efforts of beneficiaries who want to work by developing policies and services to help them reach their employment goal. The Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs include a number of employment support provisions commonly referred to as work incentives.

Myth: I will lose my health insurance (Medicare or Medicaid) if I go to work even part-time.

Fact: Medicare will continue for *at least* 8 years and 3 months after you begin working, and it can go even longer. With Freedom to Work Medicaid you can have unlimited earned income and up to \$75,000 in assets plus your house, one car and retirement funds.

Myth: Because I have SSI, if I get a job I will wind up with less money every month.

Fact: The Social Security Administration counts less than half of an individual's wages when figuring cash payments in the SSI program. So recipients always have more money overall each month if they work.

Myth: I have to keep my earnings under \$1,070 a month or I will lose my Social Security (\$1800 a month if I am blind).

Fact: SSDI beneficiaries can continue to receive benefits during the Trial Work Period and Extended Period of Eligibility, and can also use work incentives -- such as Impairment Related Work Expenses and Subsidies -- to earn over \$1,070 per month while keeping their countable earnings to under \$1,070 per month.



If you receive SSI or SSDI benefits and have questions about returning to work, call our WIPA Certified Work Incentives Counselor Hank Bostic at (269) 345-1516.

Two Office Locations
2900 Lakeview Avenue
St. Joseph, MI 49085

(269) 985-0111

517 E. Crosstown Pkwy Kalamazoo, MI 49001 (269) 345-1516

This issue is available in alternative format upon request.

www.dnswm.org

Disability Network is the first stop for people with disabilities and their families in Southwest Michigan.

## **Advocacy Academy Applications Due May 19th**

Advocacy Academy is a 6 week paid internship experience for young adults age 16-29 with any type of disability who want to learn:

- The history of the disability rights movement in the United Sates
- ► The skills of advocacy
- ▶ Personal leadership
- ▶ Working in a group
- ► Negotiation skills
- Planning and implementing a real disability advocacy project

Advocacy Academy happens in Berrien & Kalamazoo counties in June & July. For application information go to www.dnswm.org or call Miranda at (269) 345-1516 x120.



#### **MENTAL HEALTH MATTERS RALLY**

#### May 14, 2014 @ State Capitol

The Michigan Association of Community Mental Health Boards and statewide advocacy groups are hosting the 10<sup>th</sup> annual rally where self advocates hold county flags and deliver a statement about mental health from the steps of the Capitol building. Contact Michele at (269) 345-1516 x116 for more info.



#### BECOME A MEMBER OF DISABILITY NETWORK

Members of Disability Network Southwest Michigan receive many benefits, including the opportunity to participate in our **Members-Only Book Club**. The next Book Club meeting is **Wednesday June 18, 2014** from 6:30 pm – 8:00 pm. We meet in both our Berrien and Kalamazoo County locations. We are reading *Blind Rage: Letters to Helen Keller* by Georgina Kleege. The book is available in a variety of formats.



#### RAMP APPLICATIONS

Are you in need of a ramp on your home? We may be able to help. We are accepting applications for ramps in Kalamazoo, Van Buren and Berrien counties. We have some wonderful volunteer builders to help people with disabilities have safe, independent access to their homes. For an application call Karen in our Kalamazoo office at 269-345-1516 or Cindy in our St. Joseph office at 269-985-0111.



# Do You Receive Medicare? Do You Need Help Paying Your Out-of-Pocket Medicare Costs?

Medicare offers programs to help people who have limited income and resources pay for some of their health-care and prescription drug costs.

- Medicare Part D prescription drug coverage program
- ► Extra Help Program (low-income subsidy or LIS) is a Medicare program to help people with limited income and resources pay Medicare prescription drug costs.
  - ▶ If you are single: annual income less than \$17,235
  - ► If you are married: **annual** combined income less than \$23,265
- Medicare Savings Programs (MSP) offer help with Medicare Part A and/or Part B premiums, deductibles and co-payments for those who qualify.
  - ▶ If you are single: monthly income less than \$1,333
  - ▶ If you are married: **monthly** income less than \$1,765
- ▶ Wellness benefits including the Medicare Annual Wellness visit and other prevention services



- ▶ Disease prevention programs (PATH)
- ▶ Nutrition programs
- ► Assistance in applying for these benefits

Call Disability Network Southwest Michigan for more information and help getting signed up for these programs.

(269) 345-1516 or 1-877-674-5209 or from Berrien/Cass counties (269) 985-0111



Have you been interested in buying an iPad because you have difficulty using a traditional computer? Thought about buying a track chair to go places a standard power chair won't? Are there other things that would help you address personal barriers but you just don't think you can afford them?

The **Michigan Assistive Technology Loan Fund (ATLF)** provides loans to make purchasing assistive technology devices and services easier. If you are a person with a disability, family member, or guardian you may qualify! For more information contact Lewis Whalen at 269-345-1516 x107.



### Free ADA Workshop in June

Free Workshop: There is No Grandfather Clause in the

ADA: Readily Achievable Barrier Removal

Speaker: Peter Berg, Great Lakes ADA Center,

University of Illinois—Chicago

**June 26, 2014** 2:00—4:00 PM

**The Groves Center** 

7017 Elm Valley Drive Kalamazoo, MI 49009

This training and discussion is open to local government, business and non-profit employees who want to understand how the Readily Achievable Barrier Removal standard applies to them and to learn the basics of creating and implementing a Transition Plan to come into compliance with the ADA. A great training to help you prepare for the 25th Anniversary of the ADA in 2015!

Reserve your seat now: Contact Joanne Johnson

at johnsonj@dnswm.org or (269) 982-7761.

# JOIN US THURSDAY JULY 17TH FOR A NIGHT OF FUN WITH THE KALAMAZOO GROWLERS



Tickets are \$15.00 each – each ticket is good for game admission, hot dog, chips and a soda OR game admission and a Growlers hat. AND for each ticket sold, \$5.00 comes back to Disability Network to support our programs and services! If you would like a ticket, contact Kristen at pottsk@dnswm.org or 269-345-1516, ext. 119.

BARRY + BERRIEN + BRANCH + CALHOUN + CASS + KALAMAZOO + ST. JOSEPH + VAN BUREN



Disability Network
Southwest Michigan
517 E. Crosstown Parkway
Kalamazoo, MI 49001
(269) 345-1516
(877) 674-5209
www.dnswm.org