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SSA TTW website for Beneficiaries

www.yourtickettowork.com



Mission Possible Employment Services Web page www.mpes.net



Red Book: the book that explains the Ticket to Work program in detail! An excellent resource for all beneficiaries.

www.ssa.gov/redbook
link to a Web page



"EVERYBODY HAS A STORY. WHEN WE DON'T TAKE THE TIME TO KNOW SOMEONE'S STORY, OR WORSE, CREATE OUR OWN VERSION OF IT, WE LOSE THE CHANCE TO UNDERSTAND WHAT THEY NEED, WHICH IS THE FIRST STEP TO EMPATHY" ~JON ACUFF

What's Your Story?

The vast majority of our clients take the first step toward achieving their goal by placing a phone call to one of our toll-free numbers. We also receive emails and texts requesting information. Ultimately, each connection results in a phone call to obtain information and to **establish a relationship** with you. Whether your goal is to obtain disability benefits or to seek options for improving your quality of life after being on disability for a time; your story is important to us! Here are a few of the questions we ask potential clients and how the information gathered allows us to serve you and your specific needs.

"Are you currently receiving disability benefits?" This question allows us to open the discussion about your disability status, whether you qualify for the Ticket to Work Program, and what services we can provide to help you achieve your goals.

"May I ask what your disability is?" This question opens the door for a potential client to tell us about their disability and how it impacts their lives and their families. It also allows us to develop an outline of what services might be required to achieve success in the Ticket to Work Program. Most importantly, we learn about you, your history, your challenges, your goals, and what supports and services you may need as you pursue work.

"Are you receiving SSDI or SSI disability benefits (or both)?" This is important information for us to determine how going to work will impact your cash benefits. Those receiving SSI disability benefits will be impacted by a reduction of their cash benefits once they start working. While this can be a challenge for some, we take this opportunity to provide information about the Ticket to Work Program, and how working will be to your financial benefit, showing your earnings combined with the reduced SSI checks will always result in higher net income.

"What are your goals and plans to achieve them?" This may sound like an intimidating question, especially if you are just exploring your options or curious about the Ticket to Work Program. However, it is also an excellent opportunity to discuss potential goals and paths to achieving those goals. We discuss how Ticket to Work can offer protections for your cash benefits, your medical benefits, and the services we offer to support you throughout the program. This is also an opportunity to discuss additional options you may not have considered, such as going to school to learn new skills because you can no longer perform the duties of the job you had before your disability. Not to worry! Many of our clients do not have plans or goals for various reasons. Some are newly disabled and are still in the process of adjusting to new routines and other challenges. In this case, we often discuss potential paths and opportunities that are available to them, allowing them the time they need to adjust, and adapt to their new situation.

These are just a few of the questions we ask those interested in the Ticket to Work Program. We are dedicated to providing services and opportunities that are tailored to **your specific** needs and challenges. Getting to know you and your story helps us in delivering the services and supports that you need and when you need them. Our objective is to be a part of your story and we are dedicated in helping you achieve your goals and improving the quality of your life in whatever ways we can.

~Becky



Did You Know You Can Keep Your Medicaid Benefits While Working?

If you could keep your Medicaid coverage **AND** earn enough income to get off SSI, **would you?** Many people don't even know that's an option.

One of the biggest concerns SSI beneficiaries have about going to work is the possibility of losing Medicaid coverage. Let's cover some key information about SSI, work, and continued Medicaid eligibility.

Here is how it works:

Under the Social Security Act Section 1619(b) you can keep your Medicaid even when earning higher income, and in many states Medicaid continues automatically and requires no applications or requests.

What is Continued Medicaid Eligibility - Section 1619(b)?

Medicaid 1619(b) is one of the most powerful work incentives currently available for SSI recipients. This incentive continues Medicaid coverage for most working SSI beneficiaries even after earnings become too high to allow a cash benefit!

To qualify for this incentive you must:

- Continue to meet the disability requirement.
- Have been eligible for SSI cash payment based on disability for a least one month.
- Have assets below \$2,000 (for an individual) \$3,000 (for an eligible couple).
- Meet all SSI citizenship and living arrangement requirements.
- Have GROSS annual earned income less than the current state "threshold amount".
- Have countable unearned income of less than the current Federal Benefit Rate (FBR) and resources under the current limit for SSI recipients.
- Meet a Medicaid "Use" test (i.e., has used Medicaid during the last 12 months; expects to use Medicaid during the next 12 months; or would be unable to pay unexpected bills in the next 12 months without Medicaid)

Other Benefits to 1619(b)?

The other benefit of 1619(b) is that by continuing to qualify for Medicaid, the individual with a disability retains their contact with the SSI program. This means that if you are a working 1619(b) beneficiary and lose your job or reduce earnings below the total amount of income that would reduce your SSI to zero, you could then contact your local Social Security office to request your SSI benefit be reactivated. The SSI payment will start again. Thus, it is very important to always report earnings to Social Security each month to have the SSI benefit adjusted accurately. As stated above, eligibility for 1619(b) is your connection to the SSI program. Therefore, it is also very important that you never give up your Medicaid benefit should you become eligible for health insurance from an employer. Medicaid will pay for health insurance co-pays and will even pay the individual's share of insurance premiums in some cases. As a result, you will always need Medicaid for your health needs. Remember, keeping 1619(b) Medicaid keeps your connection to the SSI program.

Important to note, Section 1619 (b) applies only to people who have SSI.

This is just a broad overview of Medicaid 1619(b). Give us a call for more information on Medicaid coverage 888-359-2366 or visit the Social Security link <https://www.ssa.gov/disabilityresearch/wi/1619b.htm>

Sources: ssa.gov., Virginia Commonwealth University, Cornell University



Interview Preparation



The Dreaded “Behavioral Interview Questions”

In another decade, I found myself in need of a job. I landed an interview for what seemed to be the “perfect” job. I was familiar with the industry and had a great deal of experience and expertise in the required functions of the position. I was set! Or so I thought.....

When I was introduced to the hiring manager and we began the introductory phase of the interview, I discovered that she and a former colleague of mine were good friends. This colleague had previously shared his interview strategies with me (as a hiring manager) and one of them included having the interviewee sing “Happy Birthday”. At the time, I thought it rather silly and wasn’t sure what skills, traits or abilities that particular question was supposed to highlight in determining if the candidate was a good fit for the job. While he qualified the desired outcome from the impromptu solo a cappella “audition” by saying that he didn’t care if they could sing– just that they would try, I never did find out exactly what trait he was looking for. In my interview, we discussed him and his interview tactics, and she assured me that she was not going to ask me to sing. I breathed a sigh of relief. And then she asked me “What superpower would you like to have?”

While I was relieved that I was not going to be asked to sing, I was still stumped and stumbled over my words while trying desperately to come up with an answer that would show me to be suitable for the position. I finally came up with “The ability to transport myself instantly to other locations.”, but only after several very long and agonizing moments. It turned out that I was not the best fit for the job, nor was it the job for me. But it reminded me of the importance of Behavioral Interview Questions and being prepared for them in advance of an interview. So, let’s talk about some of these questions and what the interviewer is looking for in an answer from you. Thinking about these questions and your answers in advance, will help you to be prepared to give the interviewer the information that they need to fill the position. Here we go:

1. “Do you prefer to work alone or with others?”
 - This question is designed to see if you are a good fit for the company culture and the working environment for the position. Will you be able to acclimate quickly and accommodate working well with others as well as independently, on your own?
2. “Tell me about a time when you “blew it” on the job and the outcome from how you handled it?”
 - This question gets to the core of your conflict resolution skills and how you handle your human mistakes while respecting your coworkers. The interviewer wants to know if you can acknowledge your mistakes and proactively seek resolutions for them. Are you a peacemaker and quick to seek inclusive resolutions or are you determined to assert that you were right? In this case, you want to show that you can admit your mistakes, apologize and collaborate on a resolution.
3. “Tell me about the worst manager you ever had and how you navigated them?”
 - Be careful about your negative comments about previous managers. Your interviewer has your resume, knows where you have worked, so your comments may not remain anonymous. In this situation, you want to highlight how you overcame the manager’s issues, while still focusing on getting the job/project done well and on time and without undue drama.
4. “Tell me about a time you worked on a challenging team project?”
 - This question is designed to indicate whether or not you are a team-player and are adept at managing different personalities while achieving a specific goal. Are you collaborative? Were you able to navigate through the issues and differences of opinions on solutions peacefully and productively?

These are just a few examples of the types of questions you may be asked at your next interview. Take the time to ask yourself some of these challenging questions so you can be prepared with answers that show that you are not just a good fit for the position, but The Best Fit for the Job!

<https://mpes.net/interview-preparation/>

Discussing Your Strengths in a Job Interview



When you're interviewing for a job, there's a strong chance that a recruiter or potential boss will ask what you believe are your strengths. This is an easy question to answer. Interviewers will certainly want to know that your perceived strengths line up with the position you're seeking, but they are also interested in whether you're self-aware and confident. With a little practice, you can answer that question without appearing either arrogant or overly humble. Here's how.

Show Your Strengths: STAR Method in Action

Talking about your strengths is an opportunity to show why you'd be a great fit for the job and how your skills align with the company or team. The key is to think about what strengths you have that match one or more of the aspects of the job description. A strength can be either a technical skill or a soft skill, such as teamwork or communication.

Once you've decided which of your strengths you want to feature, it's time to identify real life examples where you've demonstrated that strength. The best way to approach behavioral questions is to use the STAR method. This helps you break down a scenario and explain how you successfully navigated it.

Situation: Offer some background on the task or challenge that you'll be addressing.

Task: Define what your role and responsibilities were for the particular situation.

Action: Explain what steps you took or ideas you offered to help solve the problem or tackle that challenge.

Result: Share how the situation was resolved, highlighting how your actions helped reach that conclusion.

Here's an example:

If you interview for a position that requires you to lead or even be part of a team, you might choose to say one of your strengths is leadership.

Situation: I volunteer as a gardener at a local park and enjoy working with new volunteers.

Task: The park identified a need to educate new volunteers about native plants.

Action: I organized a training session to teach my team members about native plants.

Result: The new volunteers found it so useful that the training is now part of the new volunteer onboarding process.

In this scenario, an interviewer might recognize your ability to take initiative to address needs and lead a new volunteer training. While this answer may seem simple, it demonstrates your strength in both initiative and leadership, which are valuable traits to all employers.

If you find it is hard to identify your strengths, consider your ability to

- Collaborate
- Solve problems
- Take direction and focus on tasks
- Use technology
- Lead or mentor

Reflect on your skills and accomplishments. Think about why they qualify you to succeed in the job you are applying for. Think about the strengths of your professional role models and whether you have some of those same qualities. Consider a time when a teammate shared something they admired about you. Or think back to any time you received recognition for your work and what skills allowed you to shine.

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Practice Builds Confidence

Rehearsing your answers can help you feel prepared when heading into your next interview.

Here are tips on how to answer other common behavioral interview questions, including:

- *"Why do you want this job?"*
- *"Tell me about a time when you had to learn something quickly but knew nothing about it before."*
- *"Tell me about a time you made a mistake."*
- *"Tell me about a goal you set and how you achieved it."*
- *"What is one of your weaknesses?"*

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Call, email or visit us
on our website
MPES.net!
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2022 Social Security Changes

Did you know that people who collect Social Security are about to see bigger checks? This bump will help beneficiaries keep up with the *rising costs due to inflation*. The cost-of-living adjustment (COLA) in 2022 will be 5.9%, which is the largest increase in about 40 years!

Check out some important 2022 Social Security Facts:

The Tax Rate 7.65% - Will remain the same as last year. The 7.65% is the combined rate for Social Security and Medicare. The Social Security portion is 6.20% on earnings up to the applicable taxable maximum amount. The Medicare portion is 1.45% on all earnings. Here is how the applicable taxable maximum amount is applied.

Maximum Taxable Earnings

Social Security portion	2021 - \$141,800	2022 - \$147,000	
Medicare portion	2021 - No Limit	2022 - No Limit	
			<u>Quarter of Coverage</u>
			2021 - \$1,470 2022 - \$1,510

Retirement Earnings Test Exempt Amounts

To continue receiving your SSA cash benefit while working the annual earned income limits

Under full retirement age	2021 - \$18,960/year	2022 - \$19,560/year
	(\$1,580/mo.)	(\$1,630/mo.)

Note: one dollar in benefits will be withheld for every \$2 in earnings above the limit.

The year an individual reaches full retirement age the annual earnings limit is

2021 - \$50,520/year	2022 - \$51,960/year
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Note: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earning above the limit.

Maximum Social Security Benefit: Worker Retiring at Full Retirement Age 2021 - \$3,148/mo. 2022 - \$3,345/mo.

Social Security Disability Thresholds

Substantial Gainful Activity (SGA)

Non-Blind	2021 - \$1,310/mo.	2022 - \$1,350/mo.
Blind	\$2,190/mo.	\$2,260/mo.
Trail Work Period (TWP)	\$940/mo.	\$970/mo.

SSI Federal Payment Standard

Individual	2021 - \$794/mo.	2022 - \$841/mo.
Couple	\$1,191/mo.	\$1,261/mo.

Estimated Average Monthly Social Security Benefits Payable in January 2022

	Before 5.9% COLA	After 5.9% COLA
All Retired Workers	2021 - \$1,565	2022 - \$1,657
receiving benefits		
Aged Couple, both	2021 - \$2,599	2022 - \$2,753
Widowed Mother &		
2 Children	2021 - \$3,009	2022 - \$3,187
Aged Widow(er) Alone	2021 - \$1,467	2022 - \$1,553
Spouse and 1 or more		
Disabled Worker,	2021 - \$2,250	2022 - \$2,383
Children		
All Disabled Workers	2021 - \$1,282	2022 - \$1,358

SSI Resource Limits

Individual	
2021 - \$2,000	2022 - \$2,000
Couple	
2021 - \$3,000	2022 - \$3,000

SSI Student Exclusion

Monthly Limit	
2021 - \$1,930	2022 - \$2,040
Annual Limit	2021
- \$7,770	2022 - \$8,230

Call or email Us!

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This is a snapshot of the cost-of-living changes for 2022. Give us a call with any questions or for more information on how these changes may impact your specific situation. 888-359-2366

Or visit the Social Security link <https://www.ssa.gov/cola/>

FAQ: "Why is Wage Reporting Important?"



Once you begin working it is very important to report your wages to both Mission Possible and Social Security.

We are not able to track your status and keep you current through the Ticket to Work program without copies of pay stubs. Whether you are receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), it is very important that you keep Social Security informed about your work and how much money, or wages, you are making. It also important to note that if you are receiving both SSDI and SSI you need to report wages to each separately since they are two different benefit programs.

To prevent over payments from Social Security, you should regularly report your wages within 6 days of the end of the month. You can report your wages by mailing or bringing pay stubs to your local Social Security office. Find an office near you by visiting the Social Security office locator at <https://choosework.ssa.gov/about/wage-reporting/index.html>



2021 TTW Milestones

Trial Work Level (TWL) -- \$940 per month

Substantial Gainful Activity (SGA) -- \$1310 per month

Substantial Gainful Activity Blind -- \$2190 per month

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