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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



“THERE IS A THIN LINE BETWEEN THE IMPOSSIBLE AND THE POSSIBLE – THAT IS DETERMINATION.”
— OGWO DAVID EMENIKE

Our Motto, Our Purpose, Our Family!

Mission Possible Employment Services (MPES) motto reveals our enduring desire to focus on what we “can do, not on what we can’t do”. This motto was inspired by the tenacity and courage of so many who fight through life’s obstacles in pursuit of personal success. Our purpose has been and always will be to match our clients drive and seek more solutions to help you enjoy a more independent life. We work alongside our clients, and together we push toward employment success by learning how to adapt, accommodate and adjust to ever evolving challenges. We have become like family, both as employees of MPES and with our clients.

No one has represented this “can do” attitude more than Becky Hornor. Patty Sexton (Founder and Owner of MPES) passes this along to our clients.

“Becky Hornor came to Mission Possible Employment Services on the recommendation of a mutual friend. The mutual friend said I should hire Becky, because she is honest, hardworking, detailed and the best. On her recommendation, I reached out to Becky, not knowing her well nor knowing what I would have her do for our company. She started working for us in 2015, took on the task of learning the Ticket to Work (TTW) program, which was detail laden but very rewarding. Since then, she has expanded and developed the TTW program from supporting a few dozen ticket holders, to well over 100. As it turned out for all of you who have worked with her and for Mission Possible, it was a great decision!

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Becky has often told me how much she loves her job because of the people she is blessed to work with. Ticket holders, bring her joy while she helps them become successful in their employment goals. To further support our ticket holders, she became an instrumental member in NENA, an organization providing training, advocacy, technical assistance, and networking to Employment Networks, and was asked to speak



Becky and her granddaughter

at their conference in Baltimore, MD. As she prepared to present and then participated at this national group, she expanded on her knowledge of how to increase program participation and employment outcomes for SSDI/SSI beneficiaries.

About a year ago, Becky expressed a desire to retire. I was able to initially talk her out of it, but she tells me now, it is time. Becky through the years has become invaluable to our success and we all will miss her wisdom and experience. She has also become a close personal friend and trusted confidant, which I will cherish for years to come. To all of us here at MPES, Becky will always be family."

We want to assure our clients that Becky will help guide those who will be taking on her workload, always a phone call away. She will remain friends with many of you and will always be a part of the Ticket to Work team/family at Mission Possible Employment Services. Becky is handing off her management role to Tina Slocum and Stella Helterbrand will take on the clients Becky formerly worked with. Stella has been with Mission Possible since 2020. Please feel free to reach out to either Tina [888-359-2366](tel:888-359-2366) or Stella [877-214-2983](tel:877-214-2983) who will work hard to fill Becky's shoes.

Thank you, Becky, for learning, teaching, sharing, and caring for all those you've served. You will be missed, but we wish you all the best in this special chapter of retirement.



Medicaid and Other Health Insurance

November 15, 2022

Many beneficiaries have concerns that when they become eligible for Medicare or an employer-sponsored health insurance plan, they will lose eligibility for Medicaid. However, there are many options for individuals to maintain Medicaid and other insurance. Since it is a financial needs-based program, Medicaid is a payor of last resort. As a result, it encourages beneficiaries to pursue other health insurance options. By accessing other health insurance, that insurance then becomes the primary payer. Some states will require a Medicaid beneficiary to take Medicare if they are eligible. If their employer or a family member's employer offers the beneficiary "cost-effective" employer-sponsored health insurance, the state may require the beneficiary to take the coverage, and in return, the state will pay the premium. When a beneficiary becomes eligible for new health care coverage, it is important to report this option to a Medicaid eligibility worker to clarify options and responsibilities.

In this blog we will show how Medicaid and Medicare can work together, and how Medicaid applies when a beneficiary becomes eligible for employer-sponsored health insurance.

Medicaid and Medicare

For beneficiaries that receive both SSI and Title II (SSDI) disability benefits, in most states they will eventually be eligible for both Medicare and Medicaid. When a person is eligible for both Medicare and Medicaid, they are "dually eligible" concerning their health insurance. It is also possible that a Title II disability beneficiary can have too much income for SSI but could be eligible for Medicaid through a Medicaid eligibility group that has a higher unearned income limit. (e.g., Medicaid Buy-in, Home and Community Based Service - HCBS waiver, Medically Needy). When this happens, the person will be eligible for both Medicare and Medicaid. When a Medicaid beneficiary has or can get Medicare, most state Medicaid agencies will require the beneficiary to enroll in the Medicare program. When a beneficiary has both Medicare and Medicaid coverage, Medicare always pays first, and Medicaid pays second. Dually eligible individuals often receive assistance with Medicare expenses including premiums, cost sharing, and deductibles.

Medicaid and Employer-Sponsored Health Insurance

In some states, if a beneficiary can get health insurance through their employer, spouses' employer, or parents' employer, the state requires the beneficiary to take it. When a Medicaid beneficiary becomes eligible to apply for another form of health insurance, the state Medicaid agency usually will require that the beneficiary report this new option to the Medicaid eligibility worker. The Medicaid staff will ask the beneficiaries for details about the health insurance policy (e.g., monthly premiums amount, deductible, coverage amount, services covered, etc.) With that information the Medicaid staff will determine if the plan is "cost effective." If it is cost effective, in order to maintain Medicaid, the state may require the beneficiary to take the new health insurance option. Generally, if state Medicaid rules require beneficiaries to take the new option, the state will pay the monthly premium. This is called a Health Insurance Premium Payment (HIPP). In many cases, Medicaid will also pay for cost sharing associated with health insurance, including co-payments and deductibles. If Medicaid does not consider the plan cost effective, generally the state will not require the beneficiary to take the new health insurance option. The beneficiary could still choose to take it if he or she wants, but the state generally will not pay the premium.

Mission Possible has certified Community Work Incentives Counselors on staff to assist you with your health insurance concerns. Call us with questions or for more information 888-359-2366. Resource links used for this bog: <https://vcu-ntdc.org/resources/ntcmanual.cfm>

Call, email or visit us
on our website
[MPES.net!](http://MPES.net)
Patty 866-686-7556
patty@mpes.net

Hybrid Jobs and You

December 29, 2022

You may be aware that there are hybrid breeds of animals. For example, if you cross a Labrador Retriever breed dog with a Poodle, you get a hybrid breed called a “Labradoodle”. The same goes for plants. If you cross broccoli with a type of Chinese kale you get a hybrid vegetable known as “broccolini”. Hybrid cars use engines that rely on battery-generated power along with gasoline to power the engines. There are hybrid jobs too!

Hybrid jobs are a mix of working at the actual location of your employer (In the “office”) as well as working from home. Some hybrid jobs mix working from home for a few days a week with going into the office the other days of the week.

Hybrid jobs for those with disabilities could be an excellent solution to working while managing the effects of your disability on your physical health. Let’s explore this option of working remotely and see if it’s a good solution for you!

Is Hybrid Right for you?

Working a few days a week from home may sound like the perfect solution to accommodating your disability or balancing your home and work life. There are some questions you need to address to determine if a hybrid job might work for you:

1. **Do you have a comfortable and quiet place** in your home where you can work uninterrupted? You will need a space that will accommodate the need to focus on your job tasks and be just as productive as you are in the office.
2. **Consider your personality.** If you are a person who enjoys/needs a significant amount of interaction with others, working from home might have a negative impact on your mental health.
3. **Is an “office job” with your personality/disability suitable for you?** Will you worry and get stressed by the commute on the days you are required to go to the office? Are you easily distracted by a busy office environment with a lot going on around you? You may need a fully remote position and not a hybrid. Or you may need an office environment to help you to succeed and be productive.

Questions to Ask Employers: Keep in mind that each employer may have a different definition of “hybrid” and what that will require from you as the employee. Be sure to ask questions before moving forward in the job search if the answers are not provided in the job description.

- Is the hybrid option permanent or temporary?
- How many days a week would I be required to work on location?
- How much notice would I receive if I were required to come to the office on a scheduled “remote” day?
- What would the internet and home office requirements be if I worked from home?
- Would my work hours be the same if I were on location, as if working from home?

Job Boards with Hybrid Choices

Be careful when searching for hybrid jobs online. It’s a very popular choice and you may find websites that “claim” hybrid jobs are available as a lead into a possible scam. Here are some reputable job boards that include hybrid and fully remote positions:

[AbilityJOBS](#)—Job site for people with disabilities with many hybrid and fully remote positions

[CareerOneStop.org](#)—Job search board, career exploration and training with many work from home and hybrid jobs

[Indeed.com](#)—Large job board that includes many remote and hybrid choices

[RecruitMilitary.com](#)—Website that has a large job board with many remote and hybrid options for veterans and military spouses

[disABLEDperson.com](#)—Works with employers who have a strong desire to hire qualified applicants with disabilities. Includes remote and hybrid positions in many industries

[LinkedIn Jobs](#)—Jobs with many hybrid options. You can see immediately if any of your LinkedIn connections work at the company you are interested in

[USAjobs.gov](#)—Resource to find Federal positions in various industries, with remote and hybrid search options.



4 Tips for Dealing With Pain at Work

September 30, 2022



Experiencing pain can make everyday life difficult and can be especially hard to handle when you're trying to work at the same time. Pain can distract you and keep you from doing your best at work. It can also affect your mental wellbeing and your interactions with colleagues. But there are steps you can take that may help you manage the impact that pain has on your work.

September is Pain Awareness Month, a time to learn about pain management and raise awareness of people who have pain often.

The [American Chronic Pain Association](#) offers a variety of resources that address coping strategies and tactics that can help as you deal with pain. Today, we're sharing four tips focused specifically on helping you manage pain at work.

- 1. Communicate with your boss or human resource (HR) manager.** If you're unable to perform your job effectively because of pain, it's important to speak with your supervisor or HR manager. Disclosing your problems with pain may be an uncomfortable conversation, but it might help in getting you the support you need to do well in your position. Disclosure is a personal choice and not a requirement to secure employment as a person with a disability. If you do choose to disclose your disability as part of an accommodation request, you can control exactly how much you share with your workplace, discussing only the limitations and modifications your supervisor needs to know in order to effectively complete your job. Learn more about disclosure of medical conditions in our blog post [Disclosure: Let's Talk About It](#).
- 2. Request reasonable accommodations.** When you talk with your boss or HR, discuss what changes in your work situation you think would help you do your best work. Accommodations for chronic pain may include providing an ergonomic workstation, software solutions or a reallocation of duties. Learn more about chronic pain accommodations from the [Job Accommodation Network](#).
- 3. Ask for a flexible work schedule.** Another possible accommodation is flexibility in your work schedule. For example, if you find that your pain is more intense later in the day, consider asking for an earlier shift. Or maybe you could explore a [hybrid role](#). Another possibility to consider is taking one long break instead of several small ones to give your body a rest. As with any accommodation, communicate with your supervisor to create solutions that work for everyone. If you don't ask, you'll never know what's possible to make work a more comfortable and productive experience.
- 4. Stay on top of self-care:** Taking care of yourself while at work, and outside of work is a key role in pain management. [Self-care](#) isn't limited to exercising as you are able, eating well and getting plenty of sleep. When it comes to self-care at work, be sure to take all your available breaks. Use the time to stretch or walk around if you're able, meditate, get outside or do another activity you enjoy. It's too easy to fill your break time with tasks from your "to do" list. Be sure your list includes some self-care activities.

Working while managing pain can be hard, but we're here to help.

<https://choosework.ssa.gov/blog/2022-09-30-4-tips-for-dealing-with-pain-at-work.html>



Update: 2023 Cost-of-Living Adjustment

November 28, 2022

To help people who receive benefits and payments keep up with the changing cost of living, Social Security beneficiaries often receive an annual **cost-of-living adjustment (COLA)**. Each year, Social Security bases the COLA on changes in the Consumer Price Index.

For 2023, Social Security benefits and Supplemental Security Income (SSI) payments will **increase by 8.7%**. This means that more than 70 million Americans will see a change in their benefit payments.



Find Out Your New Benefit Amount

my Social Security accounts are secure ways to verify and manage your benefits. By creating a free, personal account, you can check your Social Security statement, change your address, report your wages and more.

If you don't have a *my* Social Security account, you can **sign up for one today**. Once you log in to your account, you can manage your notification preferences under "Message Center Preferences" to start receiving courtesy messages either in your email or as a text message. Social Security will send a message to the Message Center inbox in your account and, if you've signed up for courtesy notifications, you will receive an email and/or text message to let you know you have a message waiting in your account.

In December 2022, Social Security COLA notices will be available online to most beneficiaries in the message center of their *my* Social Security account. Remember, you'll still receive your notice in the mail, but you can also choose to receive COLA notices online through your *my* Social Security account.

<https://choosework.ssa.gov/blog/2022-11-28-update-2023-cost-of-living-adjustment.html>

Social Security Disability Thresholds		
Substantial Gainful Activity (SGA)	2022	2023
Non-Blind	\$1,350/mo.	\$1,470/mo.
Blind	\$2,260/mo.	\$2,460/mo.
Trial Work Period (TWP)	\$ 970/mo.	\$1,050/mo.
Maximum Social Security Benefit: Worker Retiring at Full Retirement Age		
	\$3,345/mo.	\$3,345/mo.
SSI Federal Payment Standard		
Individual	\$ 841/mo.	\$ 914/mo.
Couple	\$1,261/mo.	\$1,371/mo.
SSI Resource Limits		
Individual	\$2,000	\$2,000
Couple	\$3,000	\$3,000
SSI Student Exclusion Monthly		
Monthly limit	\$2,040	\$2,220
Annual limit	\$8,230	\$8,950





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>



2023 TTW Milestones

Trial Work Level (TWL) -- \$1,050 per month

Substantial Gainful Activity (SGA) -- \$1,470 per month

Substantial Gainful Activity Blind -- \$2,460 per month

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