

March 2023

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"ONE'S DESTINATION IS NEVER A PLACE, BUT A NEW WAY OF SEEING THINGS." - HENRY MILLER

# Travel, Education, and Fresh Eyes

We, at Mission Possible, are extremely fortunate to be able to provide services for our disabled clients and their families, helping them obtain the support and opportunities provided to them through Social Security. Social Security provides benefits for our disabled clients and the Ticket to Work Program assists them in finding new ways to become independent through employment. These benefits are highlighted when compared to what is the norm in so many countries of the world.

Over the years, I have traveled to visit various countries. My eyes are always keenly focused on the country's employment structures strengths and weaknesses. I recently traveled to Egypt with my family, which included four of my grandchildren. While out on various site visits, I asked the 7-year-old twins to look around to see all the Egyptian children, some close to their ages, working to earn money. We witnessed children weaving rugs and were informed that their training began at age 12. Children captained our boat down the Nile River with no adult supervision. Children lined the sides of the roads selling trinkets everywhere, some as young as 5. The camel I rode on during one of our excursions was led by a 4-year-old child.

We, in our country, have laws governing child labor. No such laws exist in many countries around the world. In the US, we have resources to assist those with disabilities. In Spain and other countries around the world, the disabled sell newspapers on the street corners, hoping to earn enough to provide for their family's needs. In many African countries children MUST work to have any hope of survival.

Unicef.org reports 1 in 10 children in the world are used as laborers, with 1 in 5 children being used as laborers in poorer countries. Worldbank.org reported that 8 of the top 10 child labor countries in the world are African. Unicef also notes that many of these children are not paid in wages, but simply work to be able to survive for the day. In my travels I have seen, first-hand, the effects of cultures where children must work to help the family survive each day.

We are blessed to live in the United States and to be a part of an agency like Mission Possible Employment Services. We are blessed because we can help those who are disabled to receive benefits through Social Security and to find meaningful employment through Vocational Rehabilitation, Worksource and other agencies. Our children are required and, yes, afforded the benefit of education by attending school to become educated in order to earn a living as

Through caring for and helping our adult workforce in this country, we all help our children to have more choices for their adult lives through education. With education our children have many choices to build successful and independent lives.

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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



~ Patty



# Disability Payments and Workers' Compensation



Mar 1, 2023

# Certain Disability Payments and Workers' Compensation May Affect Your Social Security Benefits

After recently completing a refresher course covering federal benefits that can affect Social Security disability, we thought the information would be useful to share. Here is a recent blog by Mike Korbey, the Social Security Deputy Commissioner for Communication on the subject:

Many people working nowadays have more than one job. This means they have several sources of income. It's important to keep in mind that having multiple sources of income can sometimes affect your Social Security benefits; but, it depends on the source.

Disability payments from private sources, such as private pensions or insurance benefits, don't affect your Social Security disability (SSDI) benefits. Workers' compensation and other public disability benefits, however, may reduce what you receive from Social Security. Workers' compensation benefits are paid to a worker because of a job-related injury or illness. These benefits may be paid by federal or state workers' compensation agencies, employers, or by insurance companies on behalf of employers.

Public disability payments that may affect your Social Security benefits are those paid from a federal, state, or local government for disabling medical conditions that are not job-related. Examples of these are civil service disability benefits, state temporary disability benefits, and state or local government retirement benefits that are based on disability.

Some public benefits don't affect your Social Security disability benefits. If you receive Social Security disability benefits, and one of the following types of public benefits, your Social Security benefits will not be reduced:

- · Veterans Administration benefits;
- State and local government benefits, if Social Security taxes were deducted from your earnings; or
- Supplemental Security Income (SSI).

You can read How Workers' Compensation and Other Disability Payments May Affect Your Benefits https://www.ssa.gov/pubs/EN-05-10018.pdf to find out about the possible ways your benefits might be reduced.

Please be sure to report changes. If there is a change in the amount of your other disability payment, or if those benefits stop, please notify us right away. Tell us if the amount of your workers' compensation or public disability payment increases or decreases. Any change in the amount or frequency of these benefits is likely to affect the amount of your Social Security benefits.

An unexpected change in benefits can have unintended consequences, like an overpayment resulting in you having to pay money back. You can be better prepared if you're informed and have financially prepared yourself.

Mission Possible has certified benefit planners on staff to assist and inform you on how other federal benefits may interact with your disability benefits.

https://blog.ssa.gov/certain-disability-payments-and-workers-compensation-may-affect-your-social-security-benefits/

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## **Ask A Benefits Counselor**

**Sharing a blog from the Ticket to Work Website** 

https://choosework.ssa.gov/blog/2019-09-24-ask-a-benefits-counselor



As we've discussed before, benefits counseling is one of many free services and supports that are available to individuals who receive Social Security disability benefits. To better understand why this service can be important, we caught up with Tammy Austin, a Community Work Incentives Coordinator (CWIC) with Aspire Indiana.

She answered our questions about benefits counseling, whether it's with a CWIC through a Work Incentives Planning and Assistance (WIPA) project like Aspire Indiana or through a Ticket to Work program Employment Network (EN) or a State Vocational Rehabilitation (VR) agency that has a certified Benefits Counselor on staff. The benefits counseling process may vary depending on your service provider. For example, your service provider may offer benefits counseling in person or virtually (by phone or email). Others may refer you to an outside source.

#### What to expect?

Working with a Benefits Counselor offers an individual in-depth guidance about their public benefits, including Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), Medicare or Medicaid.

"We start with an intake form that asks basic questions: Are you working? Are you looking for work? How many hours are you working? What is your salary? Are you married or single?" Tammy explains. "We also ask about what other types of benefits they receive — whether that be Medicare, Medicaid, food stamps (SNAP), and housing."

A Benefits Counselor will also request an individual's BPQY, or Benefits Planning Query. A BPQY includes information about SSDI cash benefits, SSI cash payments, health insurance, any scheduled Continuing Disability Reviews (CDR), work history and more.

The intake form and the BPQY helps the Benefits Counselor create a Benefits Analysis Report that they then review with the individual. The review will include, for example, whether someone who receives SSDI has used any of the Trial Work Period months. This information can give someone an in-depth understanding of how working will affect their benefits, when those effects will happen and what Work Incentives or other supports are available to them.

Is benefits counseling only for Social Security disability benefits?

No. "It's important for people to understand that we help with more than just Social Security disability benefits," Tammy says.

Whether it's housing assistance, food stamps or health care, a Benefits Counselor can help people understand their benefits and connect them with resources that can help. For some types of benefits, this may include referring someone to another program or resource in the state, such as a state health buy-in program.

Can Benefits Counselors help with wage reporting and overpayments?

"Yes!" Tammy says. "Wage reporting is something we discuss even when discussing that intake form because that's something people should know about right away." Tammy explains that they'll discuss responsibilities of wage reporting and how to report wages — whether it's by going into the local Social Security field office, online or through the app. If someone is overpaid by Social Security, a Benefits Counselor may be able to help them with it, too. "We can work with them and look back over that timeframe," Tammy explains. "There have been instances where we've been able identify expenses that would qualify for an Impairment-Related Work Expense or subsidies and accommodations and get that overpayment wiped out or reduced."

#### Why is benefits counseling important?

"We want to break your situation down," Tammy says. "We work specifically to ask questions based on specific situations."

While individuals can find information in the Social Security Red Book or visit their local Social Security field office, a Benefits Counselor can offer guidance based on individual circumstances. For example, an individual who receives SSDI may know that Social Security determines eligibility for cash benefits based on substantial gainful activity (SGA, which is \$1,220 per month for individuals who are not blind in 2019). "That \$1,220 doesn't necessarily mean gross earnings. It's countable income," Tammy explains. "So, we can help them set up an Impairment-Related Work Expense, subsidies and other Work Incentives."

Having this type of support and individualized information can help individuals pursue their career goals with a better understanding and less worry about their benefits.

Mission Possible has two benefits planners on staff to assist those receiving Social Security disability benefits. Feel free to reach out to Tina or Stella if you have questions about benefits planning.

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## Intro to PABSS

March 30, 2023

https://choosework.ssa.gov/about/meet-your-employment-team/#PABSS

#### PABBS stands for Protection and Advocacy for Beneficiaries of Social Security.

(https://choosework.ssa.gov/about/meet-your-employment-team/#PABSS). The services provided by PABBS are a resource through the Ticket to Work program for disability beneficiaries. These "organizations represent eligible beneficiaries to remove barriers to successful employment and will help you understand your rights regarding conditions of employment (https://choosework.ssa.gov/about/meet-your-employment-team/).

Let's answer a few questions to learn more about PABBS.

#### What is PABBS?

Legal support, advocacy and information to help you resolve disability employment-related concerns.

#### Why utilize PABSS support?

For employment resources to help people with disabilities who receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) that have have a disability-related employment issue.

#### Who can help?

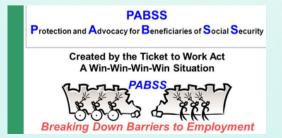
• A listing of PABSS Service Providers can be found here:

https://choosework.ssa.gov/findhelp/result?p\_sort=alphabetical&option=2&resStr=paap&p\_pagesize=25&p\_pagenum=1

How can PABSS help?

- By navigating organizations and services to support your efforts to work and protect your rights such as appealing decisions of a vocational rehabilitation agency or EN.
- Requesting reasonable accommodations in your workplace, college classes, training courses, and licensing programs.
- Other disability-based legal issues that are barriers to employment, such as transportation.
- More services PABSS can offer: https://www.ssa.gov/work/protectionadvocacy.html?tl=0%2C1%2C2
- Securing services from community agencies, including Employment Networks providing services under the Ticket to Work program.
- · Helping people who are entitled to benefits understand Work Incentives and issues with their disability benefits.
- Protecting beneficiaries' rights regarding conditions of employment.
- Helping beneficiaries understand and protect their employment rights, responsibilities and reasonable accommodations under the Americans with Disabilities Act and other applicable laws.
- · Protecting rights to transportation.
- · Protecting access to housing assistance
- Obtaining vocational rehabilitation and employment related services and supports.

We at Mission Possible can help you navigate all the resources offered through the Ticket to Work program. Feel free to reach out to our Ticket to Work Program Manager, Tina, at 888-359-2366.







# **Jobs in Agriculture: More Than Farming**

March 16, 2023

https://choosework.ssa.gov/blog/2023-03-16-jobs-in-agriculture-more-than-farming.html

It's hard to know how to start looking for a job, especially if you don't know what you want to do. If you've never worked or if you're looking for a job in a new field, it might be helpful to take a look at the 16 National Career Clusters as identified by the National Association of Career Technical Education Consortium.

Today, we're sharing one particular career cluster: Agriculture, Food and Natural Resources. Much of the information in today's blog post is courtesy of the Bureau of Labor Statistics.

Careers in the Agriculture, Food and Natural Resources cluster mainly focus on working with plants, animals and the environment. They include occupations like farming, veterinary medicine, forestry, conservation work, and refuse and recyclable material collection.

#### What is a career cluster?

Career clusters are groupings of jobs that tend to require the same skill set. In addition to Agriculture, Food and Natural Resources, other clusters include finance, manufacturing and marketing, among others.

What type of education do you need to work in the Agriculture, Food and Natural Resources career cluster?

This really depends. Many jobs in this cluster require a high school diploma or equivalent, but as in any industry, some require more. Forestry and conservation workers tend to need a high school diploma or equivalent, and receive on-the-job training, whereas a veterinarian requires a doctoral degree. There are many jobs in between the two that might interest you.

What is a career cluster?
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Not quite sure you want to become a Doctor of Veterinary Medicine? Maybe becoming a veterinary assistant is right for you.

This job requires a high school diploma or the equivalent and had a median salary of \$29,780 in 2021. Let's keep going and explore more about becoming a veterinary assistant.

#### **What do Veterinary Assistants Do?**

Veterinary assistants and laboratory animal caretakers handle routine animal care and help scientists, veterinarians, and others with their daily tasks. This means you might be the one to calm down an anxious puppy while the veterinarian focuses on the exam. Or you may get a treat ready for a grumpy old cat who needs some shots. You could also clean kennels, get exam rooms ready and perform other duties that help the veterinarian and veterinary technicians perform their jobs.

#### How can I work in this field with my disability?

If you're unsure whether you'll be able to handle a position as a veterinary assistant in the Agricultural, Food and Natural Industry career cluster, think about some reasonable accommodations. As a veterinary assistant, one of your duties may be to input the veterinarian's notes into a computer. If you have low vision, you may need a larger monitor to enlarge fonts. Job accommodations don't have to be complicated or costly.

For information about working with a disability in this career cluster, visit Agrability. The mission of this program is to enhance the quality of life for farmers, ranchers and other agricultural workers with disabilities. You can also check out the Job Accommodation Network and search for reasonable accommodations based on your type of disability.

Call, email or visit us on our website MPES.net!
Patty 866-686-7556 patty@mpes.net



# Why SMART Goals? January 18, 2023



Setting goals helps you prepare for your future by having an idea, that becomes a plan, and turns into a commitment to attain. When you set goals, it's important that they are SMART goals. Setting SMART goals helps provide focus and guides you to the path of success.

SMART goals are specific, measurable, attainable, realistic, and time bound. Goals that are specific are clearly defined. For your goal to be measurable it should include exact amounts and dates. Making sure you can accomplish your goals makes it attainable. Your goals need to be realistic and based on fact not hope, you don't want to set your goal so high you can't achieve them. A goal that is time-bound will include deadlines to reach your goals.

Goal setting keeps you determined and accountable, reminds you of steps to reach success, helps you identify and celebrate achievements, and allows for review and revision of efforts. An example of a SMART goal is: "To find work, I will contact at least 5 employers each week, apply for at least 2 open positions, and follow up with my EN counselor every month."

#### This goal is:

- Specific includes actions to make progress
- Measurable one action to advance in the goal
- Achievable reasonable steps to help you achieve overall goal
- · Relevant related to goal of finding work
- · Time-bound accomplish within set period of time

Reviewing and revising your goals as you work to achieve them will allow you to evaluate how effective your plan is and make sure you're following the action steps. Additionally, you'll be able to consider taking additional actions like seeking training opportunities, volunteer work, networking and working with a mentor.

When working with an Employment Network your counselor will be there to discuss employment goals, previous experience, and needed supports and services. Building short- and long-term work and earnings goals. Discussing recent work and earnings history, and benefits counseling to direct how earning income will affect your benefits. Counselors will also assess the potential need for education, training or certifications and any accommodations for you to succeed.

- · What are my career goals?
- Are my goals SMART?
- What are the next steps to achieve my goals?
- Who can help me achieve my goals?

As you start to think about work, consider these questions, and contact us, 877-214-2983, at Mission Possible for help with setting and achieving goals.

\*This information was shared in a WISE On Demand webinar Ticket to Work shared recently, check it out here for all the details: https://choosework.ssa.gov/Assets/cw/docs-materials/2022-12-21-wise-webinar-setting-goals-with-ticket-to-work.pdf





# 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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