

# WIN News

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## Able Act

The Able Act, a savings program for people with disabilities, will allow people with disabilities to save more than \$2,000 without impacting their Social Security benefits or access to Medicaid. The Able Act may be a real game changer enabling people with disabilities to truly increase their financial stability.

It was passed by Congress and signed by the President in December 2014. The program is modeled on Section 529 qualified tuition programs and must be implemented by individual states.

Oregon Senate Bill 777, sponsored by Rep. Gelsler, is before the Oregon Legislature and will implement the program in Oregon if passed.

The federal rules have not been finalized yet, but here are some basic facts about the Able Act:

- Available to people with a disability whose disability occurred before age 26
- Only one account per person
- Up to \$100,000 can be saved without risking eligibility for Social Security and other federal programs, including Medicaid
- Up to \$14,000 can be contributed to the account each year
- Can be used for qualified expenses, including education, housing, transportation, employment, and more

Here are two links with additional information:

<http://www.disabilityscoop.com/2014/12/22/obama-signs-able-act/19935/>

<http://www.natlawreview.com/article/developments-impacting-benefits-same-sex-spouses>

We're very excited about this program and will keep you updated on it's progress in Oregon.

## Question and Answer Corner

*Gene Rada and Paula Fitch, WIN Project Managers*

Welcome to the WIN Question and Answer Corner of the WIN Newsletter. Please send your questions or concerns about benefits and employment to [WINrefer@state.or.us](mailto:WINrefer@state.or.us) and title them QUESTION.

**Question:** If someone is on Medicaid and in 1619b status, what happens if they start drawing SSDI? Do they retain Medicaid? Do they have to wait 24 months until they are eligible for Medicare?

**Answer:** A beneficiary may not necessarily lose their Medicaid and it would depend on a variety of factors like the amount of the SSDI check and/or the reason Social Security benefit was awarded, but because Oregon has the Employed Persons with Disabilities (EPD) program, they can maintain their connection to Medicaid and waived services if they do lose their SSI/1619b status. Generally, they would have to wait 24 months to be eligible for Medicare. A benefits counselor should be consulted to discuss options for maintaining needed medical and other benefits.

**Question:** What happens when people lose Medicaid because they are now eligible for Medicare? How can they still access case management, skills training or supported employment, and other services they accessed through Medicaid and the waivers?

**Answer:** Not everyone will lose their access to Medicaid because they now have access

to Medicare. There are many people in Oregon who are on both medical programs. But, there is an option for people who will lose access to Medicaid and possibly waived services. It's the Employed People with Disabilities program. An employed person with a disability can earn up to \$4,991 per month, have \$5,000 in assets, have retirement accounts and maintain access to Medicaid and waived services with this program. There is a participant fee based on income and it ranges from 0 to \$150 per month.

Here is a link with additional information:

<http://www.oregon.gov/dhs/spwpd/pages/employ/empserv.aspx>.

## Success Story

Nelson Ferguson, a Work Incentive Coordinator at HASL in Grants Pass, recently provided information which enabled a participant to make an informed decision about accepting a full-time job.

The participant, who was receiving Childhood Disability Benefits of over \$700 a month, had been working for six months earning \$900 a month. He was offered a full-time position at \$1,600 a month, but was concerned about losing the Social Security disability check, his SNAP benefits decreasing and his housing payments increasing.

Nelson had provided him most of the information he needed to make his decision in the Benefits Summary and Analysis Report. Nelson reviewed the report with him and his father, looking at all of the pros and cons. He decided to accept the full-time job and is able to maintain his access to Medicare and also to Medicaid utilizing the 300% rule .

Either WIN or Plan for Work can provide information to help you make decisions regarding wage increases or going from part-time to fulltime. Please talk to a benefits counselor before declining promotions. You may be surprised at your options.

## Training Schedule

### Understanding SSA Benefits and Employment

The training is from 8:30 am to 4:30 pm. Dates and locations are below. Lunch is not provided ,

#### Salem

Was held March 12

#### La Grande

June 9, Center for Human Development, 2301 Cove Ave., Conference Room

#### Medford

Sept. 17, Self-Sufficiency Office, 800 Cardley St., Large Conference Room

#### Portland

Nov. 5, Portland State Office Building, 800 NE Oregon St., Room 1B

Pre-registration is required through the DHS Learning Center at <https://dhslearn.hr.state.or.us>. The course is C04631. For accommodation needs, please contact Paula Fitch at [paula.fitch@state.or.us](mailto:paula.fitch@state.or.us) or 503-947-5469

### OELN Social Security Benefits and Work Incentives

Click [here](#) for additional information and registration or go to <http://www.employment-first.org/>.

## WIN Tip of the Month

Individual Development Accounts, IDAs, are matched savings accounts that enable people with lower incomes to save toward specific goals, such as buying a home, education, or starting a business. Many of the programs will match the savings three to one, so, if you save \$25, you will be matched by \$75, once you reach your goal.

The programs vary around the state. Information on Oregon's IDA programs is available at <https://oregonidainitiative.org/apply/>.