

WORKING

Newsletter of the New York Makes Work Pay Initiative · Issue 3 · December 2009

Social Security Disability Insurance and Work

A Review of SSDI Rules Related to Work Activity. A Discussion of the SSDI Work Incentives Available to Maximize Independence through Work.

Social Security Disability Insurance (SSDI) beneficiaries who go to work in 2010 have a better set of work rules and work incentives than ever before. These work incentives, as discussed below, will allow the individual with a disability, in many cases, to thoughtfully plan their progression to maximum levels of independence through work.

Our feature article will discuss the current SSDI work rules and work incentives that will affect beneficiaries as they consider work and commence work during 2010 and into the future. Although most of these work rules and incentives have been around for more than 20 years, we will describe positive changes to the old rules and some new work incentives that were first implemented during 1999, 2000, 2001, and 2002. These changes to the old work rules and work incentives structure have dramatically altered, in a positive way, the benefits analysis that an SSDI beneficiary who goes to work or considers work today will face. Combined with other incentives, including the state's Medicaid Buy-In for Working

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1-888-224-3272

People with Disabilities (see newsletter and policy-to-practice brief on this topic at, http://www.ilr.cornell.edu/edi/nymakesworkpay/docs/MIG_Newsletter_SP09.pdf, and http://www.ilr.cornell.edu/edi/nymakesworkpay/docs/MIG_PP_MBI.pdf), many more beneficiaries can be expected to conclude that, yes, these incentives can “make work pay.”

Readers who would like to review a much more thorough discussion of the SSDI and work topic can check out our policy-to-practice brief, Social Security Disability Insurance, Medicare and Work (available at insert url). Like most of our other policy-to-practice briefs, this brief includes extensive citations to the relevant law, regulations, and policy.



Placing the Current Rules in Historical Perspective

SSDI beneficiaries have long faced major barriers when they considered working. As recently as June 1999, earnings of \$500 per month were enough to terminate benefits after a brief trial work period. Based on

substantial gainful activity (SGA) rules that were in effect during the 1990s, if work continued at this modest level for another three years but then stopped, it would take a new application and new approval to re-establish eligibility. SSDI beneficiaries also feared that any work activity would trigger a continuing disability review and that their work would be held against them during that review.

Prior to July 1999, the trial work period appeared to be a great work incentive, allowing the individual to collect both a paycheck and SSDI check for nine months. There was a major drawback, however. Throughout the 1990s, the beneficiary could use up the entire trial work period by earning as little as \$200 per month. Thus, a 10-hour per week job at minimum wage was enough to use up trial work months. Even work at a sheltered workshop, which could not be considered competitive employment, was often enough to put wages above this \$200 threshold.

Many SSDI beneficiaries now recognize that a certain level of wages could cause them to lose their entire monthly check, but understand little more. Those beneficiaries often structure their work activity to ensure that their wages never exceed the SGA amount that applies to them. In many cases, the beneficiary or the agency personnel working with them may not fully understand what the current rules are or that the work rules and work incentives have dramatically improved during the last 10 to 12 years.

The Substantial Gainful Activity Rule

During calendar year 2010, \$1,000 in monthly wages is considered to be SGA for nearly all individuals, and \$1,640 in monthly wages is considered to be SGA for those who are legally blind. When an applicant for SSDI or Supplemental Security Income (SSI) disability benefits has earnings above that amount, his or her application is ordinarily denied on a finding that the individual is not disabled.

After an application is approved, the rules governing how work affects benefits, and the available work incentives, are very differ-

ent for SSDI and SSI. This article will only discuss SSDI. SSI and work will be discussed separately in an upcoming newsletter and a policy-to-practice brief. After the SSDI application is approved, the SGA rule will continue to be important and could eventually result in a termination of benefits following a nine-month trial work period (discussed below).

The Social Security Administration (SSA) annually reviews and updates the monthly gross earnings figure that is considered to be SGA, based on changes to the National Wage Index. The SGA amount will increase if the wage index for the previous year has increased. If the index stays the same or goes down, the SGA amount for the previous year will continue unchanged. The SGA amount that applies to individuals who are legally blind will only increase if there is both an increase in the National Wage Index and a cost-of-living adjustment (COLA).

During calendar year 2009, the monthly SGA amounts were established at \$980 for individuals who are not legally blind and \$1,640 for those who are. For calendar year 2010, the SGA amount went up to \$1,000 per month for most beneficiaries based on an increase in the National Wage Index, even though there was no COLA increase. However, the SGA amount for 2010 remains at \$1,640 for the legally blind because there was no COLA increase.

While the SGA rule will not apply to SSI recipients after the initial application, it does apply to SSDI beneficiaries. For SSI recipients, the only impact of working is that roughly half of gross wages will be budgeted against the monthly SSI maximum or base rate. For SSDI beneficiaries, the SGA rule will apply only during the extended period of eligibility, and the expedited reinstatement period.

Many individuals receive a combination of SSDI and SSI benefits. When these dually entitled individuals work and earn wages, SSA will apply one set of rules to their SSDI benefits and another set of rules to their SSI benefits. Dual entitlement is beyond the scope of this newsletter, but we expect to address these issues in an upcoming policy-to-practice brief.

Social Security Demonstration Project will Test Benefits Reduction Formula as Alternative to SGA Rule in SSDI Program

The Social Security Administration (SSA) will initiate a Benefits Offset National Demonstration (BOND) to test alternate methods of treating work activity in the Social Security Disability Insurance (SSDI) program. A part of Upstate New York will be part of the BOND.

In the Benefit Offset demonstration, SSA will conduct tests of a \$1 reduction in benefits for every \$2 in earnings over substantial gainful activity (SGA) levels in combination with a variety of employment supports, with the goal of helping beneficiaries with disabilities return to work. The project will allow beneficiaries to face this gradual reduction in their benefits, eliminating the abrupt loss of cash SSDI benefits when a beneficiary works and has earnings over a specific amount. Participants will maintain ongoing eligibility for health care benefits and other supports linked to SSDI eligibility.

In addition, SSA also will test early intervention strategies designed to help disability applicants return to work rather than continue through SSA's disability determination process. Participants in this component of the demonstration project will receive a wide range of employment supports closer to the onset of disability in an effort to maintain their connection to the workforce and prevent dependence on cash benefits. We expect

this demonstration project to being as early as late 2010. Details of the BOND project will appear in a future issue of Working.



The Trial Work Period (TWP)



This nine-month period allows the SSDI beneficiary to test his or her ability to work without losing benefits. During the nine TWP months, the individual will be allowed to get both a paycheck and an SSDI check no matter how much they earn. The nine months need not be consecutive. Once an individual has used up nine TWP months within any period of 60 consecutive months, the TWP is over. The SSI program has no TWP, as SSI recipients do not face an SGA rule.

Between January 1990 and December 2000, a TWP “services month” was any month in which gross earnings were \$200 or more. This was increased to \$530 effective January 2001. Starting with 2002, this amount has been increased each year based on increases in the National Wage Index. If the index remains the same or goes down, the amount considered to be a TWP month will remain at the previous year’s level.

During calendar year 2009, a TWP services month was any month in which gross earnings were \$700 or more. For 2010, SSA increased the TWP services month amount to \$720 gross per month. In determining whether a TWP month has been used, SSA will always use the gross amount in a person’s paycheck. No deductions will be taken for taxes, Social Security withholding, or anything else that would reduce take home pay. Nor will SSA allow any deduction for impairment related work expenses (IRWEs) or subsidies. IRWEs and subsidies are not discussed in this article, but are discussed in detail in our policy-to-practice brief involving SSDI and work. For self-employed individuals, either net earnings of \$720 per month or 80 hours or more worked in the business during a month, without regard to profit, will be enough to count as a TWP month in 2010. **NOTE:** Individuals who are legally blind and over age 55 may be subject to a different set of rules depending on their individual circumstances. Those separate rules are discussed in our policy-to-practice brief involving SSDI and work, <http://www.ilr.cornell.edu/edi/nymakesworkpay/m-resources.cfm>.

Application of the TWP

The case of Georgia. Georgia began collecting SSDI benefits in 2001. She did not work at all after that until January 2009. Georgia worked in January, February, and March 2009 and earned \$300 in gross wages during each of those months. Starting in April, Georgia earned \$1,200 gross each month and continued earning at that level through the end of 2009.

In this scenario, Georgia did not use any TWP months in January, February, or March 2009, as she did not have gross earnings of \$700 or more (the 2009 figure for a TWP services month). However, when her gross wages go up to \$1,200 in April she does begin using TWP months. In this case, since this earnings level continued through the remainder of 2009, April through December 2009 will be her nine TWP months and her TWP will end in December 2009. During each of these months, Georgia will be entitled to keep her full SSDI check and her paycheck.

NOTE: Under pre-2001 rules, this would be Georgia’s only TWP. Under the old rules, she would only get a second TWP if she lost SSDI, reapplied, and was awarded benefits on the new claim and had a new five-month waiting period. Since 2001, the expedited reinstatement provisions, discussed later in the article, allow Georgia to qualify for a new TWP if she qualifies for and receives reinstated benefits for 24 months.



The Extended Period of Eligibility

The extended period of eligibility (EPE), like the TWP, applies only to SSDI beneficiaries. It does not apply to SSI recipients because SGA is not a factor in SSI payments. The EPE is sometimes referred to as the re-entitlement period.

The 36-month EPE immediately follows the ninth TWP month. The 36 months run consecutively whether the individual is working or not. During these 36 months, the SSDI beneficiary can move in and out of

benefits status depending upon monthly earnings.

Here is how the EPE works. The first month of the EPE that the individual has gross earnings above the SGA limit will be considered the “benefit cessation month.” In all cases, the individual will continue to receive SSDI for the benefit cessation month and the following two months. These three months are known as the “grace period.” To determine whether an individual has engaged in that first month of SGA during the EPE, SSA will look at “average” wages if wages have fluctuated. (Income averaging principles are fully discussed in our policy-to-practice brief on SSDI and work.)

Following the grace period, and for the remainder of the EPE, the right to an SSDI check will depend on monthly wages:

- when countable wages are above the 2010 SGA level of \$1,000 (as adjusted in years 2011 and later), the individual will not get an SSDI check;
- when countable wages are below the SGA level for the year in question, the individual will get an SSDI check.

Impairment related work expenses, subsidies, and paid time off can be subtracted from gross monthly wages to determine countable wages. Our longer, policy-to-practice brief covering the subject of SSDI and work includes an extensive discussion of the use of IRWEs, subsidies, and paid time off to reduce countable income when measuring wages against the SGA rule for the year in question.

If a person is not performing SGA upon completion of the EPE, (i.e., not earning more than \$1,000 in 2010), SSDI benefits will continue. Historically, a person who performed SGA after the EPE would lose entitlement to SSDI. If he or she later had countable wages go below the SGA level, it would take a new application to re-establish eligibility. This has changed under the new, expedited reinstatement provisions summarized below.



Key Updates for 2010

Social Security and SSI checks will be the same in 2010.

The formula used to determine cost of living adjustments (COLAs) has resulted in no COLA for the period used for adjusting 2010 benefit amounts. Therefore, there will be no 2010 increases in either the SSI federal benefit rate or the Social Security payment rates.

Key 2010 SSI rates for NY (includes state supplement):

Living alone - \$761

Living with others

(and sharing expenses) - \$697

Living in the household of another

(not sharing expenses) - \$472.34

SGA and trial work period amounts go up slightly in 2010.

Increases in the substantial gainful activity (SGA) amount and the amount needed for a trial work services month are not based on COLA increases, but are based on adjustments to the National Wage Index. Since there was a slight increase in the National Wage Index, both the general SGA amount and the amount needed for a trial work month went up slightly, by \$20 in each case. However, the SGA amount for those who are legally blind did not change for 2010, as the SGA amount for the blind only goes up if both the NWA and COLA show an increase.

2010 SGA and TWP month amounts:

SGA, generally - \$1,000 per month

SGA, for the legally blind - \$1,640

TWP services month - \$720

2010 section 1619(b) eligibility thresholds for New York:

Annual earnings limit - \$43,956

Base amount - \$19,284

Medicaid or Title 19 amount - \$24,672

Other 2010 Updates:

Medicare Part B premium, existing beneficiaries - \$96.40 per month (but higher for beneficiaries with modified adjusted gross income above \$85,000)

Medicare Part B premium, new beneficiaries (become eligible for Medicare during 2010) – \$110.50 per month

SSI student earned income exclusion – \$1,640 per month, up to \$6,600 per year (no change from 2009)

Extended Medicare for SSDI Beneficiaries Who Lose Cash Benefits through Work Activity

If the SSDI beneficiary works despite a continuing disability, Medicare eligibility will continue throughout the nine-month trial work period (TWP) as the person continues to receive SSDI benefits. Medicare Part A (Hospital Insurance Benefits) eligibility will continue to be automatic and cost-free; Part B (Supplemental Medical Insurance) will be optional and subject to the same premium payment; Part D (the Prescription Drug Benefit) will also be optional and subject to certain out-of-pocket expenses.

After the end of the TWP, if the person's disability continues, Medicare coverage can be extended for at least 93 months. During this extended period, Part A will continue to be automatic and cost-free, and Parts B and D will continue to be optional, subject to a premium payment and/or other out-of-pocket costs.

An individual who exhausts the TWP and Extended Period of Medicare Coverage may be able to continue Medicare eligibility through a "buy-in" program. He or she must continue to be disabled and the loss of SSDI must be due solely to earnings that exceed the SGA amount. Medicare eligibility can continue indefinitely so long as the individual continues to be disabled and pays the enrollment premiums.



Application of the EPE to Georgia. As noted above, Georgia completed her TWP in December 2009. In January 2010, Georgia is working and earning \$1,200 gross with no deductions available for IRWEs, subsidies, or paid time off. Georgia continues to earn \$1,200 per month throughout the entire year, January through December 2010. In late December 2010, she is laid off and earns no money between January and June 2011. In July 2011, she goes back to work and earns \$1,200 per month between July and December 2011. (Please assume the SGA amount remains the same in 2011.

Georgia's EPE began in January 2010 (i.e., immediately following her ninth TWP month). Her 36-month EPE will run from January 2010 through December 2012. Since Georgia's January 2010 wages (\$1,200) are clearly more than the 2010 SGA amount (\$1,000), January 2010 will be her "benefit cessation month." Georgia will be eligible for an SSDI check for January, February, and March 2010 (her three-month grace period). Thereafter, beginning in April 2010 and for the remaining 33 months of her EPE, Georgia will be entitled to an SSDI check for any month when her countable gross wages are at or below the SGA amount for the year in question. She will not be entitled to a check for any months when her countable earnings are more than the SGA amount. Since we know that Georgia's countable wages for the remaining nine months of 2010 will be \$1,200 per month (more than the \$1,000 SGA amount), she will not be entitled to SSDI checks for those nine months.

What happens to Georgia's right to SSDI payments when she is laid off in January 2011 and does not work again until July 2011? Under the EPE rules, since her countable wages for the first six months of 2011 are \$0 per month, i.e., less than the SGA amount, she will qualify for SSDI checks for the January to June 2011 period. When she returns to work in July 2011 and earns \$1,200 per month her SSDI payments will once again be ceased.

What happens to Georgia's SSDI checks during the remaining 12 months of her EPE (i.e., from January 2012 through December 2012)? Let's assume she continues working, earning \$1,200 gross monthly (without deductions for IRWEs, subsidies, or paid time off) throughout the remaining 12 months. Let's also assume that the SGA amount for 2011, 2012 and 2013 remains the same. Under this assumed set of facts, Georgia's countable wages will be more than the SGA amount for the year in question for each month of the remaining 12 months of her EPE. The result is that Georgia will not be eligible for an SSDI check for any of those months.

What happens in January 2013 when Georgia's EPE is over? What if she works and earns the same amount in 2013 (i.e., more than the 2013 SGA level), but then stops working in 2014? Georgia will not be eligible

for SSDI checks through the 12 months of 2013 because she is performing SGA after her EPE. Under pre-2001 law, a later reduction in earnings below the SGA level would not allow Georgia to go back on benefits automatically. Rather, she would have to file a new application and wait many months for a new eligibility decision. This has changed under the expedited reinstatement provisions.

Expedited Reinstatement of SSDI Benefits

Prior to 2001, a person who performed SGA after the extended period of eligibility would lose SSDI benefits. If the person later lost his or her job or had wages reduced below the SGA level, he or she would have to reapply to re-establish SSDI eligibility. This prospect of a new application, with the uncertainty of whether a new decision maker would find the individual disabled (especially in light of recent work activity), made many individuals balk at the notion of taking a chance at work that might not be successful in the long term. The expedited reinstatement (EXR) provisions, available since 2001, should make more SSDI beneficiaries willing to try working, despite a severe disability, knowing they may re-establish eligibility if their work is not sustained for any reason.

The EXR Criteria



Expedited reinstatement is available to an individual who performs SGA, after the EPE, with a resulting loss of benefits. If that individual later has wages reduced below SGA levels, for any reason, he or she will be reinstated to SSDI, without a new application, if the individual:

- was eligible for SSDI;
- lost SSDI due to performance of SGA (i.e., in 2010 by earning more than \$1,000 per month or \$1,640 if legally blind);
- requests reinstatement within 60 months of the last month of entitlement or, if the



Monthly Earnings Required for Substantial Gainful Activity, Trial Work Period Month – 2006 to 2010

Our readers may sometimes need to know what earnings levels, in past years, were enough to be considered substantial gainful activity (SGA) or to meet the criteria for a trial work period (TWP) month.

SGA levels:

- \$1,000 per month, gross earnings . . . calendar year 2010
- \$980 per month, gross earnings . . . calendar year 2009
- \$940 per month, gross earnings . . . calendar year 2008
- \$900 per month, gross earnings . . . calendar year 2007
- \$860 per month, gross earnings . . . calendar year 2006

NOTE: The 2009 and 2010 SGA levels for persons who are legally blind are the same, \$1,640 per month. The SGA level was \$1,570 in 2008, \$1,500 in 2007, and \$1,450 in 2006.

TWP levels:

- \$720 per month, gross earnings . . . calendar year 2010
- \$700 per month, gross earnings . . . calendar year 2009
- \$670 per month, gross earnings . . . calendar year 2008
- \$640 per month, gross earnings . . . calendar year 2007
- \$620 per month, gross earnings . . . calendar year 2006

request is filed after 60 months, the individual establishes good cause for missing the 60-month deadline;

- has a disability that is the same as (or related to) the physical or mental disability that was the basis for their original claim; and
- that disability renders the individual incapable of SGA based on application of SSA's medical improvement review standard.

If an individual believes he or she meets the EXR criteria, the individual should contact SSA and arrange to file the request for reinstatement. This includes individuals who in the last five years stopped receiving benefits due to SGA and who, since their last month of SSDI entitlement, also stopped performing SGA for any reason (e.g., because of their disability or health condition; because of a lay off; because of a voluntary reduction of hours for personal reasons, such as school attendance). Copies of the EXR request form, in electronic format, are available by calling the NY Makes Work Pay Work Incentives Hotline, toll free, at 1-888-224-3272 or through SSA's website at, <https://secure.ssa.gov/apps10/poms.nsf/>

If the SSDI beneficiary satisfies the EXR criteria, his or her benefits can be reinstated, and so can the benefits of dependents. SSDI dependent's benefits, including benefits for dependent children and spouses, can be reinstated if the dependent satisfies all the eligibility criteria as a dependent (this includes having a new medical determination if the dependent's entitlement is based on being disabled). A previously-entitled

dependent does not have to file a new application to qualify for reinstated benefits. New dependents will have to file an application to qualify for reinstated benefits.

NOTE: The EXR provisions also apply to SSI under much more limited circumstances. For a more detailed discussion of EXR, see Expedited Reinstatement of Social Security or SSI Disability Benefits, available at, http://www.ilr.cornell.edu/edi/publications/PPBriefs/PP_28.pdf.

Provisional Benefits Pending Reinstatement Decision

While the EXR request is pending, the individual is eligible for up to six consecutive months of provisional SSDI benefits. Provisional benefits are payable when EXR is requested. The individual may also be eligible for Medicare coverage while receiving provisional benefits, if not already covered by such benefits. Provisional benefits may be suspended under current rules (e.g., suspension while in prison), and performing SGA will terminate provisional benefits.

What happens if SSA later determines that the individual was not entitled to reinstatement? Must they repay the provisional benefits received? SSA's policy states that provisional benefits cannot be recovered unless SSA determines that the individual knew or should have known that he or she did not meet the EXR criteria.

A New Trial Work Period and Extended Period of Eligibility

For years, SSDI beneficiaries were told they would get one TWP and one EPE. The TWP and EPE could be exhausted for good at very low levels of earnings. In fact, the EPE could be exhausted whether the person was working or not. This has changed under the new EXR program.

Work-Triggered Continuing Disability Reviews Have Been Eliminated for Nearly All SSDI Beneficiaries

Prior law and regulations authorized a continuing disability review (CDR), in all cases, after an SSDI beneficiary completed nine trial work months or when substantial earnings were reported to the individual's wage record. This work-triggered CDR was eliminated effective January 1, 2002 for persons who have been entitled to SSDI for at least 24 months. For them, no CDR will be scheduled solely as a result of work activity. Work activity may not be used as evidence that a person is no longer disabled and cessation of work may not give rise to a presumption that a person is unable to work. Persons affected by this section are still subject to regularly scheduled CDRs that are not triggered by work and will be subject to termination of benefits if they perform SGA.



After being paid 24 months (which need not be consecutive) of reinstated benefits (including any months for which provisional and retroactive payments were actually received), the beneficiary gets a new TWP, a new EPE, and another 60-month period in which to request EXR if benefits are terminated again due to SGA. As demonstrated in the continuation of Georgia's case, the chance for a new TWP and EPE, fortunately, allows the person to work through the peaks and valleys of their continuing disability.

as early as January 2014, or as soon as it becomes apparent that she will not return to work right away. We expect that Georgia will be eligible for up to six months of provisional benefits while her EXR request is being processed.

The facts indicate that Georgia had no earnings during 2014 or 2015. Thus, having been found to meet the EXR medical criteria, Georgia is eligible for EXR benefits for all of 2014 and 2015, a 24-month period.

NOTE: The outcome would be the same if Georgia experienced a flare up of her disability in late 2013 and reduced her work hours, effective January 2014, and earned \$800 gross per month during 2014 and 2015. Since Georgia would no longer be performing SGA, her EXR application should be approved.

A new trial work period and extended period of eligibility.

If Georgia returns to work in January 2016 or any time after that, she will be entitled to a new TWP. This is because Georgia received reinstated benefits for at least 24 months. Following any TWP, Georgia will be entitled to a new EPE and, if she meets the criteria, a new opportunity for expedited reinstatement.

Conclusion

There have been many positive changes to the SSDI work rules and work incentives since 1999. These changes make it possible for many beneficiaries to move forward with their work plans knowing that they may return to benefits status should a work attempt fail or their disability worsen. Coupled with the ability to preserve cost-free or cost-limited Medicaid through the Medicaid Buy-In for Working People with Disabilities (see Spring 2009 issue of Working and our policy-to-practice brief on the topic, available through links on the Research and Publications part of the NY Makes Work Pay website, www.nymakesworkpay.org), these work incentives will reduce much of the risk and uncertainty that traditionally made many individuals shy away from attempts to work.



Application of the New TWP and EPE

Back to Georgia's case: As we learned in the discussion, above, Georgia exhausted both her TWP and EPE, with the last month of the 36-month EPE occurring in December 2012. Assume that Georgia continues to earn at the \$1,200 gross monthly rate throughout 2013 (without any deductions for IRWEs, subsidies or paid time off), with SGA levels continuing unchanged in 2013. She is then laid off on January 1, 2014 and does not work again during 2014 or 2015. What happens to Georgia's benefits in 2014 when she stops working?

Termination of benefits in January 2013.

The first time Georgia performs SGA following her EPE (the EPE ended in December 2012) her benefits are subject to immediate termination. She will not be entitled to a three-month grace period because she already received a grace period during her EPE.

Georgia's EXR eligibility in January 2014.

Since Georgia stops working in January 2014, she becomes eligible for EXR in January 2014, because her wages are now below the SGA amount, it was within 60 months of his last month of entitlement to SSDI (i.e., within 60 months of January 2012, the last month of her EPE), and the other EXR criteria are met (i.e., has the same or related impairment and is disabled based on the application of the medical improvement review standard). We assume that Georgia will apply for EXR



Work Incentives Planning and Assistance (WIPA) Projects are Available to Provide Benefits Advisement Services

In 2006, the Social Security Administration awarded grants to entities throughout the country to operate WIPA projects, replacing the Benefits Planning, Assistance and Outreach projects that operated between late 2000 and 2006. Each project employs staff to function as Community Work Incentives Coordinators (often referred to as benefits advisers or work incentives practitioners), providing both short-term and long-term benefits advisement services.

SSA funds eight WIPA projects in New York:

1 City University of NY Research Foundation (CUNY)

JFK, Jr. Institute for Worker Education
City University of New York, NY
212-652-2030
www.jfkjrinststitute.cuny.edu/programs/Bronx_WIPA

Serving the county of—The Bronx

2 Research Foundation for Mental Hygiene

Institute for Community Living, Inc. (ICL)
40 Rector Street, 11th Floor
New York, NY 10006
(212) 385-3030, ext. 3139
Serving the counties of—New York and Richmond

3 Resource Center for Independent Living

P.O. Box 210
Utica, NY 13503-0210
(315) 797-4642
(315) 797-5837 (TDD)
Fax: (315) 797-4747
Serving the counties of—Broome, Cayuga, Chenango, Chemung, Clinton, Cortland, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Oswego, Otsego, Schoharie, Rensselaer, Saratoga, Sullivan, Schenectady, St. Lawrence, Tioga, Tompkins, Warren, and Washington

4 Goodwill of Greater NY and Northern NJ, Inc. (I)

Community Work Incentives Coordinator
25 Elm Place, 6th Floor
Brooklyn, NY 11201
718-246-7855—Ext. 3105
718-786-2594--Ext. 8
<http://goodwillny.org/>
Serving the counties of—Kings and Queens

Goodwill of Greater NY and Northern NJ, Inc. (II)

Brooklyn Office—WIPA/WORK Advocate
25 Elm Place, 6th Floor
Brooklyn, NY 11201
718-246-7855
Fax: 718-246-7811/TDD
<http://goodwillny.org/>
Serving the county of—Kings

5 Independent Living, Inc

Hudson Valley WIPA Alliance for Employment
5 Washington Terrace
Newburgh, NY 12550
(845) 913-7062 x306
(845) 913-7062 x305
(845) 565-1162
Fax: (845) 913-7066
www.myindependentliving.org/
Serving the counties of—Albany, Columbia, Dutchess, Greene, Orange, Putnam, Rockland, Ulster, and Westchester

6 Abilities Inc.

201 I.U. Willets Road
Albertson, NY 11507
516-465-1407
Fax: 516-465-3757
www.abilitiesinc.org or www.abilitiesonline.org
Serving the counties of—Nassau and Suffolk

7 Research Foundation for Mental Hygiene

8620 18th Avenue, Room 105
Brooklyn, NY 11214
(718) 256-5631
Fax: (718) 256-5649
Serving the counties of—New York and Richmond

8 Neighborhood Legal Services

237 Main Street, Suite 400
Buffalo, NY 14203
(888) 224-3272
Serving the counties of—Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Schuyler, Seneca, Steuben, Wayne, Wyoming, and Yates

Cornell University, through the New York Makes Work Pay project, will be training and credentialing 200 new benefits practitioners by the end of 2010. These benefits practitioners, along with the Community Work Incentives Coordinators, will provide short-term and long-term benefits advisement in New York.

Toll-Free New York State Work Incentives Hotline

The New York Makes Work Pay Toll-Free Hotline is Available Statewide

The New York Makes Work Pay Initiative believes that to close the employment gap for New Yorkers with disabilities, information is key. New Yorkers with disabilities and their supporters need access to timely, relevant and accurate information pertaining to how benefits are impacted by work.

Through a contract with Cornell and Neighborhood Legal Services (NLS) of Buffalo, the New York Makes Work Pay Initiative offers a statewide, toll-free Work Incentives Hotline to answer calls on a wide range of issues related to benefits and work. The hotline is available during business hours on Monday through Friday, except on holidays, and every effort will be made to return calls the same day or within one business day.

The Work Incentives Hotline is designed as a service to provide information and technical assistance to individuals with disabilities and provider agency personnel, including individuals who provide some form

of benefits and work incentives planning services. In most cases, the service request will be handled in 30 minutes or less. Where appropriate, our staff will research the issue and get back to the caller. The hotline should not be viewed as a substitute for the comprehensive services available through benefits and work incentives practitioners and Community Work Incentives Coordinators available from agencies funded through the Social Security Administration or other sources. Our hotline staff will be able to provide referral information to an agency in your region of the state that can provide that service.



**TOLL-FREE Work Incentives
Hotline available statewide!**

1-888-224-3272



New York Makes Work Pay Partnering Organizations

New York Makes Work Pay is a Comprehensive Employment System Medicaid Infrastructure Grant (Contract No. #1QACMS030318) from the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services to the Office of Mental Health on behalf of New York State. It is a joint effort of the Burton Blatt Institute at Syracuse University and the Employment and Disability Institute at Cornell University with the collaborative support of the Employment Committee of the New York State Most Integrated Setting Coordinating Council to develop pathways and remove obstacles to employment for New Yorkers with disabilities.



Cornell University
ILR School
Employment and Disability Institute



WORKING

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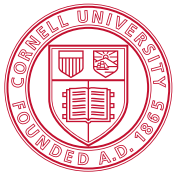
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