



OVERVIEW OF SDBSN AND MAWD

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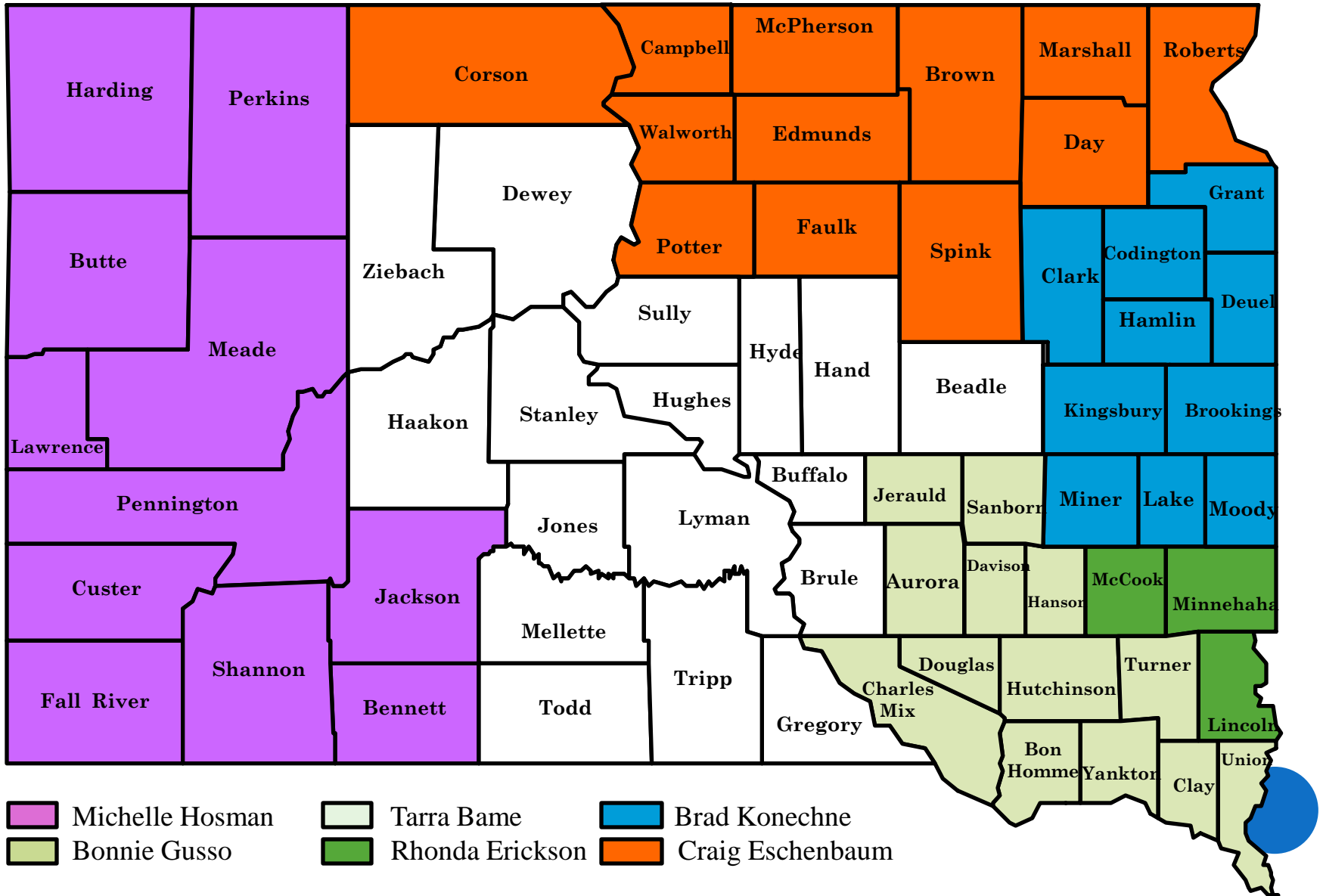
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SOUTH DAKOTA BENEFITS SPECIALIST NETWORK

- Created in 2001
- Funded by Social Security Administration and SD Division of Rehabilitation Services
- 6 Benefits Specialists



SD Benefits Specialist Network Coverage Areas



PROGRAM PURPOSE

- Assist SSI and SSDI beneficiaries to understand how employment will affect benefits.
- Services range from information and referral to long-term support to manage benefits.
- What is a Benefits Summary and Analysis or BSA?
- Number of beneficiaries helped annually: _____
- Referrals: ____% from Rehabilitation Services



CAN BENEFICIARIES WORK?

- Social Security's definition of disability involves inability to engage in substantial gainful activity.
- SSA does not require that you cannot work at all or at any point in your life.
- Once in the system, there are rules and policies called "work incentives" to encourage beneficiaries to work!
- Purpose of the work incentives is to support people as they choose to move into greater levels of self-sufficiency.



WHY DO WE ENCOURAGE BENEFICIARIES TO WORK?

- An SSI beneficiary receiving the full amount of SSI has total income below the Federal Poverty Rate.
- If beneficiaries are working then they are paying taxes.
- Employment provides beneficiaries with more resources to more fully participate in community life.
- Employment leads to wider social networks, more choices and increased self-worth.



WHAT HAPPENS TO SSA CASH BENEFITS WHEN YOU WORK?

- SSDI: Check/No Check
- SSI: Recalculate the check monthly
- Both Programs: May allow deductions (work incentives) to lower countable income.



WHAT HAPPENS TO HEALTHCARE?

- Extended Medicare provisions for SSDI beneficiaries (up to 8½ years)
- 1619(b) Medicaid for SSI beneficiaries (\$35,903 in 2017)



WORK INCENTIVES TRAINING

- Target audience: Community Support Providers, Mental Health Centers, state agency staff who work with beneficiaries
- Dates and locations:
 - April 11 Rapid City, SD
 - April 18 Sioux Falls, SD
 - April 27 Chamberlain, SD
 - May 9 Aberdeen, SD
 - May 16 Yankton, SD



MEDICAL ASSISTANCE FOR WORKERS WITH DISABILITIES

- MAWD was established in ____ as a new category of Medicaid in South Dakota for people with disabilities who are working!
- Must be working (paying FICA taxes)
- Unearned income is less than \$755 (2017) per month
- Modified definition of disability that allows for work income (SSI/SSDI beneficiaries meet this)
- Earned Income limit is 250% FPL (\$5,110 gross)
- Assets are less than \$8,000



HOW DOES MAWD HELP?

- MAWD allows working people with disabilities to receive Medicaid.
- MAWD allows costs of Medicare Part D to become or remain low.
- MAWD allows higher earnings and resource limits than regular Medicaid.



WHAT IS THE INTERACTION BETWEEN SSDI AND MAWD?

- Some working SSDI beneficiaries get Medicaid through MAWD while waiting for Medicare.
- Some SSDI beneficiaries have a primary and secondary insurance and reasonably priced drug coverage when they take a job!



WHAT IS THE INTERACTION BETWEEN SSI AND MAWD?

- Working SSI beneficiaries will meet the MAWD eligibility criteria.
- In most cases, SSI beneficiaries use 1619(b) to keep Medicaid while working.
- The benefits of using MAWD are the higher earnings level and the higher resource limit.



WHO ELSE IS ELIGIBLE FOR MAWD?

- People with disabilities who do not receive SSI or SSDI, if they meet all of the MAWD eligibility guidelines. (These individuals will need to get a disability determination. MAWD staff will assist with this task.)
- Most of the MAWD enrollees fall into this category.



HOW DOES SOMEONE ENROLL IN MAWD

- Contact any local:
 - Department of Social Services staff
 - Division of Rehabilitation Services staff
 - Division of Service to the Blind and Visually Impaired staff
 - Benefits Specialist, and;
- Complete application and other medical forms.



THANK YOU!
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