

# Getting Past the Myths to Get on with Life



**WID**

World Institute  
on Disability

Arizona  
**disability**  
**benefits** **101**

# Introduction

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**Disability Benefits 101 - [www.db101.org](http://www.db101.org)**

**Believe Reality, Not Myths**

# Disability Benefits 101 (DB101)

Arizona Disability Benefits 101 (DB101) is a user-friendly online tool that helps work through the myths and confusion of Social Security benefits, healthcare, and employment.

- Provides online tools and services
- Ease fears
- Empower people and their families
- Assist in making informed decisions that will lead to a more financially productive life

**Disability Benefits 101**

working with a disability in Arizona

[www.az.db101.org](http://www.az.db101.org)



# **Names Can Be Misleading**

**DB101 - Not Just a Benefit Tool!**

# Employment

## Disability ~~Benefits~~<sup>^</sup>101

**DB101 covers way more than benefit information!**

- Key Programs and Eligibilities
- Employment Support and Resources
- Links To Resources, Organizations and Programs
- Healthcare Options
- Education
- Trust Funds
- Asset Building
- Independent Living Philosophy
- Articles Related to Significant Life Changes
- Youth and their Parents Information and Resources

**Myth:**  
**Your disability benefits**  
**will stop**  
**because of a job.**

# Social Security Disability Definition

## Under 18

- A physical or mental impairment which:
  - Causes severe functional limitations, and
  - Has lasted or expected to last for at least 12 months
  - Can be expected to lead to death
- Based on parent/guardian's income and resources
- There is a disability redetermination at age 18

## Over 18 - the definition changes

- The above criteria and
- Prevents the person from any Substantial Gainful Activity (SGA) (*earning a certain amount of money*)



# A Job + SSI = More Money Overall

## Getting a job doesn't mean SSI benefits will stop

- 2 for 1 Reduction – *For every \$2 you earn, you keep \$1 of SSI check.*
- Student Earned Income Exclusion (SEIE) - under 22 and regularly attending school
  - Earn \$1,820 a month (\$7,350 a year) without SSI benefits going down
- Impairment Related Work Expenses – allows for deduction of disability expenses related to work
- SSI counts less than half of what a person earns at a job
- ***SSI rules are designed so always better off working.***

# Health Coverage Doesn't Disappear

## **AHCCCS covers people with disabilities who work**

- AHCCCS will continue even when working
- If SSI cash benefits end, AHCCCS will continue
  - Earned money stay under annual limit
- If earnings are over the annual limit, can qualify for AHCCCS Freedom to Work with a small premium
- Income higher than Freedom to Work (\$63,400 annual):
  - Private health coverage through work
  - Healthcare.gov.
- Private insurance companies cannot deny coverage.

# Saving For the Future

## **SSI rules help people who work and save**

- Not all resources count against the resource limit
- Plan for Achieving Self-Support (PASS): Income or resources can be set aside to achieve a specific work goal without affecting benefits
- Achieving a Better Life Experience (ABLE): Can save up to \$100,000 in a special account
  - Disability was diagnosed before age 26
  - Will not affect SSI, Medicaid, or most other benefits
  - Can “self-certify” the disability
- Assets in certain types of trusts do not count
- AHCCCS Freedom to Work has no resource limit

# Bust the Myth with DB101

## How benefits and work go together

- [SSI and Work](#) or [SSDI and Work](#)

## Maintaining healthcare


- [Healthcare in Arizona](#)
- [Finding the Right Healthcare for You](#)

## Building your assets and wealth

- [ABLE Accounts](#)
- [PASS Plans](#)
- [Trust Funds](#)

## Getting past the myths

- [The truth about working](#)



**Myth:**  
**You can't work  
because of a disability.**

# Uncovering the Gifts & Possibilities

- See the possibilities past the limitations
- Focus on the can not the cannot
- Every person is born with skills and gifts
  - Uncovering these gift may not be obvious
  - Be creative and explore – think outside the box
- Possibility thinking

***“Everyone is a genius in the right context.”***

Buckminster Fuller

# Beyond Just a Job...a Life

- It's not just getting paid
  - Empowerment
  - Community inclusion
  - Self-Worth
  - Creating a better life
  - Opportunity to dream
- Don't focus only on what you know, investigate
  - Self discovery
  - Career opportunities
  - Accommodations and assisted technology

# Work Supports in Arizona

- Providers Services
- Vocational Rehabilitation
- American Job Centers (One-Stops)
- Goodwill
- Volunteerism, Internships, AmeriCorps
- AZ Job Connections
- Arizona@Work



# Bust the Myth with DB101

## **Believe in yourself**

- [Independent Living does mean by yourself](#)
- [There is support and guidance](#)
- [Work is possible](#)
- [Accommodations](#)

**Myth:**

**Employers won't hire you  
because of a disability.**

# Think Differently About Employment

- Know yourself, your skills (gifts) and dreams
- Job Coaches
- Customizing employment
- Self-employment
- Accommodations
- Natural supports
- Technology: its' impact opens up the world
- **Don't just look at what is available... DREAM!**

# Bust the Myth with DB101

## State and federal programs that support work

- [Finding the right job](#)
- [Explore your options](#)
- [Know your rights](#)
- [Have the right supports and accommodates](#)
- [Expand your knowledge – education](#)
- [Build it yourself – self employment](#)

***Don't dream it. Be it.***

Rocky Horror

# Knowledge is Power!

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