

## When to Contact a Benefits Planner

How many of your clients have quit their jobs, worked below Substantial Gainful Activity (SGA) or refused to work after receiving four years of education due to misinformation about the impact of working on benefits? Are you unsure about the rules of SSA benefits and working? Below is a chart that can assist you in advising your client on when to contact a Community Work Incentive Coordinator (CWIC) or Benefits Planner.

	<b><i>SSDI</i></b>	<b><i>SSI</i></b>
<b>— Do Not Pass Go — Call a Benefits Planner!</b>	<ul style="list-style-type: none"> <li>• Customer doesn't know where they are at with Trial Work Period or Extended Period of Eligibility</li> <li>• Customer has used up Trial Work Period months and/or Extended Period of Eligibility</li> <li>• Customer is DDD eligible (need to explore waiver status and work incentives for long-term supports)</li> <li>• Customer is on benefits and has accepted a job or has started working</li> <li>• Customer is considering a PASS plan</li> <li>• Customer receives letter of overpayment from SSA</li> </ul>	<ul style="list-style-type: none"> <li>• Customer is earning over Medicaid threshold (see website or talk to a benefit specialist for amount)</li> <li>• Customer's spouse is working</li> <li>• Customer is DDD eligible (need to explore waiver status and work incentives for long-term supports)</li> <li>• Customer is on benefits and has accepted a job or has started working</li> <li>• Customer is considering a PASS plan</li> <li>• Customer receives letter of overpayment from SSA</li> <li>• Customer loses medical benefits or is at risk of losing benefits</li> </ul>
<b>Don't Wait too Long to Call a Benefits Planner</b>	<ul style="list-style-type: none"> <li>• Medicare premium is not being paid for by the state. It was, but it isn't now...why?</li> <li>• Customer receives public housing assistance and is worried about losing it</li> <li>• Customer and family believe benefits will be lost if earning over \$500</li> <li>• Customer wants to have a PASS and reports they might have used a PASS a long time ago, but cannot quite remember what happened</li> <li>• Customer has been spending PASS dollars on items that are not part of the PASS</li> </ul>	<ul style="list-style-type: none"> <li>• Customer receives public housing assistance and is worried about losing it</li> <li>• Customer and family believe benefits will be lost if earning over \$500</li> <li>• Customer wants to have a PASS and reports they might have used a PASS a long time ago, but cannot quite remember what happened</li> <li>• Customer has been spending PASS dollars on items that are not part of the PASS</li> </ul>
<b>Check with a Benefits Planner</b>	<ul style="list-style-type: none"> <li>• Customer has just started receiving SSDI benefits. How will work affect SSDI?</li> <li>• Customer is going to school and doing work study</li> <li>• Customer receives SSDAC (Disabled Adult Child benefits) and wants to get married</li> <li>• Customer has disability-related work expenses</li> <li>• Customer wants to use a work incentive (IRWE, PASS, etc)</li> <li>• Customer has questions about prescription drug coverage</li> </ul>	<ul style="list-style-type: none"> <li>• Customer has just started receiving SSI benefits. How will work affect SSI?</li> <li>• Customer is going to school and doing work study</li> <li>• Customer is in high school and is working</li> <li>• Customer has disability-related work expenses</li> <li>• Customer wants to use a work incentive (IRWE, PASS, etc)</li> </ul>

[Find a CWIC in your area](https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate) (<https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>)