



PROMOTING HOUSING STABILITY

benefits advocacy



Surviving to Thriving

*Enhancing informed choices about
benefits and work.*

Stable housing gives people who are living with mental illness and addiction a foundation to succeed in recovery. Employment contributes to stable housing, but concerns and misconceptions about benefits programs often prevent people from pursuing work. It is important to help people find accurate information so they can make informed choices. The way you respond to and interact with residents can positively influence their housing stability and employment success.

REMIND ME

Use the back of this card to remind yourself of some basic facts about common benefits programs and work incentives. There are resources available for more detailed information.



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www.centerforebp.case.edu



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SSI | SUPPLEMENTAL SECURITY INCOME

- Residents can often work and still receive all or some SSI benefits.
- As earnings from work increase, a person will usually gain more from a job than he/she will lose from an SSI check. In fact, a person's SSI check will normally be reduced by *less than half* of what he/she earns from work.
- Reporting earnings each month reduces the risk of overpayment or underpayment of benefits.
- Some people can choose (and plan) to leave SSI eventually.

SSDI | SOCIAL SECURITY DISABILITY INSURANCE

- Residents can often work and still receive full SSDI benefits.
- Reporting earnings from work each month reduces the risk of overpayment or underpayment of benefits.
- Some people can choose (and plan) to leave SSDI eventually.
- There are incentives that extend SSDI benefits for people whose earnings would typically cause the benefits to stop. These include ...

- **Trial work period** This allows some people to work for a specified length of time without losing SSDI benefits.
- **Extended period of eligibility** A period of time (following the trial work period) in which a person's eligibility for SSDI benefits is extended. An SSDI check may stop when earnings from work are above a specified level *but* will likely restart if earnings should fall below this level.
- **Expedited reinstatement** An incentive for some individuals whose eligibility for SSDI benefits has been terminated because of employment. If earnings from work stop or fall below a specified amount, this incentive may enable them to regain SSDI benefits. This incentive is usually available for several years after SSDI benefits terminate.

MEDICAID

- Residents can often work and still receive Medicaid benefits.
- Changes in income should be reported to Medicaid.
- In Ohio, Medicaid Buy-In for Workers with Disabilities (MBIWD) extends Medicaid benefits for qualified workers and eliminates spend downs.
- There are other work incentives that can protect Medicaid benefits for some people who are employed and receive SSI.



RECOMMENDED RESOURCE

[www.centerforebp.case.edu/resources/
tools/benefits-advocacy-guide](http://www.centerforebp.case.edu/resources/tools/benefits-advocacy-guide)