

ALASKA DB101

BENEFITS AND WORK CALCULATOR

Sample Benefits Planning Session: “Frank” - 2016

<https://preview-ak.db101.org/>

1) 2016 Baseline, Frank’s current situation:

- ⇒ Born: January 1976
 - ⇒ Zip: 99503
 - ⇒ Single, no kids
 - ⇒ Disabled according to SSA (not blind)
 - ⇒ Living Situation: Shared home (roommates)
Note: We ask about living situation because it can affect benefit rules.
 - ⇒ Cooking facilities: Yes
Note: We ask about cooking facilities because it can affect benefit rules.
 - ⇒ Rent: \$600
 - ⇒ Current Monthly Unearned Income - Disability Cash Benefits:
 - SSDI = \$420
 - SSI = \$333*
 - APA = \$362**Note:** SSI disregards \$20 of Frank’s SSDI when determining his SSI amount.
 - SSI in Alaska for Frank (2016) **with NO other income**, living independently would be \$733/month
 - **Not on Section 8 housing subsidy**
- ⇒ Has not worked since Jan. 1, 2016
- ⇒ Have you worked since becoming eligible for SSDI?: Yes
 - Used 2 Trial Work Period months in 2015
- ⇒ Health coverage: Coverage via Medicare and Medicaid programs.
- ⇒ No other adult in house who can provide health coverage.
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***2016 Medicare Part B Notes:** The **SSI-linked Medicaid** eligibility in Frank’s case is paying his Medicare Part B premium; Frank’s SSDI Award amount *and his actual SSDI cash benefit check* is the same amount. For other Title II (SSDI or CDB) disability beneficiaries, the Medicare Part B premium (\$104.90 per month) is automatically deducted from a Social Security Title II check each month. [Medicare Part B monthly premium is \$104.90 for 2016 for most beneficiaries.] If you are eligible for Medicare and do not receive a Social Security disability cash benefit, Social Security will bill you for Medicare Part B. **Helpful 2016 Medicare Part B Income-Related Premium Chart:** <http://www.medicareadvocacy.org/medicare-info/medicare-basics-2/> - Part B Income-related (chart courtesy of the Center for Medicare Advocacy, Inc.)

Because Social Security announced that there will be no cost of living adjustment (COLA) to Social Security payments in 2016, 70% of Medicare beneficiaries will be protected by a “hold harmless” provision of the Medicare statute, meaning their premiums will stay at the same rate in 2016 of \$104.90. **2016 Part B premiums for those who are not held harmless – roughly 30% of the Medicare population – will be approximately \$120 per month.**

2) Frank's Future Scenario:

- Name: Future Plan A
- Will be earning income from work?: Yes
- PASS plan?: No
- IRWE: \$45
- Childcare expenses: \$0 (he doesn't have kids)
- Other work expenses: \$65
- Name of job: Target floor stocker
- First full month of work: *Enter the next full month*
- Hourly: \$11 (Alaska minimum wage 2016 is \$9.75/hr.)
- Hours/week: 30
- Health Coverage: Yes - access to employer-sponsored coverage
(Average service wait: 3 months)

3) Learning Highlights with the DB101 Results Section:

Key points to highlight on **The Basics** and **The Details** Results screens:

- **The Results Basics Color Graph:** "You'll Be Better Off." The Calculator is a planning tool using your inputs; in planning sessions where you may have less money with a future work plan, it will inform on this with a credible estimate of what that looks like.
- **Health Care Coverage:** He maintains access to Medicaid because of SSI 1619(b) rules. Starting with paid work in a month, he may also want to explore the Alaska Working Disabled Medicaid Buy-In Program because he has earnings.
- **Trial Work Period:** Note SSDI Trial Work months, Extended Period of Eligibility (EPE), and when SSDI cash benefit ends.
- **Learn about program interaction:** What happens after the Trial Work Period and the Extended Period of Eligibility end? In Frank's case with this job, in the month after Frank's SSDI cash benefits stop, he becomes eligible for a partial SSI cash benefit again.

At this point in time, all SSI has to look at is Frank's job earnings. Frank's earnings are low enough to qualify for a renewed SSI cash benefit. Frank never lost his eligibility for the SSI program, even when his SSI check went to -0- due to his earnings and his receipt of SSDI when the job started.