**Starr Benefits Planning**

640 3 Mile Road NW, Suite A

Grand Rapids, MI 49544

**Referral Source - Comprehensive Benefits Planning Summary Report**

***Dawn Fawn***

**Date**: 1/1/18

**Social Security Number:** X X X / X X /5555 **D.O.B.:** 01/01/1979

**Customer mother, Daisy Smith (representative payee) and stepfather Don Smith attended meeting.**

**MRS office and Counselor:**

**1) Ticket Status:**

Information disseminated on what a “Ticket to Work” is and how it is used (**handout provided**)

* When a Ticket to Work is assigned to Michigan Rehabilitation Services (MRS), Bureau of Services for Blind Persons (BSBP) or an Employment Network (EN) a customer may be protected from receiving a Medical Continuing Disability Review (CDR) while using the Ticket and the customer is making the expected progress with work or educational goals.

**2) Social Security Benefits received by consumer and other family members:**

**Supplemental Security Income (SSI) / Title XVI Benefits; $**(Full) 580 **$**(Net.) 580.01

Onset of Disability per SSA**: 6/1/1997**  Date of Entitlement**: 6/1997**

**3) Vocational Goal Stated:**

Currently employed / current employer**: ABC Factory – Grand Rapids, MI**

Hours per week**: 12**

Pay rate: **$ 9.25**

Past employment History**: ABC Factory – Lowell, Michigan**

**Social Security Administration / Benefits Planning Query (BPQY) report summary findings;**

1. Monthly earnings have been reported and verified by Social Security.
2. Work has been consistent since 2015. Earnings range from $80/month to $534/month.
3. Two months (3/2017 and 8/2017) earnings were higher than her usual at over $500. Most recently her earnings are between $424 and $469.

**4) State / Federal Benefits** - **Health Care Coverage reviewed**

**Medicaid** – Automatic in Michigan for SSI recipients.

**5) State / Federal Benefits / Non-Health Care**

**Eligible for Food Assistance Program (FAP**) $194 *per month*

**Employment Impact:** *General rule is that the customer may lose $1 of FAP for every $3 – 4 dollars for*

*earnings received.*

**Currently receiving State SSI Supplement:** $42 **every three months.**

**Employment Impact:** *This benefit will be reduced or would end if the SSI benefit ends.*

**6) SSI / Title XVI applicable work incentives**: **Applies**

The following Social Security work incentives were reviewed:

Overview provided onSSI - Title XVI (16) work incentives – **reviewed and handout provided**

SSI Formula (see SSI handout)

Reporting of income / earnings – reviewed and handout provided.

Overview provided on Impairment Related Work Expenses (IRWE) – **reviewed**

2017 Social Security Redbook provided

**Summary Notes:**

Dawn’s mother is her Representative Payee with Social Security. Her husband, Don (Dawn’s stepfather) appeared knowledgeable about her benefits as well. Currently, Dawn’s SSI check, Bridge card and work income cover her fixed expenses and the family provides her financial support for her other needs. They reported she transitioned well to moving to a new AFC home and working at a new ABC Factory location. Dawn’s home is a non-licensed AFC home which means she does not receive the extra AFC income provided by the state to pay her housing provider. This affects Dawn because she pays more out of pocket than she did at her prior AFC home.

Mrs. Smith reported she no longer gets upset when she receives notices about benefit changes from SSA. She feels it is always changing and works out in the end. She was concerned though about Dawn’s monthly wages. It is not clear why her monthly income changes so much each month if she works 12 hours consistently (see BPQY report for details). Her two highest months were March and August so for these months it could be due to more workdays. Don plans to look back at her paystubs online to review this.

Mrs. Smith mails a copy of the paystub to SSA each month. This works for the family. She was provided a handout on the other options to report and may consider the phone option. We reviewed the SSI calculation sheet which was helpful to them to understand the letters received from SSA about her reduced SSI checks. Dawn does not currently have any Impairment Related Work Expenses (IRWE’s) but the family is aware of them now should she have one in the future.

The family does not anticipate Dawn will ever work full-time, but they would like her to work one more day a week if possible. There was no concern about her reaching the break-even point for SSI and losing that benefit. Her Medicaid will remain as long as she remains eligible for SSI.

We reviewed the asset limit for Medicaid which is $2000. The family is not concerned about her reaching that level now. They were provided information on the two approved ways to save/shelter funds (ABLE Accounts and Special Needs Trust) should Dawn have more than $2000 in her account. They showed interest in the ABLE Account.

Dawn’s mother works at Meijer. Her step father is retired and receives Social Security retirement. They were provided information on the Child Disability Benefit (aka DAC). This writer contacted SSA to ask if they would be eligible and they were told to apply so a formal review could be completed. Dawn meets the basic requirements: disabled before age 22, has not been married, has not been gainfully employed. The family would need to establish Don as the primary parent (“dependency”) in Dawn’s life. Per the Smith’s, Jessica was 16 when they married and was claimed as a dependent on taxes by Don for a few years. She calls Don her dad and he is the only father figure in her life. This writer hopes this would establish dependency per their guidelines. If eligible, Dawn would likely be a dual eligible and receive both SSDI and SSI. This would allow her to keep her SSDI when working and only her SSI check would be affected. The family will consider making an appointment to see if they are eligible.

Please feel free to refer customer back for additional follow-up services including:

* Refreshers on Social Security Administrations rules
* Changes with benefits
* Changes with Medicare / Medicaid
* When work earnings change
* Employment changes

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Benefit and Work Incentive Practitioner

Starr Benefits Planning

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