

SSDI Personal Information and Tracking Worksheet

Name: _____ Date of Disability: _____

Month/Year: _____ Hourly Wage: _____

	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
Date/ Hours Worked							

Total Monthly Hours: _____

X

Hourly Wage: _____

=

Monthly Gross Income Estimate: \$ _____

Is income estimate higher than \$ _____ Yes _____ No _____ If "yes" this is a trial work month.

Is income estimate higher than the current SGA level \$ _____ yes _____ No _____ If "yes" this may be a month over SGA.

INCOME REPORTING FOR INDIVIDUALS WITH SOCIAL SECURITY AND MEDICAID/FOOD STAMP BENEFITS

- If you receive SSI or SSDI benefits and go to work, the following information should be reported to the Social Security Administration:
 - Basic employment information – where employed, start date, hourly wage, weekly hours worked
 - Income from employment on a monthly basis.
 - Changes in work status – salary change, job change, change in employer
 - Change in address or telephone number
 - Change in marital status.
- Information should be reported to Social Security within 10 days of any changes. Paycheck stubs should be kept and turned in by the sixth of the month each month to document pay and employment information.
- The above changes should also be reported to Job and Family Services within ten days of the change for individuals receiving food stamps or Medicaid benefits.

Extended Period of Eligibility (EPE)

- The month immediately following the final trial work month is the start of the extended period of eligibility.
- The extended period of eligibility lasts for thirty-six consecutive months.
- During the extended period of eligibility, earnings of more than the Substantial Gainful Activity (SGA) level (\$1000 per month in 2010 unless considered blind by SSA) would cause a beneficiary's check to **stop for the corresponding month**. If earnings decrease to below the SGA level, the beneficiary's check would start again without a new application.

Beneficiaries who are in the extended period of eligibility can lose and regain their benefits check repeatedly during the course of the thirty-six months.

EPE start ____/____ EPE end ____/____

Estimated

Actual

Cessation and Grace Period Months

The first month that a beneficiary earns more than the SGA amount following the trial work period is called the cessation month.

Beneficiaries will continue to receive their full SSDI check during the cessation month and the two months that immediately follow (called grace period months)

Cessation month ____/____ Grace period month 1 ____/____
Grace period month 2 ____/____

Estimated

Actual

EXPEDITED REINSTATEMENT (EXR)

Expedited reinstatement (EXR) is a work incentive available to individuals who receive SSI or SSDI. It becomes available once an individual's benefit is terminated to employment (in the case of SSDI, after the extended period of eligibility).

Eligibility for EXR continues for five years from the point that the benefits stop.

EXR provides a "safety net" for individuals who go to work, lose their benefits due to work, and then lose their job or reduce their income due to reasons related to their disability of record at Social Security. An individual can apply for EXR if his/her benefits are stopped and his/her income is reduced to below the SGA level.

An individual who receives EXR benefits will be paid provisional benefits for up to six months while his/her Social Security claim is reviewed to see if he/she remains disabled. If they are considered disabled, his/her Social Security check will be reinstated. If he/she is not considered disabled, his/her Social Security check will not start again but he/she will not have to repay the provisional benefits.

EXR is not available for individuals whose income decreases due to a firing, layoff or new disability.

Impairment Related Work Expense (IRWE)

In order to be counted as an IRWE, an expense must meet the following criteria:

- It must be paid for out of the beneficiary's own pocket (cannot be reimbursed)
- It must be related to the disability that the beneficiary receives benefits for.
- It must be needed in order for the beneficiary to work (even if it is needed before they begin working).
- The cost of the IRWE must be reasonable and in line with the normal cost of the expense.

IRWE is available to individuals who receive SSI and to those receiving SSDI as well. It works differently with each of these benefits.

For individuals receiving SSI - An IRWE allows reimbursement of up to 50% of an IRWE eligible expense.

For example - Joe receives SSI of \$674 per month. He goes to work and is paid \$485 each month. Based on this pay, Joe would receive an adjusted SSI check of \$474. However, Joe pays \$100 each month for medication related to his disability of record at SSI. As a result, Joe's SSI check would be adjusted to \$524 ($\$474 + \50).

For individuals receiving SSDI - An IRWE reduces the countable income compared to the SGA level by 100% of the value of the IRWE.

For example - Joe receives SSDI of \$1000 per month. He goes to work and uses up his trial work period. Following the trial work period his earnings increase to \$1050 per month. Since \$1050 is higher than the \$1000 SGA level, Joe's SSDI might stop at this point. However, Joe is paying \$100 per month for medication that is related to his disability of record. As a result, Joe's countable income decreases from \$1050 to $\$1050 - \100 or \$950. Since this is less than the SGA level, Joe's SSDI benefit would continue.

Possible IRWE expenses and amounts based on your information: _____

Trial Work Period

Trial Work Period (TWP)

- When an individual receives SSDI benefits, they have a nine month trial work period that is available to them.
- In 2010, an individual who works will use up one of their trial work months during any month in which they earn \$720 or more.
- As long as a beneficiary has at least one trial work month remaining, they can earn any amount of money without losing their benefits.
- Once all nine trial work months are used, the trial work period ends.
- Trial work months that were used more than sixty months previously are rolled over and no longer count towards the trial work period.

Trial work months used: _____

Trial work months remaining: _____

Dates of trial work months (if available):

1: ____/____/____ 2: ____/____/____
3: ____/____/____ 4: ____/____/____ 5: ____/____/____
6: ____/____/____ 7: ____/____/____ 8: ____/____/____
9: ____/____/____

Estimated

Verified

It Pays to Work!



If you are an individual with a mental health issue and need help navigating the benefits maze, want to return to work and need additional support,

COVA can help.

COVA's benefits management and application services include:

Benefits and Financial Consultation

Learn how earned income affects your disability benefits and health benefits, housing subsidies and food assistance. Explore the work incentives offered by Social Security.

Contact Mike Keffer

phone: 614.291.0435 • e-mail: mkeffer@cova.org

Application Assistance

For those not ready for immediate employment, COVA can assist you with applying for disability benefits and health care programs to cover vital services. Review your disability eligibility and the medical documentation needed. Receive assistance completing the applications for Medicaid, Medicare, Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI).

Contact Carrie Printz

phone: 614.205.1752 • e-mail: cprintz@cova.org

Benefit Bank

The Bank, staffed by a COVA benefits counselor, is a one-stop eligibility and application process to connect Ohioans with work supports such as food stamps, Ohio Works First, Earned Income Tax Credits, Best Rx, Home Energy Assistance Program, Medicaid, Medicare Premium Assistance Program, Medicare Part D Extra Help, and Free Application for Federal Student Aid (FAFSA).

Contact Belinda Spinosi

phone: 614.291.0587 • e-mail: bspinosi@cova.org

The WEB Group – Wellness, Employment and Benefits Group

Join an interactive eight-week workshop promoting skill building in relation to wellness, employment and benefits planning.

Contact Belinda Spinosi

phone: 614.291.0587 • e-mail: bspinosi@cova.org

Program Director Julie Koehler phone: 614.291.0190 • e-mail: jkoehler@cova.org

COVA

COVA

WHO WE ARE

COVA is central Ohio's leader in vocational rehabilitation services for people with mental illnesses and related disabilities that pose a barrier to employment. We serve nearly 3,300 individuals and 250 employers each year.

OUR PROGRAMS

Adults

- Vocational assessments
- Career readiness groups
- Career development and job placement

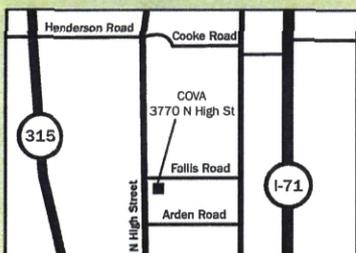
Youth, ages 16-22

- CHOICE — Vocational transition from school to work
- Independent Living Skills Assessment
- Aftercare — Transition from foster care

Benefits Consultation

- Back-to-work benefits planning (all disability groups)

WHERE WE ARE



3770 N. High St. (on COTA line)
Columbus, Ohio 43214

Free parking available next to and behind our accessible building.

Mon.– Fri., 8 a.m.– 5 p.m.

ORIENTATION

Open orientation is held **Tuesdays and Thursdays at 1:30 p.m.** Each session lasts approximately one hour. No registration is required.

For more information:
614-294-7117
1-877-521-2682 toll-free
614-298-6884 tty
www.cova.org

Work is key to recovery.

If you have a mental illness and want to work, **COVA can help.**



Adult Programs

Job search preparation services:

- **Vocational Assessment** — Define career goals, work history, disability limitations, create a plan for employment.
- **Career Readiness group sessions**
Readiness class — Four-week course covers topics key to starting a job search, such as goal setting, managing mental illness and stress in the workplace, social skills and networking.

Career class — Four-week course teaches participants skills necessary to begin an active job search, including résumé and cover letter development, interview skills and reviewing employer expectations.

Job club — Meets weekly to share job leads, receive group support and feedback for self-directed job searchers.

Career development and job placement services:

- **Career goals and job skills development** — Our experienced career developers help you define the types of jobs that match your skills and needs, whether this is your first job or a return to work.
- **Interview skills development** — Practice interviews and support during the interview process.
- **Résumé and application skills** — Learn to adapt your resume to each opportunity and how to use online application systems.
- **Employer networking** — Access COVA's established network of employers.
- **Screened job leads** — We review and select leads that match your goals.
- **Job site coaching** — COVA is there to help with the transition to work.

HOW TO GET STARTED

Get to know COVA by attending one of our Orientation sessions. We will ask you to complete an application and explain the details of each program, along with the criteria for you and your family to qualify for county or state payment for services. For those not eligible for the public payment programs, self-pay options are available. If you cannot attend a Tuesday or Thursday Orientation, call us to arrange an individual session.

Want to get a head start? See more details about Orientation and download the application at www.cova.org.

For more information:
Barb Schmitzer
614-291-0229 • bschmitz@cova.org

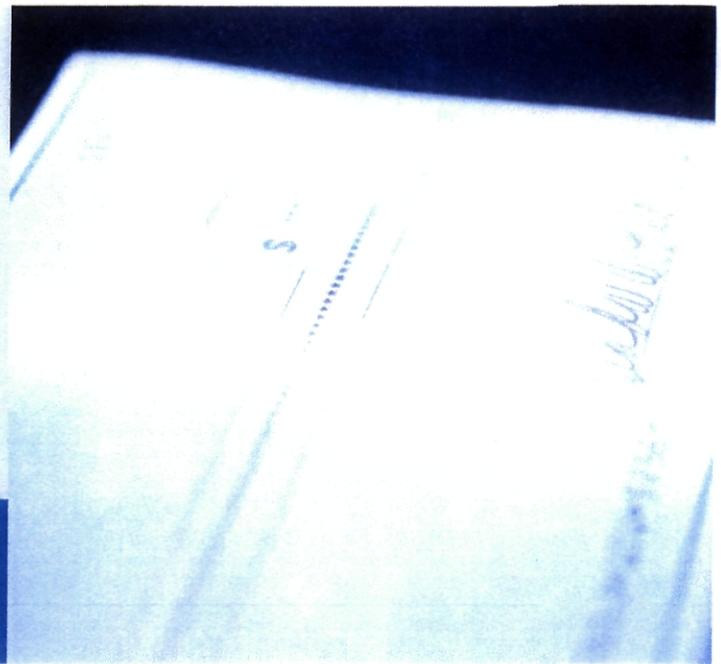
Beth Kishiro
614-291-0181 • bkishiro@cova.org

Benefits Consultation

It Pays to Work!

Benefits consultations can be provided to participants through COVA's job development programs, or Ohio residents currently receiving SSI or SSDI payments can receive a benefits consultation through the Work Incentives Planning Assistance (WIPA) program of Social Security.

For those not ready for immediate employment, ask about COVA's disability application assistance services.



HOW TO GET STARTED

Contact Julie Koehler • 614-291-0190 • jkoehler@cova.org

Youth Programs

COVA's experienced professionals work with youth ages 16 to 22 to achieve independent living. Program participants come to us via many avenues — public schools, child welfare, juvenile justice, school counselors and families.

- **CHOICE** — COVA Youth Career Developers provide vocational training and career development activities with high school students with emotional and social barriers. Participants learn about different types of jobs, work expectations and required skills to create the best career plan for their situation.

Services provided include:

- Career exploration
- Employer support to launch a positive work experience
- Job development to locate jobs for students
- Job coaching to build retention

- **Independent Living Skills Assessment & Development**

COVA's Youth Evaluators provide families, schools and agencies with detailed assessments of a participant's independent living capabilities. Based on the assessment, COVA creates a plan for achieving independence, including educational and employment leads tailored to the individual.

- **Aftercare** — COVA works with youth ages 18 to 21 to make a successful transition from living in foster care to living independently.

COVA staff identify participants' independent living needs and assist with setting and achieving goals related to employment, education, housing and community resources.



HOW TO GET STARTED

Contact Jill Jones • 614-291-0498 • jjones@cova.org

COVA

Planning for a better life?

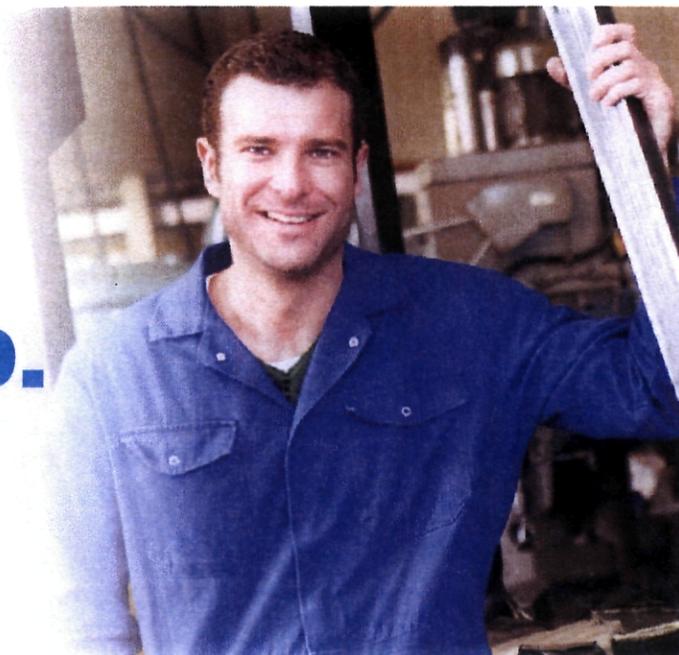
To work without losing all your benefits?

To be less dependent on public benefits?

For more financial self-sufficiency?

To be more productive?

To keep busy?



COVA can help.

If you are a person with a disability, currently receiving SSI and/or SSDI, and want to explore your work and benefits options, we can help you achieve a more productive life.



Our Community Work Incentive Coordinators (CWICs) are certified by the Social Security Administration to serve 50 Ohio counties under the Ticket to Work and Work Incentives Improvement Act.

Through Work Incentives Planning and Assistance (WIPA), we're ready to help you accomplish your goals with services that are personalized just for you, including:

- work incentives planning and assistance, to teach you how earned income affects your disability benefits and health benefits, housing subsidies and food assistance
- eligibility determination for federal or state work incentives programs
- referral to appropriate Employment Networks or the Ohio Rehabilitation Services Commission (ORSC)
- consultation on further benefits and services that may be available

All at no cost to you.

Contact Belinda Spinosi today for a meeting that's convenient for you.

Visit us at a **Work Incentives Seminar (WISE) Event** in your area to connect with local resources and Employment Networks for work assistance. Call us today for a WISE schedule.

COVA

*Creating opportunities
that work*

Belinda Spinosi, BA, CWIC

614-291-0587 • cell 614-935-5399
toll-free 1-877-521-2682 ext. 287
bspinosi@cova.org

Center of Vocational Alternatives

3770 N. High St., Columbus, Ohio 43214
614-294-7117 • fax 614-294-7443
tty 614-298-6884 • www.cova.org

Program Director Julie Koehler toll-free 1-877-521-2682 ext. 304 • jkoehler@cova.org

COVA is a private nonprofit organization founded in 1982. We serve 3,300 Ohioans and 250 Ohio businesses annually.

File your taxes **fast, easy & free!**

If you are currently receiving mental health services and your household income is \$57,000 or less, you can file your taxes through

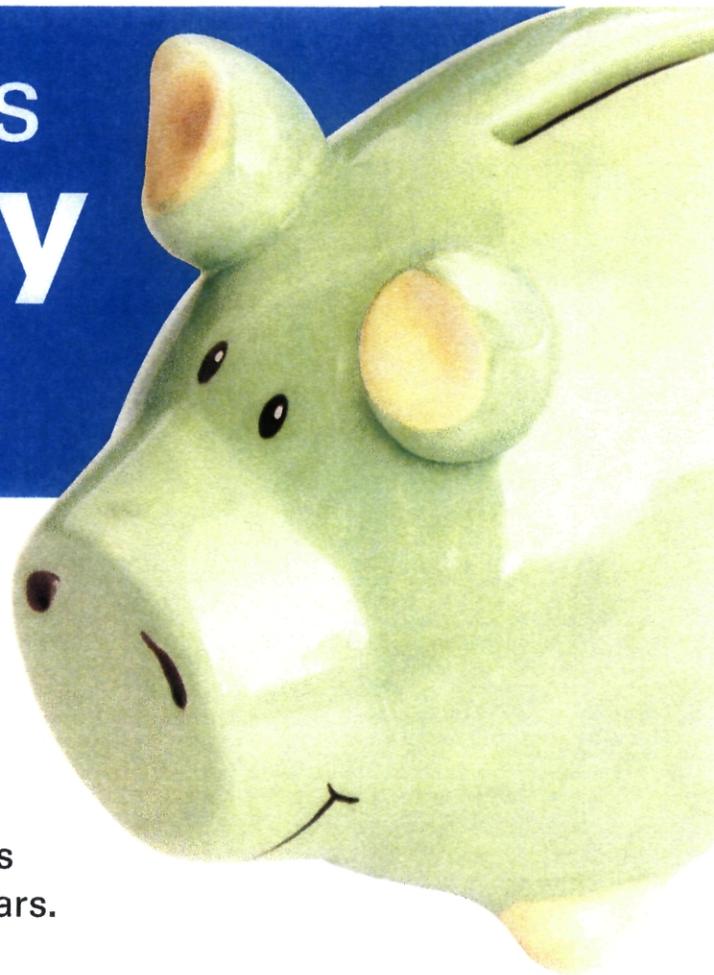
THE BENEFIT BANK®

at **COVA**, even if you don't owe taxes this year or haven't filed in recent years.

And remember, if you're eligible for the Earned Income Tax Credit (EITC) and have not previously filed, you can still receive that money for tax years 2005 through 2008!

Claim the EITC, Child Tax Credit, and others!

File early – make an appointment with COVA before the tax rush for a confidential, counselor-assisted session, absolutely free. We also offer e-file for the fastest refund.



What you need to file:

- Government issued ID
- Social Security numbers for you and your dependents
- W-2s, 1099s, 1098s
- Info about other incomes
- Deduction and credit info
- Last year's tax return (if available)

COVA

*Creating opportunities
that work*

Center of Vocational Alternatives

27 W. Winter St.
Delaware, Ohio 43015

Contact Belinda Spinosi
877.521.2682 toll-free, ext. 287
614.291.0587

www.cova.org



This service is only available to persons receiving mental health services in Delaware and Morrow counties.

**MEDICAID BUY IN FOR
WORKERS WITH DISABILITIES
(MBIWD)**

**NAMI Ohio Supported Employment
Family Advocacy Summit
May 14, 2010**

What is MBIWD?

MBIWD is an Ohio Medicaid program that was created to enable Ohioans with disabilities to work and still keep their health care coverage

2

Who is Eligible?

Answer the following 5 questions to determine who should consider applying for MBIWD

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**1. Are you between the
ages of 16 and 64?**

- If yes, continue
- If no, you are not eligible

You can age out of MBIWD

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2. Do you have a job that pays you regularly?

- If yes, you may be eligible
 - The amount you work doesn't matter
 - Having FICA and either state or federal taxes withheld does matter
 - Self employed? You must be reporting to the IRS or have last year's tax return

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3. Do you have a disability that meets the Social Security standard?

- Yes, if:
 - You are eligible for Medicaid due to disability
 - You receive an SSDI or SSI check

You can earn wages at or above Substantial Gainful Activity (SGA)

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4. Is Your Income < \$2,256 a Month (\$27,072/Year)?

- Medicaid counts total income:
 - benefit checks
 - earned income
- * MBIWD also has a \$20,000 annual earnings disregard if needed *

<http://codes.ohio.gov/oac/5101:1-41-30>

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5. Do You Have more than \$10,580 in Resources?

If no, you may be eligible

- Resources that don't count:
 - the house you live in
 - 1 car
 - term life insurance
 - PASS plan
- Resources that do count:
 - Cash, savings accounts, certificates of deposit, anything you own that could be converted to cash

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Premiums

- Replace spenddown and patient liability
- Based on family income over 150% of Federal Poverty Level (10% of the difference)
- Other health insurance premiums can be deducted from MBIWD premium

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The 2009 Federal Poverty Levels

Persons in Family	Poverty Level	150% of FPL	250% of FPL
1	\$10,830	\$16,245	\$27,075
2	\$14,570	\$21,855	\$36,425
3	\$18,310	\$27,465	\$45,775
4	\$22,790	\$34,185	\$56,975
5	\$22,050	\$33,075	\$55,125
6	\$25,790	\$38,685	\$64,475
7	\$33,270	\$49,905	\$83,175
8	\$37,010	\$55,515	\$92,525

Premium Calculations For a Single Adult

Monthly gross income	\$2,500
Less 150% FPL for single person	- \$1,354
	= \$1146
Multiplied by 10%	x .10
	= \$114.6
Other medical premiums	- \$96.4
Total monthly premium	= \$18.2

MBIWD Eligibility and Premium Scenarios

For an adult, (unmarried) disabled person with less than \$10,580 in resources and monthly health insurance payments of \$96.40.

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MBIWD Eligibility and Premium Scenarios

Income (earned & unearned)	Eligible?	Premium Amount
\$10,000	Yes	\$0
\$20,000	Yes	\$0
\$30,000	Yes	\$18
\$40,000	Yes	\$102
\$50,000	Yes	\$185
\$60,000	Yes	\$268
\$70,000	Yes	\$352
\$80,000	Yes	\$435
\$90,000 +	No	n/a

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MBIWD Eligibility and Premium Scenarios

For an adult, (unmarried) disabled person with less than \$10,580 in resources and no monthly health insurance payments.

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MBIWD Eligibility and Premium Scenarios

Income (earned & unearned)	Eligible?	Premium Amount
\$10,000	Yes	\$0
\$20,000	Yes	\$31
\$30,000	Yes	\$115
\$40,000	Yes	\$198
\$50,000	Yes	\$281
\$60,000	Yes	\$365
\$70,000	Yes	\$448
\$80,000	Yes	\$531
\$90,000 +	No	n/a

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Once you are eligible – what then?

- If you lose your job you have 6 months to find a new one
- If you get behind (2 months) in paying premiums, you will lose eligibility
- If you are determined medically improved you can remain in the program with slightly higher work requirements (40 hours a month earning state or federal minimum wages whichever is lower)

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A Recap of MBIWD Benefits

- MBIWD removes a major disincentive to work and encourages clients to attain competitive employment as a realistic goal in recovery

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A Recap of MBIWD Benefits

- MBIWD does not require a specific number of hours worked – only requires regular paid employment - except for the medically improved category

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A Recap of MBIWD Benefits

- There is no spenddown
- There may be a small monthly premium

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What is the role of Benefits Planning?

- Work Incentives planning
 - Impact of earnings on benefits
- Assistance completing proper forms

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What is the role of Benefits Planning?

- Contact local WIPA project for services
 - Legal Aid Society of Greater Cincinnati – (800) 582-2682
 - COVA – (877) 521-2682
 - Ohio Legal Rights Service – (800) 282-9181

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CMH System Spends \$6 Million/month on Spenddown!

- ~ 27,000 individuals on spenddown
 - average monthly spenddown = \$240
- Client's spenddown is met through:
 - incurred costs of receiving mental health services
 - paid by a Board or provider pursuant to Ohio administrative code

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***Individuals with a spenddown,
who enroll in MBIWD,
go off spenddown.***

Relationship of MBIWD to Medicaid Financing and Spenddown

- Providers can effectively encourage seeking competitive employment opportunities and/or develop part time work or paid job exploration opportunities within the mental health system (*NOTE: Providers will need to address ethical issues of hiring persons treated by their agency*)

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Relationship of MBIWD to Medicaid Financing and Spenddown

- Administrative burden (see next slide) of spenddown is reduced and state and local funds previously used for spenddown are available to be reinvested into service delivery

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Spenddown=Administrative Burden

In Cuyahoga County, administrative costs associated with spenddown ranged from approximately \$12,000 a year for a provider with a relatively small caseload to \$60,000 a year for a provider with a large caseload.

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Spenddown Examples

Not Enrolled in MBIWD

- Hours/MO 70
- Hourly Rate \$7.00
- HI Premium \$96.40
- SSDI/MO \$1,200
- Spenddown = \$707.10

Enrolled in MBIWD

- Hours/MO 70
- Hourly Rate \$7.00
- HI Premium \$96.40
- SSDI/MO \$1,200
- Spenddown = None
- Premium = \$0

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Local area experiences

MHAC's Assessment of Current and Potential Demand

- Analysis of number of consumers on spenddown, average amount, and time spent on spenddown
- Review of current programs providing employment services
- Consumer survey

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Consumer Survey Results

- Consumers from a number of mental health provider agencies in Cuyahoga County were asked to complete a survey about their opinions about employment as it relates to the possibility of enrolling in a Medicaid Buy-In program. Consumers were asked to complete six questions; this report includes the results of those responses*.

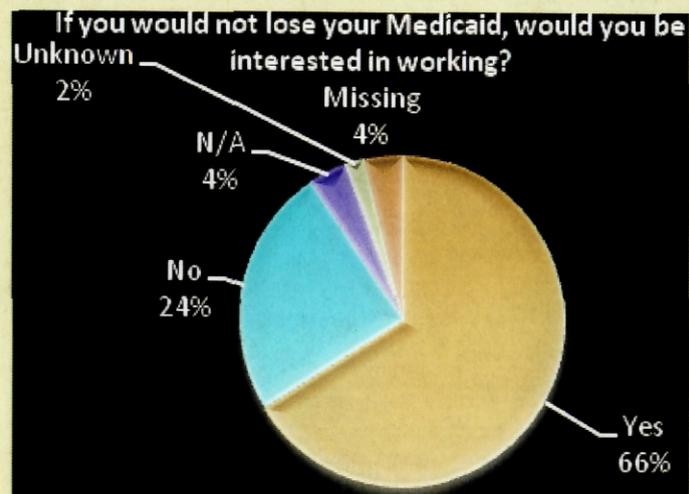
*number of respondents: 75

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If You Would Not Lose Your Medicaid Would You Be Interested In Working?

When asked whether they would be interested in working *if they would not lose their Medicaid benefits*, the majority of consumers indicated that they would be interested in working.

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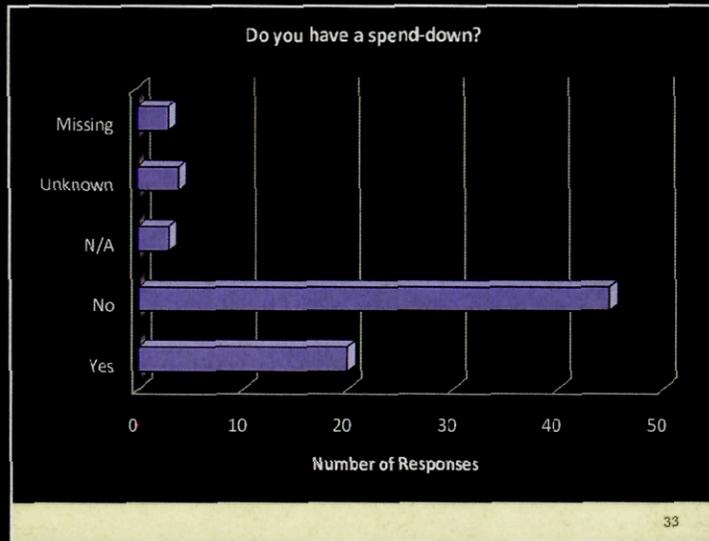


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Do You Have A Spenddown?

There are fewer clients with a spenddown than there are without.

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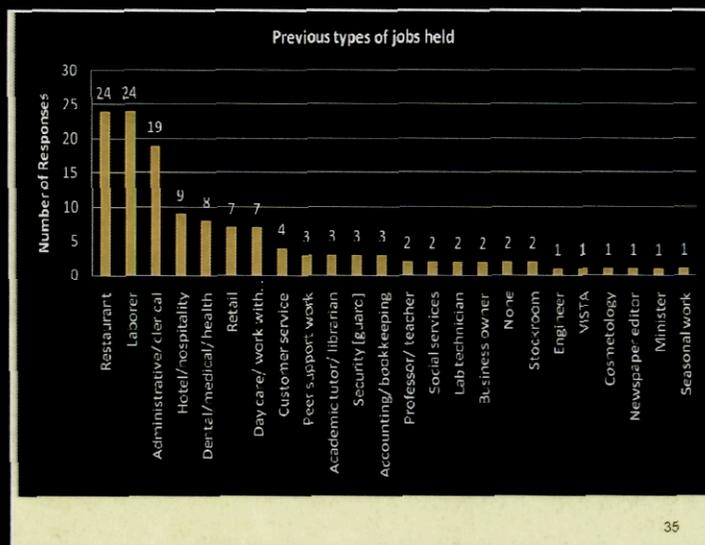


Previous Types of Jobs Held

The majority of positions held by consumers in the past are in food service, labor (including factory work, trades, janitorial work, and others), and administrative/clerical fields.

Although there were numerous and quite varied responses to this question!

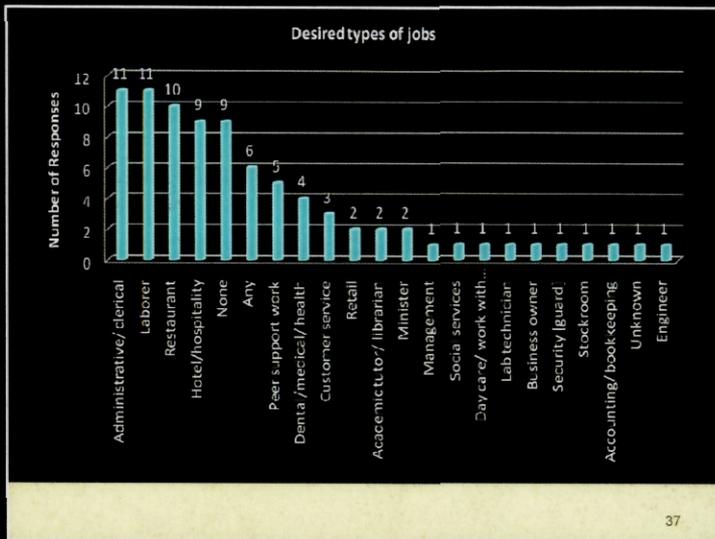
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Desired Types of Jobs

The same three areas are the most-reported desired fields of work, though in a different order. As above, responses to what sort of work is desired are also varied and high in number.

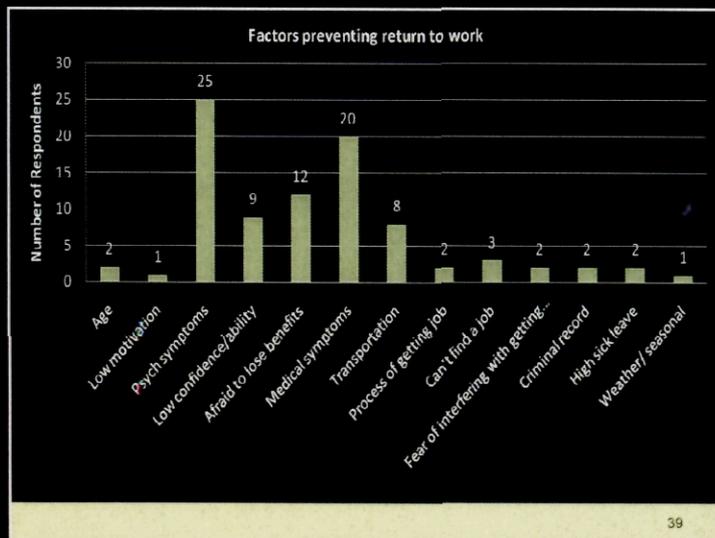
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Factors Preventing Return to Work

There were a number of factors reported as factors impeding consumers returning to work. Health problems (mental and physical) and fear of losing benefits were the most commonly reported.

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The number of hours that consumers reported wanting to work ranged from zero to 40 per week, with 30 hours/week being the average number of hours desired.

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Partners in the Effort

- Board
- Providers
- BVR
- CCOE
- Department of Employment and Family Services

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Next Steps

- Trainings for providers on MBIWD
- Encourage use of current employment services and pursue opportunities to expand
- Tracking of Buy-in Efforts

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THE BOTTOM LINE

Enrollment in MBIWD is a WIN-WIN!

It eliminates both monthly spend down costs and disincentives to work

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Q & A

Rebecca Steinhauser, Health/Public Benefits Managing Attorney,
Legal Aid of Western Ohio

Larry Husted, Income Maintenance Supervisor
Defiance County Department of Job and Family Services

Rick Tully, TSIG Grant Program Administrator
Ohio Department of Mental Health

**ODMH Expedited SSI and
Medicaid Application
Demonstration Program**

**NAMI Ohio Supported
Employment Family Advocacy
Summit
May 14, 2010**

Demonstration Overview

- Pilot program was initiated in May, 2008 to address delays in processing SSI and Medicaid applications for adults with severe and persistent mental illness.
- Cooperative effort with SSA, OBDD, ODMH, and ODJFS.
- There were 10 original provider organizations, and there are now currently 41 participating-- in most areas of the state except SE Ohio

Demonstration Overview

- **Basic process is as follows:**
 - MH worker assembles all medical documentation to be filed with the SSI application. The Medicaid application is filed at the CDJFS, but without the medical documentation.
 - The SSA Field Office flags the application and forwards to the OBDD where it is assigned to a designated adjudicator.
 - The MH Worker and the OBDD adjudicator stay in communication with one other in the event additional information is required.
 - The OBDD adjudicator makes a determination. If allowed, the MH worker will receive a copy of the SSI Award Notice.
 - The MH Worker sends the SSI Award Notice to the local CDJFS to complete the Medicaid Application.

Critical Elements of the Expedited SSI Process

- MH provider organization assigns not more than one or two MH workers to take overall responsibility for developing the applications and medical documentation.
- The MH workers are trained in the special procedures and thoroughly review the training DVD and Procedure Manual.
- The MH worker completes the specially designed Mental Status and Activities of Daily Living forms in exhaustive detail.
- The MH worker completes form to become the Authorized Representative.
- The MH worker stays in close communication with the SSA Field Office contact and the OBDD adjudicator.

Results of the Demonstration- Current Performance

- 123 cases have been processed and 66 have been allowances (54%)—Overall allowance rate for all SSI cases is about 28%
- 35 of the 66 allowances processed in 20 days or less (53%)--- Average processing time for all SSI cases is about 75 days
- 45 of 66 cases processed in 30 days or less

Desired Performance

- Allowance Rate: 85% Allowance Rate (Current: 54%)
- Cases processed within 20 days: 75% (Current: 53%)
- Cases processed within 30 days: 90% (Current: 68%)

Next Steps

- ODMH will continue adding additional provider organizations to the demonstration program.
- Beginning in September, 2010, the Benefit Bank SSI Module will be available to mental health provider organizations participating in the demonstration. The module will support the automated development of SSI and Medicaid applications.

Getting the Word Out

- Consumers, families, and provider organizations who want to learn more about the expedited SSI and Medicaid Demonstration may contact Rick Tully, TSIG Program Administrator at 614.728.9784 or by email at Rick.Tully@mh.ohio.gov
- Stay alert for information on ODMH's website— Client Advocacy and Protection for comprehensive information and provider organization enrollment procedures.

CENTER OF VOCATIONAL ALTERNATIVES

COVA

The Benefit Bank

Understand How Employment Impacts Benefits
NAMI Ohio Supported Employment Family Advocacy Summit
5/14/10

Belinda Spinosi



COVA Mission

To assist and support the community in overcoming mental, emotional and other challenges to a productive life, focusing on employment, economic stability, and life skills.

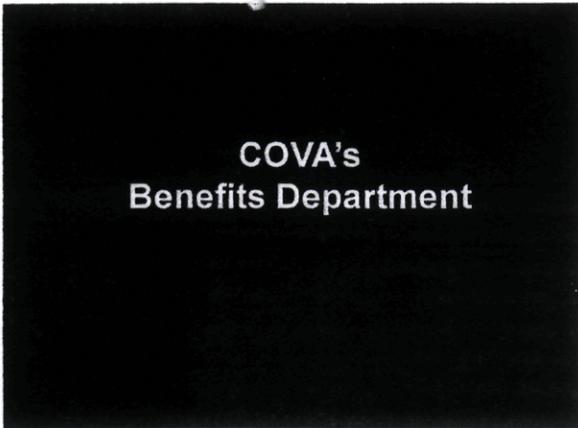
COVA
Creating opportunities that work

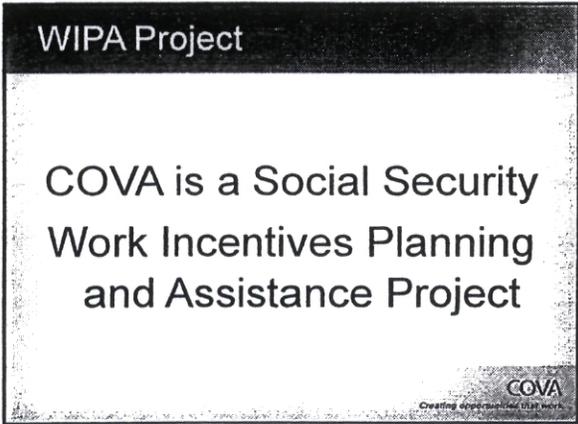
COVA's Columbus location

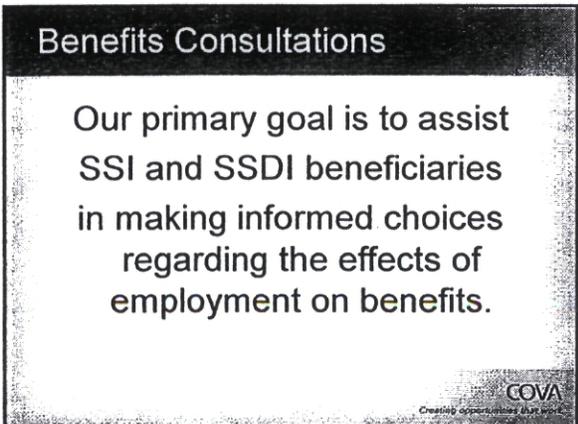


3770 North High Street
Columbus, OH 43214
(614) 294-7117
(614) 294-7443 Fax
(614) 298-6884 TTY
www.cova.org

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Supported Employment
the evidence-based practice

Seven Core Principles*

7. Personalized Benefits Planning

Benefits counselors help consumers calculate exactly how much money they can make at their jobs without disrupting benefits, such as Medicaid insurance, supplemental security income (SSI), and social security disability insurance (SSDI). Benefits counselors advise consumers and caregivers about the following:

- Benefits requirements
- Income ceilings
- Work incentives
- Other issues and regulations related to employment benefits

*www.ohioseccoe.case.edu

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During Individual Benefits Consultations...

- We analyze your current benefit and health insurance situation
- Assess additional services you may be eligible for
- Provide information and applications for ie... Medicaid Buy-In for Workers with Disabilities, Medicare Savings...
- Written Report
- Follow-up planning
- Long-term assistance

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Creative Benefit Programming
Education & Intensive Benefits Services

- Social Security Application Assistance in Delaware & Morrow Counties
- Outreach in WISE, Work Incentive Seminar Event
- Pathways Program with ORSC, ODMH and Mental Health Centers
- Wellness, Employment and Benefits Group

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and... The Benefit Bank

- This public-private partnership helps connect low and moderate-income Ohioans with tax credits and public benefits
- A free web-based service simplifies and centralizes the process of applying

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The History of The Benefit Bank

- The Benefit Bank is a project of the National Council of Churches, the Jewish Council on Public Affairs
- In 2006, Governor Stricklands Office of Faith-Based and Community Initiatives appointed the Ohio Association of Second Harvest Foodbanks as the lead agency

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The Ohio Benefit Bank Statistics

- The Ohio Benefit Bank has served over 78,000 individuals in all 88 Ohio counties.
- 80% households The Ohio Benefit Bank assisted had an annual income less than \$25,000 with one-third of those households with children.
- \$265 million in benefits through over 20 programs.

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Today

- The Ohio Benefit Bank promotes economic empowerment
- But... more than \$1.7 billion in tax credits and other public benefits and community resources go unclaimed by eligible Ohioans who do not apply for them. More than 95 percent these lost benefits are federal dollars.

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How The Benefit Bank Provides Services

The Benefit bank is an internet-based program that helps low and moderate income Ohioans apply for

- A range of benefits, all at once
- Estimate potential for receiving benefits and tax credits,
- File for taxes,
- Apply for public benefits,
- Learn about the economic stimulus payment,
- Register to vote.

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How The Benefit Bank Provides Services

- Counselor assisted program, over 4,000 trained
 - Helps you enter information into a computer system to answer questions
- The Benefit Bank generates a completed form to review
- Applications are either submitted
 - electronically (ODJS applications are submitted through the E-Gateway) or
 - are printed off for mailing

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How The Benefit Bank Provides Services

Utilizes organizations well-positioned to reach underserved populations that might not have access to benefits through traditional channels

- A strong network of over 900 faith-based, nonprofit, governmental and private-sector partners
- Senior service programs
- Food banks and pantries
- Health providers
- Housing programs
- Community, faith-based and nonprofit and Volunteers

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Benefit Assessment and Applications

- Medicaid for the Aged, Blind, and Disabled
- Medicare Premium Assistance Program
- Medicare Rx Extra Help
- Ohio's Best Rx

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Applications

- Free Application for Federal Student Aid
- Voter Registration
- Golden Buckeye Program
- Home Energy Assistance
- Ohio Works First
- Senior Community Service Employment Program

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Additional Services

- Food Assistance
- Ohio Food Assistance Program
- USDA Child Nutrition Programs
- WIC (Women, Infants, Children)
- Community Supports
- Child Care Assistance
- Fatherhood Referral Program

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Tax Assistance

- Tax Assistance
- Child Tax Credits
- Education Credits
- Federal Earned Income Tax Credit
- Federal Stimulus Rebates
- State and Federal Tax Preparation Assistance

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Find a Benefit Bank site near you

- <https://secure.thebenefitbank.com/ums?task=locator>

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Contact information:

Belinda Spinosi

B.A. CWIC, Benefits Specialist

COVA

3770 N. High Street

Columbus, OH 43214

614-291-0587, direct

bspinosi@cova.org



Supported Employment

Local Resources

Supported Employment Family Advocacy Summit

Ohio Supported Employment CCOE Site List

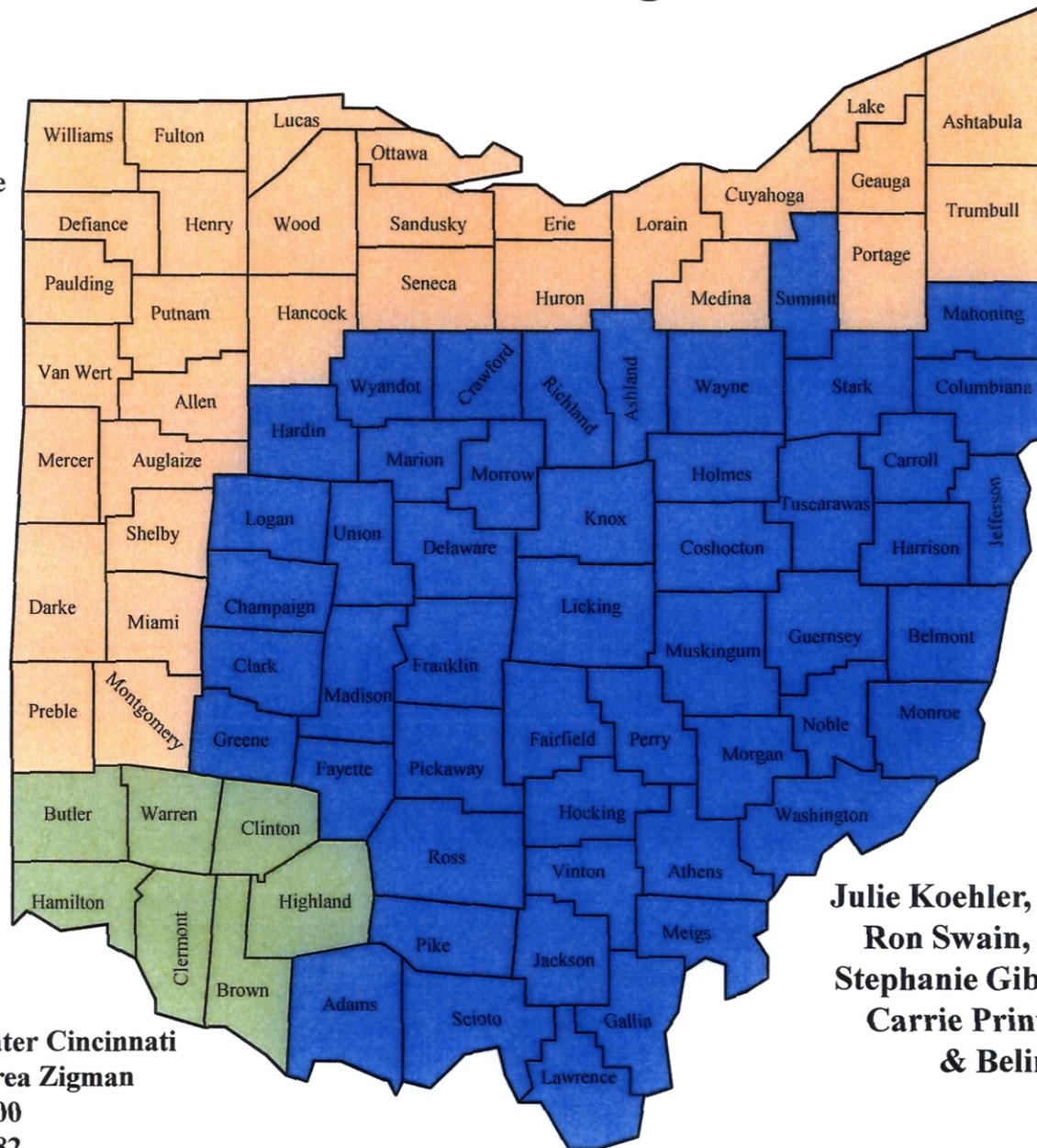
The following organizations are in the process of implementing the evidence based IPS (Individual Placement and Support)/Supported Employment model. Some organizations are closer to full implementation than others. As organizations get closer to reaching full implementation, employment outcomes tend to also increase.

County / Board Area	Agency
Adams, Lawrence & Scioto	Shawnee Mental Health Center
Ashland	Appleseed CMHC
Clermont	Clermont Counseling Center
Columbiana	The Counseling Center
Cuyahoga <ul style="list-style-type: none"> • Provided through Spectrum staff 	Connections Far West Center Mental Health Services for the Homeless, Inc. Murtis Taylor Recovery Resources
Delaware & Morrow	Central Ohio Mental Health Center
Fairfield	New Horizons
Fayette, Highland, Pickaway, Pike & Ross	Scioto Paint Valley Mental Health Center
Franklin <ul style="list-style-type: none"> • Provided through COVA staff 	Amethyst, Inc. Columbus Area Inc North Central Mental Health Services Southeast Inc. TVBH Community Support Network
Greene	TCN of Greene County
Lake	Neighboring
Licking / Knox	Moundbuilders Guidance Center
Lorain	The Nord Center
Montgomery	Eastway Corporation
Richland	The Center for Individual & Family Services
Stark	Coleman Professional Services Community Services of Stark County
Summit	Community Support Services

For more information, go to <http://www.centerforebp.case.edu/> or contact Patrick Boyle at 216-398-3933.

Work Incentives Planning and Assistance

Ohio Legal Rights Service
Art Schlesinger
(614)466-7264
(800)282-9181



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that work*

Julie Koehler, Program Director
Ron Swain, John Hartman,
Stephanie Gibson, Mike Keffer,
Carrie Printz, Tanya Chiles
& Belinda Spinosi

Legal Aid Society of Greater Cincinnati
Julie Honican or Andrea Zigman
(513)241-9400
(800)582-2682

(614)294-7117

(877)521-2682

www.cova.org

WIA Local Youth Council Chairs

Each of Ohio's Local Workforce Areas has a Youth Council that establishes youth employment policies.

WIA Local Youth Program Contacts

Youth Program Contacts administer WIA youth service programs in the local workforce areas.