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NJWINS is ...

- New Jersey Work Incentives Network Support
- a program of The Family Resource Network
- a work incentive and benefit counseling service for recipients of Supplemental Security Income (**SSI**) and Social Security Disability Insurance (**SSDI**)
- funded by the Social Security Administration

Individuals seeking our services MUST be working or pursuing employment.



Our Program and Services

- NJWINS assists SSI and SSDI beneficiaries between the ages of 14-64.
- We educate and advise beneficiaries about SSA Work Incentives that apply in order to keep their benefits for as long as they are needed while they begin, continue or augment work efforts.
- There is no charge for NJWINS services.
- **Not an Employment Agency.**

We CANNOT help individuals apply for benefits or appeal application decisions!



NJWINS Provides Answers to (FAQs):

- 1. “How much can I earn before I lose my cash benefits?”***
- 2. “How long will my medical coverage continue once I start working?”***
- 3. “What happens if I lose my job or work hours decrease?”***

All Social Security benefit and earnings calculations are subject to individual circumstances!

Important Terminology

Supplemental Security Income (SSI) – Needs Based disability program, no work history required, comes with Medicaid

Social Security Disability Insurance (SSDI) – Based on work history, derived from FICA taxes paid, comes with Medicare (after 2 year waiting period)

Work Incentives: Tools that allow SSI and SSDI beneficiaries to try out work or experience changes in work while keeping as much of their benefits as they need for as long as they are necessary.



Important Terminology

NJ Workability: Allows individuals with disabilities who work to be eligible for Medicaid. County Boards of Social Service will process the applications and establish service.

Ticket to Work: a voucher which a beneficiary can use to acquire employment services from an Employment Network.

Protection and Advocacy for Beneficiaries of Social Security (PABSS): Assists SSI and SSDI beneficiaries with Ticket assignment issues, work related overpayment issues, employment network service issues, WIPA service issues.

Run by Disability Rights New Jersey 800.922.7233



Benefit Counseling and Training

NJWINS meets with beneficiaries and families at county DVR offices and/or other provider locations to provide individual benefit counseling.

NJWINS offers training to agencies and providers who support employment for individuals with Disabilities.

NJWINS attends county and statewide job fairs, provider service/resource fairs and schools.

Monthly Appointment Days at County DVR Offices:

- New Brunswick DVR – 3 days per month
- Somerville DVR – 2 days per month
- CBVI – 2 days per month

Contact the Community Work Incentive Coordinator (CWIC) in your county or DVR office to schedule appointments.

Signed Social Security Consent forms are required to request Benefit Planning Query (BPQY) from Social Security.

Customized Work Incentive Reports

Analysis and Advisement: Beneficiaries of SSI and SSDI can be shown how working part-time, full-time, increasing or decreasing work hours will impact their benefits in report form.

Planning: Once a beneficiary finds work, a CWIC can develop a written Work Incentives Plan that is customized and will give concrete steps to take in using Work Incentives to protect their benefits for as long as they are needed.

Management: CWICs are available to re-adjust or develop new plans in accordance with employment changes and current needs.



Social Security Disability Benefits & Employment

The regulations for employment differ greatly between the two programs (SSI and SSDI) and can be very complicated.

Be Prepared: if you are already employed or are considering employment, you should meet with a benefits specialist or a Social Security representative. It is extremely important to understand the many different employment regulations specific to your benefit type!

The most common cause of error or overpayment is when an individual goes to work and is unaware of the reporting requirements and earnings regulations.

Reporting to SSA

1. Always use **copies of check stubs** to report earnings
2. Always keep **copies of everything** you submit
3. Always submit them **in person** at the SSA Office for your zip code area.
4. Always **get a receipt** from the Claims Rep before leaving the SSA Office.
5. If you can't submit in person, send it **certified mail**, so you have **proof** SSA received it.
6. Proof can be used to file a **request for reconsideration** or a **waiver of overpayment**,
7. NJWINS DOES NOT recommend reporting earnings over the **phone**.

Coordinators By County

Hunterdon, Middlesex, Somerset, Sussex and Warren:

Elisa Cohen (732) 503-2474

Bergen, Essex, Morris, Monmouth:

Amira Hassan (732) 228-1975

Burlington, Mercer:

Andrea Infante (609) 276-9595

Hudson, Ocean, Passaic, Union:

Andrea Jimenez (732) 503-5950

**For additional information and complete NJWINS
presentation**

www.njwins.org