



Benefits Counseling Services

Diane Luce & Stephanie Desrochers

Department of Vocational Services

Speaking Up for Us Statewide Meeting

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Cancer | Cardiology & Heart Surgery | Geriatrics | Gynecology
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Benefits Counseling Services

- Help you to understand how working changes Social Security disability and other benefits
- **1 in 10** Mainers over age 18 receive disability benefits.
- Six Community Work Incentives Coordinators (CWIC) cover the entire state.
- Currently funded by VR, DHHS and Social Security.

Who can get Benefits Counseling?

To get Benefits Counseling Services, you must be:

- 14 years or older;
- Getting Social Security disability benefits or SSI State Supplement based on disability from Maine DHHS;
- Working or want to work; and
- Have questions about how working impacts benefits

Work and Disability Benefits

Myths vs. Facts

People on Social Security disability benefits...	People on Social Security disability benefits...
Don't want to work	Often want to work but are afraid of losing check or insurance
Will lose their benefits if they work	Make decisions about working without knowing the true rules
Can only work 20 hours/week	Can work full-time while keeping some benefits, including MaineCare
Will have less money if they work	In most cases, will have more money when they work
Want to keep their benefits	May wish to stop getting benefits in the future

The Most Common Question

“How many hours can I work without it affecting my benefits?”

Not the Right Question...

- Social Security counts dollars earned per month, not hours.
- How much a person can earn depends on a lot of things, like the type(s) of benefit a person gets and if they've worked since being on benefits.
- People can often earn much more than they realize
- In some cases, a person may have more money if their Social Security check stops AND can still get MaineCare and/or Medicare.

Can You Work and Get Disability Benefits?

Yes! How much you can earn depends on which of the **four** benefits you get:

- **Supplemental Security Income (SSI):** For people with little or no work history.
- **Title II:** Based on work history before becoming disabled.
 - Social Security Disability Insurance (SSDI) – if you worked enough
 - Childhood Disability Benefit (CDB) – if your parent worked
 - Disabled Widow(er) Benefits (DWB) – if your deceased spouse worked enough
- **Both:** Some people get Title II and SSI. They need to know the work rules for both benefits.

Most Common Concern About Benefits: Can I Keep Health Insurance?

MaineCare continues for *most* because of these work incentives:

- **1619(b):** People on SSI can earn up to \$44,630 a year in 2022 and keep MaineCare.
- **Working Disabled MaineCare:** For people with disabilities who don't get SSI. To get MaineCare a person with a disability usually must have income less than 100% of the Federal Poverty Level. But when they are working, income can be up to 250% of the Federal Poverty Level. And not all income is counted! People might pay a small monthly premium (\$10-\$20) depending on income.

How Can A CWIC Help?

1. Before person starts working:
 - Explain what will and will not happen to benefits.
2. When job begins or job offer is made:
 - Review new monthly income and if it will impact benefits.
 - How to report income to benefit agencies.
 - What to do if issues arise.
3. After job begins:
 - Raise, hours increase.
 - Offered benefits.
 - Change jobs or job ends.

CWIC help is not a one-time event!

BCS Referral Process

1. Call 1-888-208-8700 or visit www.benefitsandworkinme.org to get the current BCS Referral Packet updated 12/2020.
2. Fax, mail, or email the completed referral packet to us:
 - **Fax:** (207) 662-6789
 - **Mail:** MMC Dept of Vocational Services, Attn: BCS, 22 Bramhall Street, Portland, ME 04102
 - **Email** bcs@mainehealth.org to receive a secure link to send your forms
3. We will call to schedule a Benefits Counseling meeting once we receive the referral packet and verify what benefits the person is getting. Due to COVID, most benefits counseling is being provided by phone, mail, and/or videoconferencing. If you need an in-person meeting, please tell us on the referral form.

Benefits Counseling Services

Work Incentives are special rules that apply when a Social Security Disability Insurance (SSDI, DWB, CDB) beneficiary or Supplemental Security Income (SSI) recipient returns to work. There are many different types of work incentives that may protect your eligibility for benefits including MaineCare or Medicare, and that may make you eligible for funding to advance your career. The rules are different depending on whether you receive SSI or Social Security for disability. If you receive both benefits, both sets of rules apply.

Benefits Counseling Services has Community Work Incentives Coordinators (CWICs) that help Maine people understand how working affects their Social Security disability and other public benefits. This service is free for any Maine resident 14 or older who is receiving Social Security disability benefits, is considering or currently working, and has questions about how working impacts benefits.

+ Our Team

+ Fact Sheets

BCS Referral Packet

Here is the current BCS Referral Packet to request services. Previous versions of the packet are no longer accepted.

[View Referral Packet](#)

BCS Referral Packet



Department of Vocational Services

Request for Benefits Counseling Services
Revised 12/2020
Previous versions no longer accepted

Directions: Please complete the entire packet. *On the release forms, complete the highlighted sections only.* Return forms to MMC Vocational Services, Attn: BCS, 22 Bramhall Street, Portland, ME 04102 or Fax (207) 662-6789. We will call you to schedule after we confirm your benefits. If you need help with the forms, call us at 1-888-208-8700. Referral packet is on our website, www.benefitsandworkinme.org.

Your Name: _____ Age: _____

Mailing Address: _____

City: _____ Zip: _____ County: _____

Home Phone: _____ Cell Phone: _____

Email address (if preferred contact): _____

Current CWIC Coverage Areas

BCS Staff Assignments	Staff	Phone & Email
Aroostook, Hancock, Knox, Lincoln, Sagadahoc (plus Brunswick), Waldo, Washington	Julianne Zaharis	(207) 662-4330 Julianne.Zaharis@mainehealth.org
Androscoggin, Franklin, Oxford (plus Bridgton)	Paul Connair	(207) 662-4387 Paul.Connair@mainehealth.org
Cumberland (excluding Bridgton & Brunswick)	Diane Luce	(207) 662-6746 Diane.Luce@mainehealth.org
Kennebec, Somerset	Marita Leach	(207) 662-5831 Marita.Leach@mainehealth.org
Penobscot, Piscataquis	Kate Hamlin	(207) 662-6067 Katherine.Hamlin@mainehealth.org
York, Ticket to Work Help Line	Noreen Hutcherson	(207) 661-7254 Noreen.Hutcherson@mainehealth.org
Data & Intake Specialist	Vanessa Lee	(207) 662-4757 bcs@mainehealth.org
BCS Program Manager	Stephanie Desrochers	(207) 662-6748 Stephanie.Desrochers@mainehealth.org

Note: CWIC coverage areas periodically change and can be found on our website

Learn More:

- Fact Sheets & Videos on SSI/SSDI Work Incentives
 - Available at www.benefitsandworkinme.org. Scroll to bottom of the home page to see Fact Sheets tab.
- Work and Benefits Navigator Trainings
 - Learn how you can be an employment and benefits champion:
 - » **November Session:** Tuesday 11/8 and 11/15
 - » **January Session:** Thursday 1/12, 1/19, and 1/26
 - » **More sessions in 2023**
 - Register at www.mhesevents.org/event/490fc767-dfd9-4abe-928c-b4f929febda9/summary or click on “Work & Benefits Navigator Training” at the bottom of our website www.benefitsandworkinme.org.

What can YOU do?

1. If you get SSI/SSDI, get your own benefits counseling if you haven't done so already.
2. Remember: everyone's benefits situation is unique and the amounts people can earn change at least once a year.
3. Encourage working
4. Use and refer to resources: Benefits Counseling Services, BCS Fact Sheets & Videos, Work & Benefits Navigator Training, Maine Can Work
5. When you hear myths:
 - "Have you heard about BCS?"
 - "Have you heard about WBNT?"

Benefits Counseling Services Contact Information

Phone: (207) 662-4757 or 1-888-208-8700 (toll free)

Fax: (207) 662-6789

Email: bcs@mainehealth.org

Website: www.benefitsandworkinme.org

Join Our Mailing List

Join our mailing list to receive email updates from Benefits Counseling Services at MMC Department of Vocational Services.

[Sign-Up](#)

Questions & Discussion