



# How Working Benefits You

## Information for people who want to work

**We help people with disabilities achieve independence through opportunities to work.**

We want to help you make the best decisions regarding employment and how it may affect your benefits. This can be simple and sometimes it can be complex. Either way, we will connect you with the right people who will give you the information you need to make an informed choice. Work incentive employment helps people go to work by minimizing the risk of losing SSI or Medicaid benefits.

**Work Incentive Examples:**

Earned Income Exclusion

Student Earned Income Exclusion

Impairment-related work expenses

Plan to Achieve Self-Support (PASS)

Ticket to Work

Medicaid Buy-In

STABLE Accounts (ability to save and invest your money)



*Working means you can earn money, increase your independence, and create opportunities for a better life.*

### THERE ARE MANY REASONS WHY WORK IS IMPORTANT. *Ask Yourself:*

- ◆ Do I like to have money?
- ◆ Do I want to be able to pay for the things I like and want?

If you answered “yes” to one or both of those questions, then you know why work is important. Now that you’ve decided about work, ask yourself these questions:

Where would I like to work? \_\_\_\_\_

What type of career do I want? \_\_\_\_\_

How may working affect the benefits I already receive?  
\_\_\_\_\_



The **BHN Employment Navigator** and our partners will get to know you and identify your strengths and interests. Everything will be considered, like your hobbies and what you like and dislike.

## Meet Your Employment Navigator KARA SHUTLER

**Kara Shutler** is the go-to person for those who want to work in the community. She holds a master's degree in social work from Ohio University and is certified through Cornell University as a Work Incentive Practitioner. She has been an Employment Navigator with the BHN Alliance since 2009.

Kara develops strong relationships with each person and his/her/their family, helping them identify their goals and then locating the agencies and organizations that will help turn those goals into reality. To learn more, call Kara at 740-695-0407, ext. 353.



### WHAT TYPE OF CAREER DO YOU WANT?

No matter where you are in life, we can help you develop a career. There are all kinds of jobs like office work, grounds keeping, maintenance, retail, hospitality, and food service, just to name a few.

- ◆ If you are just leaving high school, we can help you decide what to do in your neighborhood or community.
- ◆ If you're currently not working, we can help you get started.
- ◆ If you're in a job that doesn't fit you well, we can help you find a better fit.
- ◆ If you're a senior citizen and would like to retire, we can help with that, too.

#### WHERE DO YOU WANT TO WORK?

We will make it possible for you to visit businesses and learn more about different types of jobs. We'll also provide experiences where you actually work on a job to see if it's a job you like and can do.

### HOW MAY WORKING AFFECT YOUR BENEFITS?

Considering employment can also be a big change and it may bring lots of questions about what that means for you. You may be afraid that your benefits will change if you work. Working may affect your benefits. Kara can assist with the completion of a Benefits Analysis. This will provide you with information about the impact of earning wages on public assistance programs such as social security disability insurance (SSDI), supplemental security income (SSI), Medicaid/Medicare eligibility, Medicaid buy-in for workers with disabilities, veteran's benefits, housing assistance, and supplemental nutrition assistance program (SNAP).

### WHAT IS THE MEDICAID 'BUY-IN' PROGRAM?

The Medicaid "buy-in" Program is the nickname used to collectively refer to the Medicaid eligibility groups that serve workers with disabilities who are earning income. This program promotes and supports employment for people with disabilities and can help Medicaid beneficiaries with disabilities who work preserve their Medicaid. For more information, please reach out to Kara or visit <https://medicaid.ohio.gov>.