



# PROGRAM FACT SHEET

## **NJWINS IS...**

a program funded by the Social Security Administration and run through The Family Resource Network/Epilepsy Foundation of New Jersey and Cerebral Palsy of New Jersey, designed to provide accurate and current information on how work affects Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) Benefits.

## **QUESTIONS NJWINS CAN ANSWER**

1. How long will cash benefits continue while working?
2. How long will medical benefits continue while working?
3. What happens if a job is lost or work decreases?

## **NJWINS PROVIDES:**

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| 1. Information and Referral              | This could be as little as a five minute phone call or as comprehensive as an hour long tutorial or exploration of possibilities.            |
| 2. Problem Solving                       | There may be some information lag between SSA and the beneficiary which needs to be addressed in some fashion.                               |
| 3. Work Incentives Analysis & Advisement | A beneficiary can be shown how working part-time, full-time, increasing work, decreasing work, or not working will impact their benefits.    |
| 4. Work Incentives Planning              | Once an option is selected by the beneficiary, a Community Work Incentives Coordinator can plan that chosen option out for the coming years. |
| 5. Work Incentives                       | Community Work Incentives Coordinator are on-call to readjust Management the original plan to fit a changed situation.                       |

## **WORK INCENTIVES ARE...**

ways Social Security can further clarify substantial earnings. Beneficiaries who may have prohibitive out of pocket expenditures resulting from his or her disability, which are necessary for work; or whose employment may be subsidized in some way; or who may need to save to pay for schooling or a vehicle to be used for work, or who need to complete training of some sort before earning better wages, can translate these situations into Work Incentives which allow Social Security to extend the life of benefits while working

## **NJWINS SERVES...**

SSI and SSDI cash beneficiaries who are ages 14 to 64 and considering a change in their work situation, or are not working and considering the possibility.

## **CONTACT INFORMATION**

Those interested in this program can call 1-866-WINS4NJ (946-7465) or visit [www.njwins.org](http://www.njwins.org) on the web.

***Helpful Definitions:***

**MAXIMUS**

The agency responsible for managing the certification and listing of Employment Networks and the dispersal of the actual ticket.

**THE TICKET**

The ticket itself is a voucher which a beneficiary can use to acquire employment support services from an Employment Network. A beneficiary can decide to use the ticket, shelve the ticket for later usage, or not use the ticket at all.

**EMPLOYMENT NETWORKS**

A listing of agencies which are may provide beneficiaries with Employment Support Services.

**EMPLOYMENT SUPPORT SERVICES**

A variety of service options including evaluation (which includes testing for interests and aptitude), training (which may even included College coursework), placement, job coaching services, and payment for assistive technology and the training to use assistive technological devices.

**PABSS (Protection and Advocacy for Beneficiaries of Social Security)**

PABSS is charged with ensuring that Employment Networks provide the services they are responsible to provide. If a person is unhappy with services, PABSS can assist them in acquiring better service from the Employment Network they have been working with.

**NJWORKABILITY**

NJ WorkAbility is the Medicaid Buy-in program in NJ. This program allows individuals who work to be eligible for Medicaid, as long as they have earnings of less than \$45,864 annually and not more than \$748 of unearned income monthly. SSDI is not counted as unearned income in applying for this program. Therefore, SSDI cannot block eligibility. Under this program, a person may not have a premium of more than \$25 a month, but may not have a premium to pay at all. Premiums are applied on a sliding according to earnings.