

## 5. RECRUITING, HIRING, AND ORIENTING PEERS

### READ MORE: BENEFITS QUESTIONS

### Benefits questions to discuss with peers

Salaries, stipends, or other monetary compensation paid to HIV-positive peers might, in some cases, affect or risk their benefits/entitlements. During the hiring process, supervisors or program directors have a responsibility to raise peers' awareness of this risk and provide information and referrals to legal and other services where they can receive training or individualized guidance regarding their benefits. Below are some of the questions potential peers may ask about how working as a peer might impact their benefits, with information about things to consider. This information is of a general nature—you may wish to consult with state agencies, local case managers or employment benefits counselors for more specific information.

Will receiving a stipend affect my Medicare part D, Medicaid, SSI, Food Stamp Program (SNAP), or Housing Program (HUD)?

*This information is of a general nature. We provide some guidelines; however, you are strongly advised to contact your state agency regarding your benefits.*

Receiving a stipend may affect your other benefits. This is not an easy question to answer because it depends on your specific situation. Some programs vary depending on the state you live in. The best we can do is give you some idea of where to look for more information about each program. Read more below for information. A local case manager or employment benefits counselor may be able to provide you with more information.

**Medicare, Part D:** If you receive Medicare Part D prescription drug coverage, which is a Social Security disability benefit, any additional income should be reported to the Social Security Administration (SSA). In general, if your disability still meets regulations, you can keep your Medicare coverage for at least 8½ years after you go back to work (including the nine-month trial work period, during which a beneficiary receiving Social Security disability benefits may test his or her ability to work and still be considered disabled).

Please refer to this link about specific questions related to working and keeping your Medicare benefits:

<http://www.socialsecurity.gov/disabilityresearch/wi/extended.htm>

For more information about the Medicare part D program, please refer this link:

<http://www.medicare.gov/pdphome.asp>

**Medicaid:** Medicaid provides medical coverage to income-eligible individuals and families. The state and federal government share the costs of the Medicaid program. Medicaid plans and services vary by state. Some people who are blind or disabled (16-65) and who have Medicaid prior to going back to work can continue to have Medicaid while working if their disabling condition is still present.

To learn more about working and still receiving Medicaid benefits, please refer to this link:

<http://www.cms.hhs.gov/medicaid/consumer.asp>

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**Social Security:** Social Security Income (SSI) gives assistance to aged, blind and disabled individuals (minors <19) who have limited income and do not qualify for SSDI (Social Security Disability Insurance) or whose SSDI is less than the SSI standard benefit amount (\$637 in 2008).

When income goes up, SSI goes down. SSI will discontinue if your income is more than the limit, which in 2008 was \$637. However, SSA disregards the first \$85 of earned income, and also disregards Impaired Related Work Expenses (transportation, job coach, etc) and half of your earned income. Below is an example:

If you lose SSI because of earned income and then lose your job, you can request to have your SSI benefits begin again. No new disability application needs to be completed if it's within 5 years of benefits stopping. For more information on SSI, please refer to this link: [http://www.ssa.gov/pgm/links\\_ssi.htm](http://www.ssa.gov/pgm/links_ssi.htm)

To talk to a SSI representative: 1-800-772-1213  
You can go to this link to find a Social Security office near you: <https://secure.ssa.gov/apps6z/FOLO/fo001.jsp>

### ▶ AN EXAMPLE OF HOW WORKING MAY AFFECT YOUR SSI BENEFITS

Before you started to work, you received the standard SSI benefit amount of \$637 per month.

In December 2008, you started working and earned: \$1,000

SSA disregards the first \$85: \$1000-\$85=\$915

SSA then disregards ½ of your remaining earned income: \$915 divided by 2=\$457.50

The remaining amount will be deducted from your previous SSI payment. Your SSI payment will be: \$637-\$457.50=\$179.50

Your December income: \$1,000 (Earned Income) +\$179.50 SSI  
=\$1179.50

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**The Ticket to Work Program:** SSA's Ticket to Work Program is an employment program that is available to most Social Security beneficiaries with disabilities who meet certain criteria. The Ticket to Work special rules are called "work incentives" which allow you to keep your cash benefits and Medicare or Medicaid while you test your ability to work. The Social Security Administration notifies those beneficiaries who are eligible to participate in the Ticket Program by issuing them a Ticket. The medical conditions of all beneficiaries of Social Security are given the designation of "medical improvement expected", "medical improvement possible", or "medical improvement not expected". Most, if not all, individuals receiving Social Security due to HIV-related illness have had their conditions designated as "medical improvement not expected" and will receive tickets.

You can find out more about the Ticket to Work program from these links:

<http://www.ssa.gov/work/receivingbenefits.html>

<http://www.yourtickettowork.com/>

<http://www.cms.hhs.gov/TWWIIA/>

**Food Stamps:** The food stamp program (Supplemental Nutrition Assistance Program or SNAP) is a nutrition assistance program for families and individuals who meet income eligibility criteria. Because eligibility is based on income, a change in income may affect your eligibility.

Please refer to this link for more information and examples about income and the Supplemental Nutrition Assistance Program (SNAP):

[http://www.fns.usda.gov/fsp/applicant\\_recipients/eligibility.htm#income](http://www.fns.usda.gov/fsp/applicant_recipients/eligibility.htm#income)

To email a SNAP representative for more specific information, please refer to this link:

[http://www.fns.usda.gov/fns/forms/contact\\_fsphq.htm](http://www.fns.usda.gov/fns/forms/contact_fsphq.htm)

### **Housing and Urban Development (HUD) Housing:**

Eligibility for this program, which offers housing to income-eligible families, the elderly, and persons with disabilities, is income-based, so a change in income may affect your eligibility. Each year, there is a set program income limit for each state. To find out your state income limit, please refer this link:

<http://www.huduser.org/datasets/il.html>

For HUD housing counseling agencies by state:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

To find your Local Public Housing Agency (PHA):

<http://www.hud.gov/offices/pih/pha/contacts/index.cfm>

**How much can I work before my SSI benefits are affected?**

*This information is of a general nature. We provide some guidelines; however, you are strongly advised to contact your state agency regarding your benefits.*

The SSA offers a Ticket to Work Program, which is an employment program that is available to most Social Security beneficiaries with disabilities who meet certain criteria. The Ticket to Work special rules are called "work incentives" which allow you to keep your cash benefits and Medicare or Medicaid while you test your ability to work. By using the Ticket to Work Program, you can have a Trial Work Period. The government does not consider services performed during the trial work period as showing that the disability has ended until services have been performed in at least 9 months (not

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### ► QUESTIONS TO CONSIDER

An organization can help a peer to ensure that working or receiving a stipend will not impact benefits by becoming informed about state benefit requirements and possibly referring a peer to a benefits counselor to discuss the peer's specific situation. The organization should take benefits into account when discussing with the peer how many hours the peer will work (part-time/full-time) and negotiating a pay rate.

#### Questions to consider include:

- How many hours can the peer work?
- What is an appropriate pay rate?
- What are the peer's career goals?
- How will the position accommodate the peer's medical needs?

Organization staff and the peer candidate should discuss these questions during the employment process and revisit them on a periodic basis to ensure both the peer and organization are benefitting positively from the work.

necessarily consecutive) in a rolling 60-month period. In 2008, any month in which earnings exceed \$670 was considered a month of services for an individual's trial work period. In 2009, this monthly amount increased to \$700.

If you lose SSI because of earned income and then lose your job, you can request to have your SSI benefits begin again. No new disability application needs to be completed if it's within 5 years of benefits stopping. You can still qualify for other work incentives, like the Ticket to Work Program which can help you get back to work without affecting your benefits for a period of time.

You can find out more about the Ticket to Work program from these links:

<http://www.ssa.gov/work/receivingbenefits.html>  
<http://www.yourtickettowork.com/>  
<http://www.cms.hhs.gov/TWWIIA/>

For more about the trial work period, visit this link:  
<http://www.ssa.gov/OACT/COLA/twp.html>

For more about how working may affect your benefits, please see the answer to the question [Will receiving a stipend affect my Medicare part D, Medicaid, SSI, Food Stamp Program \(SNAP\), or Housing Program \(HUD\)?](#)

What other questions should I consider as an HIV-positive peer?

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Beyond considering how working might impact your benefits, (see the above questions [Will receiving a stipend affect my... benefits?](#) and [How much can I work before my SSI benefits are affected?](#) for more

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information), you may want to think about your peer work in the context of your personal and career goals. You may consider setting life and career goals for yourself and creating a plan of action. Examples of goals might include:

- Supplementing your income
- Testing your ability to work
- Improving your benefits portfolio

Working as a peer can be very empowering, but only you as a peer can determine what is most important to manage your condition and live the life you want. Don't sell yourself short, be realistic and set your goals incrementally. And most importantly, have fun in the process!

This “Read More” section accompanies [Section 5, Recruiting, Hiring and Orienting Peers](#), part of the online toolkit *Building Blocks to Peer Program Success*. For more information, visit [http://www.hdwg.org/peer\\_center/program\\_dev](http://www.hdwg.org/peer_center/program_dev).