

**Marin County Resources
for
Mental Health and Employment**

Introduction

People with mental illness who work demonstrate reduced symptomatology, increased medication compliance and avoidance of hospitalization (Port, 1994; Bond & Boyer, 1988). Further, increased self-esteem and self-efficacy (Anthony, et al., 1988; Strauss & Carpenter, 1984; Harding, et al., 1987), improved integration into the community (McGurrin, 1994; Rutman, 1933), and higher perception of quality of life (Fabian, 1993; Knoedler, 1979) indicate that employment is an important aspect of recovery from the effects of mental illness on social, vocational, educational and financial areas of life.

This folder provides basic information about the therapeutic benefits of employment, as well as practical support available in Marin County in order to empower people with mental illness overcome barriers to considering employment and keeping jobs.

For people who receive cash and medical benefits, fear of losing them poses one of the greatest barriers to work. The Work and Benefits section offers detailed examples and basic information about various incentive programs that are available to people with disability benefits who want to work. It is important to contact benefits planners for individualized counseling to determine exactly what effects earned income will have on cash or medical benefits, to identify applicable incentive programs and how to access them. The Directory of Bay Area Resource Planners at the end of this section lists who and where they are, as well as contact information and areas of specialization.

Finally, the last section includes a resource guide with detailed descriptions of Marin County's existing employment and mental health services, intended to help navigate the myriad of dedicated individuals and agencies might best meet individual needs.

Mental Health and Employment Resource Folder

Contents

Introduction

The Importance of Employment

1. Why Work? Helping Consumers Find Their Motivation to Try Employment
2. Medical Model – Integrated Services Model Comparison
3. Retaining Work – Helping Consumers Keep Their Jobs

Work and Benefits

4. Introduction
5. Work Incentives for SSDI Beneficiaries
6. Additional Social Security Benefits Terminology and Work Incentive Information: SSDI
7. Work Incentives for SSI Beneficiaries
8. Additional Social Security Benefits Terminology and Work Incentive Information: SSI
9. Work Incentives for Dual Beneficiaries
10. Additional Social Security Benefits Terminology and Work Incentive Information: SSI & SSDI

Additional Resources

11. Bay Area Benefits Planner Directory
12. Employment and Related Services Available to People with Mental Illness in Marin County
13. Baker's Dozen: A general guide to Marin County's resources

WHY WORK? Helping Consumers Find Their Motivation to Try Employment

Think about why you work -- it probably ties in with some economic necessities, as well as your identity and self esteem. Employment is often about having a way to make money, meet friends, and gain status. Now think about the consumer's interests and aspirations. What are some of lifestyle changes s/he would like to make? For example, having the money to "hang out" at a coffee shop, buy a car, pay the cable bill, meet people, go fishing, go to the movies, and take a trip. Identify employment as a means to get these things.

Look for "reachable moments" when a consumer might not recognize employment as an answer to a current problem or crisis.

Help consumers identify their skills, gifts, and interests. Brainstorm some of the work environments that would allow the consumer to use them.

Talk about your own job experience in the past – especially early jobs that may not have been "perfect" or may not have worked out so well.

Who do they know who is working? How is this going? Help identify consumers who are working. Visit other consumers whenever possible – or arrange a meeting to share their experiences.

Involve family, spouses, friends, other providers in reinforcing the value and advantages of work.

Talk about employment and its benefits from the start of any mental health service – don't wait for someone to be "stable" – employment is one of the ways that people achieve recovery.

A CONVERSATION ABOUT EMPLOYMENT

These questions may be used to begin and/or continue a discussion about employment between Case Managers and Consumers

Where are you now?

1. What kind of activities do you already do?

- volunteer work
- odd jobs
- paid work
- taking care of pets or kids
- helping out a friend or family member

2. What do you like about what you're already doing?

- the money
- helping other people
- learning new things
- meeting people
- staying busy

3. What was school like for you? What kind of things did you learn?

- Math was always easy for me
- I almost graduated from high school
- I started college but had to drop out
- It was hard to do the reading but I liked to act in the plays

4. What kind of skills do you have?

- I can put anything back together
- I make people laugh
- I am really strong
- Art is easy for me to do
- Playing music helps me relax
- I'm a good listener

What else do you want?

1. Where do you see your life in one year? 3 years?

2. What are some of the things that interest you? What are some of the jobs that you liked the most?

- being outside
- cooking
- learn about the internet

3. If you could do any kind of work or have any kind of career what would it be?

- pastry chef
- motorcycle repair
- FBI agent
- landscaper
- teacher

4. What do you like about these jobs?

- work by myself
- eat a lot of good food
- be around kids
- track down people who cause trouble
- put things back together

5. What do you thing you'd want to change?

- get up later in the day
- work with just one person at a time
- have my schedule stay the same
- make more money

What have you already tried?

1. What kinds of activities, jobs, trainings, volunteer work, school have you already done? When? Where? For how long?

2. What was your favorite job? What did you particularly like about it?

3. Have you tried a work incentive program before?

4. What employment services have you receiving before?

What do you need to move forward?

1. How does work play a role in your recovery?

2. What supports and resources do you need?

- clothing
- way to get up on time
- learn public transportation
- better understand how work affects my benefits

3. What's your day structure like? How might it change when you start working or volunteering?

Medical Model

Integrated Services Model

Disabilities define treatmentAbilities define services
Low expectations.....High expectations
Institutional settingsNatural settings
Focus on functional behavior.....Focus on intrapsychic functioning
Minimize stress.....Take risks
Medicate to control symptoms.....Medicate for functionality
Practitioner prescribes treatment.....Collaboration between client & staff to identify strengths & develop actions
Dependence & Caretaker approach....	...Self-help, interdependence, support system approach
Expert to patient.....Adult to adult
Illness/symptom focus.....Wellness/health focus

RETAINING WORK

Helping Consumers Keep Their Jobs

Features of Recovery

1. Integration with community service providers for continuity of care, urge people with mental illness into community environments in all aspects of life, work, social and residence,
2. Maintain a “No fail” approach – stay committed to success and offer hope, perceive “failures” not as defeats, but instead as natural consequences and “golden opportunities” to learn and grow, encouraging risk taking by members while providing support,
3. Become savvy about community-based services and use them to increase empowerment,
4. Focus on equality, promotion of self-determination, self-help and interdependence, providing services based on collaboration to identify individual needs & wants, promoting employment as a powerful means of building self-esteem and self-worth
5. Interact on a real level, person-to-person, adult-to-adult
6. Promote hiring people with serious mental illness – not just as “peers,” but also as full staff with the same privileges and responsibilities
7. Acknowledge positive, non-patient roles & focus on each person with a unique history, in various roles they have assumed rather than as their disability (helper, life coach, worker, student, sister, brother, friend, artist, computer expert, musician, etc.)
8. Maintain quality of life instead of symptom reduction focus – focus on needs rather than just a symptom reduction focus

Help Consumers Identify Their Vocationally Immature Behaviors

These are examples of why adults with mental illness (who haven’t worked in a long time) tend to have difficulty keeping their jobs. Continued employment is usually threatened more by behaviors like those listed below than by symptoms:

1. Gets upset when boss changes directions
2. Sees feedback as criticism which will lead to firing so decides not to show up to work to avoid firing
3. Thinks they’ll lose job if they make a mistake
4. Phony or inappropriate bravado
5. Unfamiliarity with working hard (clocks out when tired)
6. Fear that asking questions makes them look stupid, so they pretend to understand
7. Too concrete and literal about directions

8. Disclosing of personal or private information to strangers (thinking that getting to know others means telling others about your mental illness)
9. Misses work because of scheduling personal chores or appointments during work hours
10. Blows work off to spend time with non-working friends
11. Unfamiliar with standard structure and rules (such as "No Smoking")
12. Interprets inattention from boss as disapproval (expects continuous reinforcement)
13. Assuming lack of correction means it's OK (knowingly) to keep doing something wrong (e.g., "The boss didn't say anything when my friend was visiting me all day.")
14. Focusing on the one thing that's wrong with the job instead of positives
15. Doesn't go to work because s/he doesn't "feel like it today"
16. Doesn't know how to "fake it 'til you make it"
17. Getting a first paycheck and thinking that money will last forever
18. Showing up for work hours early
19. Not realizing that most employees have to work their way into more hours, more responsibility, more pay, benefits
20. Focusing on the immediate rather than long range or large picture
21. Unacceptable hygiene (dirty clothes or body)

What You Can Do To Help New Workers Keep Their Jobs

1. Encourage People to Attend WRAP (Wellness Recovery Action Plan) Trainings, Support Groups
2. Guiding Principles
 - a. Approach the person who demonstrates vocational immaturity like their *inexperienced* rather than *sabotaging your efforts*
 - b. Assume a new worker will need your support even if they don't ask for it
2. Specific hands-on supports
 - a. Help the new worker practice describing themselves and their past in non-disabled ways
 - b. Put things in writing (appointments, clothes needed on the job, where to meet)
 - c. Structure as many agency or department recognitions or celebrations as possible for working clients
 - d. Honor working clients by inviting them to a staff meeting to give a brief explanation of their work and what has helped them keep their jobs
 - e. Line up support of others

Work and Benefits

For people who receive cash and medical benefits, fear of losing them poses one of the greatest barriers to work. Depending on the source and exact amounts received, as well as when they were awarded, earnings' effects on benefits can vary dramatically.

While this section offers detailed examples and basic information about various incentive programs that are available to people with disability benefits who want to work, it is important to contact benefits planners for individualized counseling to determine exactly what effects earned income will have on cash or medical benefits, to identify applicable incentive programs and how to access them.

For more information about disability benefit programs that are available, as well as a benefit calculator, <http://www.disabilitybenefits.org> is a free on-line resource available to the public. The Directory of Bay Area Resource Planners at the end of this section provides contact information for specialists in the Greater Bay Area that are available for free benefit counseling.

Additional Social Security Benefits Terminology and Work Incentive Information

Please note – the amounts listed below change annually. Please contact a benefits consultant or Social Security representative for the most recent information and benefit counseling.

SSDI (Social Security Disability Insurance)

Definition – SSDI is a long term disability benefit for individuals who become unable to perform Substantial Gainful Activity (SGA) and who also have approximately ten or more years of work history, some of which must be within 10 years prior to an application. Recipients become eligible for Medicare after 2 years of continuously receiving SSDI. Workers' contributions required by the Federal Insurance Contributions Act (FICA) are paid into the Social Security Administration's fund that pays out disability payments. Disability payment amounts are paid out based on an individual's earnings or those of a spouse or parent.

Cash Benefit: Varies – based on individual earnings history

Calculating SSDI with earnings: Cash benefits are not reduced based on earnings as with SSI. Earnings below \$660 do not affect benefits. Instead, earnings above \$660 and \$900 "trigger" a Trial Work Period, Grace Period, or Extended Period of Eligibility. Please see the "Example of Effects of Earned Income on SSDI Benefits" sheet for a detailed explanation.

Applicable Terms

Disability – An inability to engage in Substantial Gainful Activity (SGA) due to a disabling condition that is expected to result in death or has lasted or can be expected to last for a continuous period of at least 12 months.

Medical Improvement Expected – When Social Security determines that an individual has a disabling impairment, and also decides that the disabling impairment(s) may improve, a beneficiary's case will later be reviewed to determine whether the disability continues to exist and continues to significantly impair functioning.

Work Incentive Programs

\$660 – Monthly gross earnings amount that triggers a Trial Work Period (TWP) and counts as a trial work month.

\$900 – Substantial Gainful Activity (SGA) amount for the year 2007 (SGA definition below).

Continued Payment under a Vocational Rehabilitation Program (Section 301) – If beneficiaries participate in an appropriate vocational rehabilitation program, employment or other support services, benefits may continue until participation in the program ends.

Disability – An inability to engage in Substantial Gainful Activity (SGA) due to a disabling condition that is expected to result in death or has lasted or can be expected to last for a continuous period of at least 12 months.

Expedited Reinstatement – Qualified individuals may request reinstatement of benefits within 5 years of termination of their case due to earnings, without having to file a new application, a new disability determination, or a waiting period, if the disabling condition is the same as the original application disability. While Social Security determines whether you can get benefits again, they will give you provisional (temporary) benefits for up to 6 months. These benefits will include payments and Medical coverage. If Social Security denies your request, they will not ask you to

repay the provisional benefits unless you knew or should have known you did not qualify for reinstatement.

Extended Period of Eligibility (EPE) – 36 month period that begins after completion of a successful TWP (9 mos.) and GP (3 mos.); beneficiaries may request reinstatement of cash benefit for months in which earnings fall below \$900/month. Medicare continues for at least 93 months.

Grace Period (GP) – 3-month period after completion of a TWP in which a beneficiary continues to receive all cash and medical benefits while earning at or above \$900 (SGA).

Impairment-Related Work Expenses (IRWE) – Documented expenses for services or items related to one's impairment and needed in order to work. These must be *pre-approved* by one's SSA Claims Representative. The amount can be credited against work earnings to determine SGA (e.g., wheelchair, physician visits, co-pays for prescriptions). The expenses must be verified by original receipts.

Medi-Cal for Individuals with Disabilities Who Work – Some SSDI beneficiaries qualify for Medi-Cal, and those who do and who have returned to work can continue receiving Medi-Cal by paying sliding-scale premiums based on a liberal formula through the 250% Working Disabled Program. This is helpful for beneficiaries whose Medi-cal coverage was formerly premium-free or had a low Share-of-Cost, but whose benefits changed to high Share-of-Cost Medi-Cal due to earnings. It is useful for SSDI beneficiaries who have Medicare to apply for Medi-Cal since in California the State Medi-Cal program pays the premiums for Medicare Part B (outpatient health services - \$88.50 per month in 2006) and Part D (Prescription Drug Plans). Part A (inpatient hospitalization) is free to all Medicare beneficiaries. Medi-Cal is useful to SSDI beneficiaries who are awaiting eligibility for Medicare.

Medicare – Health insurance for individuals who are over 65, or who receive SSDI cash benefits for two years. SSDI beneficiaries who return to work keep their Medicare benefit for up to 93 months after a Trial Work Period ends.

Medical Recovery – Once Social Security (SSA) decides a person has a disabling impairment and that it may improve, future reviews will occur on or about the date of expected improvement. If SSA determines that Medical Recovery is possible, a case will be reviewed every 3 years. If Medical Recovery is not expected, a case will be reviewed every 5-7 years. A case will also be reviewed if SSA receives information that a beneficiary has medically improved. SSA will not conduct a review while a beneficiary is using a Ticket to Work.

Overpayment – Results when work earnings (delete “pay stubs”) are not reported (e.g., by sending copies of pay stubs) to SSA Claims Representatives on a monthly basis. SSA is usually at least 2-3 months behind in calculating work earnings and their impact on benefits, so clients should be advised to put aside an amount of money determined likely to be needed to repay overpayments. The earnings of dual-eligible beneficiaries must be reported to both SSDI and SSI Claims Representatives.

Subsidies and Special Conditions – On-the-job supports can result in more pay than the actual value of the services performed. Social Security uses only the actual value of work performed when they make an SGA determination.

Substantial Gainful Activity (SGA) – A level of work that results in \$6600 gross monthly income or 80 hours of work in one month. SGA is used to determine disability and for assessing a beneficiary's earnings during TWPs and EPEs.

Supplemental Security Income (SSI) – A disability benefit for people with approximately 10 years or less of work history. Recipients receive Medi-Cal automatically, but become eligible for

and can purchase Medicare at retirement age only. When applied for, SSI payments are added to SSDI payments in cases where a beneficiary's SSDI benefit alone is under \$856 per month.

Unsuccessful Work Attempt – An effort to do substantial work which stopped or fell below the SGA level after 6 months or less due to a beneficiary's impairment. The earnings during this period are not counted toward a SGA decision.

Trial Work Period (TWP) – This is an incentive for the personal rehabilitation efforts of SSDI beneficiaries who work. The TWP lets beneficiaries test their ability to work or run a business for at least 9 months and receive full SSDI benefits regardless of the amount of earnings, and as long as their disability impairment does not improve during the TWP.

Work Incentives for SSI Beneficiaries

Supplemental Security Income (SSI)

Definition: A disability benefit for people with approximately 10 years or less of work history. Recipients receive Medi-Cal automatically, but become eligible for and can purchase Medicare at retirement age only.

Cash Benefit: \$856/month in California (more if blind)

Calculating SSI with earnings: The general rule is that work income is deducted at an approximate rate of 2:1 from an SSI benefit check. For every \$2 that the client earns at work they will get to keep \$1 of their SSI benefit (up to the amount of \$1757 at which point their SSI check will be \$0). – Based on 2007 figures

Step 1. Countable Unearned Income – Money received from all sources other than work, e.g., gifts, interest, Social Security, Veteran's benefits, pensions, "in-kind income" (free food, clothing, or shelter), and "Deemed Income" (some of the income of a spouse, parent or sponsor of an alien).

Step 2. Countable Earned Income – Money received from wages, including from a sheltered workshop or work activity center, self-employment earnings, and some royalties and honoraria. Incentive programs can reduce the amount used to determine countable earned income (e.g., IRWE, PASS) and reduce the amount deducted from benefit checks.

Earned Income Exclusion – This \$65 allowance reduces the amount of countable earned income used to recalculate SSI cash benefit.

General Income Exclusion – This allowance excludes the first \$20 of unearned or earned income used to recalculate the SSI cash benefit.

Step 3. Total Countable Income – Countable unearned income and countable earned income combined.

Step 4. Benefit Calculation– Monthly benefit check is recalculated by subtracting the total countable income from the original benefit amount.

Step 5. Total Financial Outcome – At the end of the month this represents the total income for a beneficiary who works, including earnings and the recalculated SSI cash benefit.

This does not reflect any payroll deductions from earnings.

EXAMPLE

Step 1: Countable Unearned Income
\$ 0
Unearned income
Countable Unearned Income
=\$ 0

Step 2: Countable Earned Income
\$600.00
Earned Income
20.00
General Income Exclusion
65.00
Earned Income Exclusion
\$515.00 (+2)
Divide result by 2
Countable Earned Income
=\$257.50

Step 3: Total Countable Income
\$ 0.00
Countable Unearned Income
+ 257.50
Countable Earned Income
=\$257.50

Step 4: Benefit Calculation
\$856.00
2007 SSI Monthly Benefit Rate
- 257.50
Total Countable Income
New Monthly SSI Benefit
=\$598.50

Step 5: Total Financial Outcome
\$ 598.50
New Monthly SSI benefit
+ 600.00
Total Earned Income
=\$1198.50
Total Financial Outcome

In this example, compare \$856 to \$1198.50, a difference of \$342.50 in monthly income.

Please visit www.db101.org site for online benefits information and to use the benefit calculator.

For one-on-one counseling on public benefits call **Marin Center for Independent Living @ 415-459-6245**

Additional Social Security Benefits Terminology and Work Incentive Information

Please note – the amounts listed below change annually. Please contact a benefits consultant or Social Security representative for the most recent information and benefit counseling.

SSI (Supplemental Security Insurance)

Definition – Supplemental Security Income (SSI) makes cash assistance payments to aged, blind, and disabled individuals (including children under age 18) who have limited income and resources. The Federal Government funds SSI from general tax revenues. Most states pay a supplemental benefit to individuals in addition to their Federal benefits. Some of these states have arranged with Social Security to combine their supplementary payment with the Federal payment into one monthly check to beneficiaries. Others do so separately.

Cash Benefit: \$856/month in California (more if blind or a dual-eligible, i.e., a person who is eligible for both SSDI and SSI).

Calculating SSI with earnings: The general rule is that, after an Earned Income Exclusion deduction of \$65, work income is deducted at an approximate rate of 2:1 from an SSI benefit check. For every \$2 that the client earns at work they will get to keep \$1 of their SSI benefit (up to the amount of \$1757 (in 2006; this amount changes annually) at which point their SSI check will be \$0).

Applicable Terms

Disability – An inability to engage in Substantial Gainful Activity (SGA) due to a disabling condition that is expected to result in death or has lasted or can be expected to last for a continuous period of at least 12 months.

Medical Improvement Expected – When Social Security determines that an individual has a disabling impairment, and also decides that the disabling impairment(s) may improve, a beneficiary's case will later be reviewed to determine whether the disability continues to exist and continues to significantly impair functioning.

Work Incentive Programs

250% Working Disabled Program – This program allows working individuals to retain their Medi-Cal coverage without having a high share of cost, including SSI beneficiaries who have lost 1619(b) Medi-Cal by passing the Threshold Amount of \$32,499 annual gross earnings. Beneficiaries can earn up to \$52,000 gross annually and keep Medi-Cal for a sliding-scale premium based on countable earnings. The individual must be able to document their work to the Medi-Cal office. Documentation can take the form of a pay stub or a letter from their current employer. These figures are higher for eligible couples. Contact the Medi-Cal office for more information.

Blind Work Expenses – Social Security does not count any income that beneficiaries who are blind use to meet expenses required for work when deciding SSI eligibility and payment amount.

Break-Even Point – The dollar amount of total income that will (after applicable deductions) reduce the SSI payment to zero in a given set of case facts. This depends on earned and unearned income, living arrangements, applicable income exclusions and state supplement if any. For 2006 this figure is \$1757/month gross in California.

Countable Unearned Income – money received from all sources other than work, e.g., gifts, interest, Social Security, Veteran's benefits, pensions, "In-kind Income" (free food, clothing, or

shelter), and "Deemed Income" (some of the income of a spouse, parent or sponsor of an alien). Incentive programs can reduce the amount used to determine countable earned income (IRWE, PASS).

Countable Earned Income – money received from wages, including from a sheltered workshop or work activity center, self-employment earnings, and some royalties and honoraria.

Expedited Reinstatement – Qualified individuals may request reinstatement of benefits within 5 years of termination of their case due to earnings, without having to file a new application, a new disability determination, or a waiting period, if the disabling condition is the same as the original application disability. While Social Security determines whether you can get benefits again, they will give you provisional (temporary) benefits for up to 6 months. These benefits will include payments and Medical coverage. If Social Security denies your request, they will not ask you to repay the provisional benefits unless you knew or should have known you did not qualify for reinstatement.

Impairment-Related Work Expenses (IRWE) – Documented expenses for services or items related to one's impairment and needed in order to work. These must be *pre-approved* by one's SSA Claims Representative. The amount can be credited against work earnings to determine SGA (e.g., wheelchair, physician visits, co-pays for prescriptions). The expenses must be verified by original receipts.

Medicare – Health insurance for individuals who are over 65, or who receive SSDI cash benefits for two years besides their SSI benefit. SSI-only beneficiaries are eligible to purchase Medicare benefits upon reaching retirement age.

PASS Program – Plan to Achieve Self Support (PASS) program allows certain individuals with disabilities to set aside earned or unearned income to enable a work goal that will assist self-support. Social Security will exempt income from SGA determination when placed into an *approved* PASS plan (e.g., college, vocational training). A detailed application is required. Contact the Pass Cadre for more information.

Work Incentives for Dual-Eligible Beneficiaries

Dual-Eligibles (SSDI and SSI)

Definition: A beneficiary who receives both SSDI and SSI is "dualy-eligible" for both sources of disability benefit. The State of California supplements a monthly SSDI (cash benefit based on earnings history) awarded by the federal government below \$836 with SSI. The result is a total cash benefit of \$836 (more if the beneficiary is blind).

Calculating: The SSDI portion of a dual-eligible beneficiary's income falls under the same rules as those used for SSDI-only beneficiaries (Trial Work period, Extended Period of Eligibility, Substantial Gainful Activity, etc.). The SSI computation differs from an SSI-only beneficiary who works because the SSDI cash benefit is considered with earnings, or figured into the amount used to determine how much the SSI benefit will be reduced. Please contact a benefits counselor for specific details since each person's computation will differ.

Step 1. Countable Unearned Income – Money received from all sources other than work, e.g., gifts, interest, Social Security, Veteran's benefits, pensions, "in-kind income" (free food, clothing, or shelter), and "Deemed Income" (some of the income of a spouse, parent or sponsor of an alien).

In the example (right), this beneficiary receives \$459/month SSDI. **General Income Exclusion** – \$20 is excluded from the \$459 SSDI benefit in Step 1 to recalculate the SSI cash benefit for Step 3.

Step 2. Countable Earned Income – This includes money received from wages, including from a sheltered workshop or work activity center, self-employment earnings, and some royalties and honoraria. Incentive programs can reduce the amount used to determine countable earned income (e.g., IRWE, PASS) and reduce the amount deducted from benefit checks.

In the example (right), the beneficiary earns \$950 before taxes. **Earned Income Exclusion** – \$65 of gross monthly income is excluded from the amount used to recalculate the SSI cash benefit in Step 2. The resulting amount, divided by 2, is considered "**Countable Earned Income**" for Step 3.

Step 3. Total Countable Income – Countable unearned and earned income (Steps 1 & 2) are combined to determine total countable income.

Step 4. SSI Benefit Recalculation– Monthly SSI benefit is reduced by the amount considered "**Total Countable Income**" in Step 4.

Step 5. Total Financial Outcome – (Step 5) At the end of the month this represents the total income for a beneficiary who works, including earnings, the recalculated SSI cash benefit.

EXAMPLE

Step 1: Countable Unearned Income

\$459.00	SSDI Monthly Cash Benefit
- 20.00	General Income Exclusion
=\$439.00	Countable Unearned Income

Step 2: Countable Earned Income

\$ 950.00	Monthly Gross Earned Income
- 65.00	Earned Income Exclusion
<u>\$ 885.00</u>	Divide result by 2
=\$ 442.50	Countable Earned Income

Step 3: Total Countable Income

\$439.00	Countable Unearned Income
+ 467.50	Countable Earned Income
= \$906.50	Total Countable Income

Step 4: SSI Benefit Calculation

\$876.00	Monthly Base SSI Rate (Combined SSDI & SSI)
- 881.50	Total Countable Income
=\$ 0.00	New Monthly SSI Benefit

Step 5: Total Financial Outcome

\$ 459.00	SSDI Monthly Income
0.00	Recalculated SSI benefit
+ 950.00	(Earned Income \$600 -15% tax)
=\$ 1409.00	Total Financial Outcome

(Compared to \$876 without earnings – a difference of \$533.00)

Please visit www.db101.org site for online benefits information and to use the benefit calculator.
For one-on-one counseling on public benefits call **Marin Center for Independent Living @ 415-459-6245**

Additional Social Security Benefits Terminology and Work Incentive Information

Please note – the amounts listed below change annually. Please contact a benefits consultant or Social Security representative for the most recent information and benefit counseling.

SSI & SSDI (“Dual Eligibles”)



Definition: A beneficiary who receives both SSDI and SSI disability benefits is known as a “dual-eligible” beneficiary. The State of California supplements a beneficiary’s monthly SSDI cash benefit (the amount of which is based on the individual’s earnings history) with an SSI supplemental payment, so that the monthly benefit will be at least \$856 per month (more if the beneficiary is blind, in a Long Term Care situation, etc.).

Cash Benefit: \$856/month in California (more if blind, in Long Term Care, etc.).



Calculating: The SSDI portion of a dual-eligible beneficiary’s income falls under the same rules as those used for SSDI-only beneficiaries (Trial Work period, Extended Period of Eligibility, Substantial Gainful Activity, etc.). The SSI computation differs from an SSI-only beneficiary who works because the SSDI cash benefit is considered with earnings, and thus is figured into the amount used to determine how much the SSI benefit will be reduced. Please contact a benefits counselor for specific details since each person’s computation will differ.

Bay Area Benefits Planner Directory
(from www.DB101.org)


San Mateo County – David Mon

DavidM@cidbelmont.org 
Center for Independence of the Disabled 
875 O'Neill Ave.
Belmont, CA 94002
(650) 595-0783 x427 (Phone)
(650) 595-0743 (TTY)
(650) 595-0261 (FAX)
Benefits Planning, Assistance and Outreach



San Francisco, San Mateo, & Santa Clara Counties - John Weber

john@ilrcsf.org 
Independent Living Resource Center San Francisco 
649 Mission Street
San Francisco, CA 94105
(415) 543-6222 (Phone)
(415) 543-6698 (TTY)
(415) 543-6318 (FAX)
Benefits Planning, Assistance and Outreach


Alameda County - Joel Roberts

jroberts@cilberkeley.org 
Center for Independent Living 
2539 Telegraph Avenue
Berkeley, CA 94704
(510) 841-4776 x142 (Phone)
(510) 848-3101 (TTY)
(510) 841-6168 (FAX)
Benefits Planning, Assistance and Outreach

Condados de Napa, Mendocino y Sonoma - Sheilla Reilly

sareilly@sonic.net 
Community Resources for Independence 
980 Hopper Avenue
Santa Rosa, CA 95403
(707) 528-2745 x202 (Phone)
(707) 528-2151 (TTY)
(707) 528-9477 (FAX)
Benefits Planning



West Contra Costa County - Barbara Mann

bmann@hawkinscenter.org 
Hawkins Law Center
101 Broadway
Richmond, CA 94804
(510) 232-6611 (Phone)
Benefits Planning, Assistance and Outreach



Marin County - Eli Gelardin

eli@marincil.org 
Marin Center for Independent Living 
710 4th Street
San Rafael, CA 94901
(415) 459-6245 (Phone)
7-1-1 (TTY)
(415) 459-7047 (FAX)
Benefits Planning, Assistance and Outreach


Santa Clara County - Christine Fitzgerald

christinef@cidbelmont.org 
Center for Independence of the Disabled 
(408) 246-1178 or (408) 282-0870 (Phone)
(650) 595-0743 (TTY)
(650) 595-0261 (FAX)
Benefits Planning, Assistance and Outreach



Alameda County - April Davis

aprildavishac@yahoo.com 
Homeless Action Center (HAC) 
2500 Martin Luther King, Jr.
Berkeley, CA 94704
(510) 540-0878 x305 (Phone)
(510) 540-0403 (FAX)
Benefits Planning, Assistance & Outreach


Del Norte, Humboldt, Lake, Mendocino, Napa, Sonoma, and Trinity Counties

Joyce K. Larson
Community Resources for Independence 
1040 North State Street, Suite E
Ukiah, CA 95482
(707) 463-8875 (Phone)
(707) 528-2151 (TTY)
(707) 528-9477 (FAX)
Benefits Planning, Assistance and Outreach

East/Central Contra Costa County - Jack Campbell

jackc@ilrccc.org 
Independent Living Resource 
3200 Clayton Road
Concord, CA 94519
(925) 363-7293 (Phone)
(925) 363-7293 (TTY)
(925) 363-7296 (FAX)

Solano County - Leticia Hammonds

susanr@ilrccc.org 
Independent Living Center
1545 Webster Street, Suite C
Fairfield, CA 94533
(707) 435-8174 (Phone)
(707) 435-8174 (TTY)
(707) 435-8177 (FAX)

Agency & Contact Information

Disabled Students' Services at College of Marin

Serves: Any person who has a disability and who can also profit from education
Access: Call Mon-Fri (8:30 AM - 4:30 PM) to speak with a counselor or drop-in
Main (415) 485-9406

College of Marin, Kentfield Campus (Parking Lot #4, off Laurel Drive)
<http://www.marin.cc.ca.us/disabled/>

Counseling, workshops & classes are offered monthly for persons seeking jobs. The Transfer/Career Center provides employer lists, a career database and resources for resume writing. Also, labor market information, occupational files, applications for UC and State Universities, overseas employment resources are available. Learning disability evaluations & reasonable accommodations may be provided for qualified applicants.

Disability Benefits 101

Serves: General Public
Access: On-line via either web site (below)
www.disabilitybenefits101.com
www.db101.org

This online resource provides plain language information and resources on health, benefits, work incentive programs and personal assistance services. A new on-line calculator can be used to determine how earned income will affect social security benefits (SSI or SSDI) only, not GA, EDD/SDI or others.

Employment Development Department (EDD)

Serves: CA residents seeking employment (incl. srs, vets, disabled) & Employers
Access: Info available on web-site or call Marin Employment Connection
Main (415) 473-3300
 120 N. Redwood Drive, San Rafael, CA 94903 (Cross street: Smith Ranch Road)
<http://www.edd.ca.gov/eddjs.htm>

Provides CalJOBS, www.caljobs.ca.gov, free internet job & resume listing. Sponsors Marin Professionals, (networking group & workshops for professional-level job seekers). Training and job development services for Vets & some dislocated workers. Get Unemployment Ins apps. via EDD website, or call: English-800-300-5616; Spanish-800-326-8937; Chinese-800-547-3506; Vietnamese-800-547-2058. Obtain State Disability Insurance (SDI) apps. via EDD website or call: Eng-800-480-3287; Span-866-658-8846.

Goodwill Industries of San Francisco, San Mateo & Marin, Inc.

Serves: Long-term welfare-dependent and/or people w/disabilities who want to work
Access: Call for information
Main (415) 456-5273 (San Rafael Site)
 1500 Mission Street, San Francisco, CA 94103-2513
www.sfgoodwill.org

Clerical, sales & com Training & supports are available to individuals in order to help overcome barriers to employment and achieve self-sufficiency through work.

	Employment Services			Advocacy		Learning Resources			Financial Resources			
	Employment Preparation	Job Development	Job Coaching	Benefit Counseling	Independent Living Skills	Tuition	Computer Access	Education & Training	Cash Benefit	Clothing	Transportation	Childcare
Disabled Students' Services at College of Marin						X						
Disability Benefits 101												
Employment Development Department (EDD)												
Goodwill Industries of San Francisco, San Mateo & Marin, Inc.	X	X						X				

Agency & Contact Information

Image for Success

Serves: Low-income Marin residents who need interview/work-appropriate clothing
Access: Call for a referral form - IFS representative will call back to schedule an appt.
Main (415) 472-5855 **Fax** (415) 472-5885 **Email:** ifs@imageforsuccess.org
 4460 Redwood Hwy, Suite 1, San Rafael, CA 94903

A week's worth of clothing, accessories & and complementary haircuts are offered twice annually per client. Work- and life-skills classes are also offered (Pathways to Success) to improve employment performance and retention. Also, clothing, books and toys are often available to children.

Integrated Community Services

Serves: Adults who have disabilities and who also want to work
Access: Call main phone number to request information or an appointment.
Main (415) 455-8481 **Fax** (415) 455-8483
 3020 Kerner Blvd., Suite B1, San Rafael, CA 94901
<http://www.connectics.org/Home.htm>

Adults with disabilities who want to work can receive pre-employment rehabilitation counseling, job development, placement & coaching. Also available: job seeking skills, employment preparation, job matching, identifying barriers in the workplace, training employers and co-workers.

Marin Center for Independent Living

Serves: Adults who have disabilities
Access: Call main phone number or drop-in for more information.
Main (415) 459-6245 **Fax** (415) 459-7047
 710 4th Street, San Rafael, CA 94901
www.marincil.org

An on-line weekly job listing & personal assistant registry. Assistance to persons with all types of disabling conditions to achieve maximum level of sustainable independence as contributing, responsible and equal participants in society. MCIL offers free computer access (walk-in), assistive technology services (identifying need & procuring, as well as advocacy with insurance), and free benefit counseling.

Marin Conservation Corps

Serves: Adults between 18-30 years old (all backgrounds & abilities)
Access: Send cover letter & resume to Human Resources Manager (address below)
Main (415) 454-4554 **Fax** (415) 454-4595
 27 Larkspur Street, San Rafael, CA 94901
www.marincc.org

Provides meaningful employment, education (incl. ESL, GED, pre-literacy) and training opportunities through projects that conserve natural resources, deliver human services and respond to public emergencies. \$1200/month living allowance during participation. After completion of the program & 1 year of service, \$4725 is awarded toward education costs.

	Employment Services			Advocacy		Learning Resources			Financial Resources			
	Employment Preparation	Job Development	Job Coaching	Benefit Counseling	Independent Living Skills	Tuition	Computer Access	Education & Training	Cash Benefit	Clothing	Transportation	Childcare
Image for Success	X				X					X		
Integrated Community Services	X	X	X		X			X		X		
Marin Center for Independent Living					X		X					
Marin Conservation Corps	X	X	X					X				

**Baker's Dozen:
A General Guide to Marin County Resources**

HEALTHCARE

BENEFITS

Denti-Cal 1(800) 322-6384 General Assistance 120 North Redwood Drive 1 st Floor, Room 5306 San Rafael, Ca 94903 (415) 473-3450 Walk-in screening required. Monday – Friday 8-11AM, Monday & Friday only 1-3PM	Medi-Cal, CMSP, Food Stamps 120 North Redwood Drive, 1 st Floor San Rafael, Ca 94903 (415) 473-3400 Medi-Care 1(800) Medicare Social Security 1(800) 772-1213	Social Security PASS Cadre (415) 744-5773 Social Security - San Rafael 1001 Lootens Place San Rafael, CA 94901 (415) 459-9850
--	--	--

MEDICATION

CMHS Medication Clinic (Call for assessment appointment)
Gary Kiehne (415) 507-2528

MEDICAL SERVICES

Empona Breast Health (Free Breast Exam) (415) 925-8300 Kaiser Permanente (415) 444-2000 Marin AIDS Project (415) 457-2487	Marin Community Clinic Greenbrae, CA 94904 (415) 448-1500 Marin General Hospital (415) 925-7000 Marin Specialty Clinic (HIV/AIDS) (415) 499-6827	Novato Community Hospital (415) 209-1300 Planned Parenthood 1(800) 967-7526 The Positive Center (HIV/AIDS) (415) 456-8065 Women's Health Services (415) 507-4019
--	---	---

DENTAL SERVICES

Dr. Elloway Novato, CA (415) 897-8338 Accepts CMSP Marin Co. Dental Clinic 411 4 th Street San Rafael, CA 94901 (415) 473-5450	UOP School of Dentistry* 2155 Weber Street San Francisco, CA 94115 *First appointment is drop-in Monday Friday at 8:30AM or 12:30PM	UCSF School of Dentistry 707 Parnassus Avenue San Francisco, CA 94143 Monday – Friday 8:30AM – 5PM (415) 502-8914 (access number for disabled persons)
--	--	--

OPTOMETRISTS

Sears Optical 9000 Northgate Mall San Rafael, CA 94903 (415) 507-2364	Dr. Gina Day 2005 Larkspur Landing Shopping Center Larkspur, CA 94939 (415) 925-9091
---	--

MISCELLANEOUS

CALIFORNIA STATE IDENTIFICATION

California State Department of Motor Vehicles 1(800) 777-0133	
DMV Corte Madera Office 750 Tamal Vista Corte Madera, CA 94925	DMV Novato Office 936 7 th Street Novato, CA 94947

CASH

Adopt a Family (415) 456-1930 Canal Community Alliance (For Canal residents only) (415) 454-2640 Department of Social Services (415) 499-7175 Housing Authority Deposit Guarantee (415) 491-2346	Novato Human Needs (For Novato residents only) (415) 897-4147 PG&E – CARE 1(800) 743-5000 Ritter House 16 Ritter Street San Rafael, CA 94901 (415) 457-5253	St. Vincent De Paul 820 B Street San Rafael, CA 94901 (415) 454-3303 Salvation Army (415) 459-4520 We Care Bay Area (415) 282-1911 Women Helping All People (415) 332-2475
--	--	---

CLOTHING

Novato Human Needs

(For Novato residents only)
(415) 897-4147

Ritter House

16 Ritter Street
San Rafael, CA 94901
(415) 457-5253

FOOD

Canal Community Alliance

(For Canal residents only)
(415) 454-2640

Meals of Marin (Lives at Risk)

(415) 457-4666

St. Vincent's Dining Room

820 B Street
San Rafael, CA
(415) 454-0366
Breakfast and lunch daily

Department of Social Services

(415) 499-7175

Novato Human Needs

(For Novato residents only)
(415) 897-4147

Whistlestop Meals

(Senior's Lunch)
(415) 456-9062

LEGAL SERVICES

24-Hour Hotline (415) 507-2774**Adult Protective Services (APS)**

APS/IHSS Intake (415) 507-2874

Bay Area Legal Aid

(IHSS, Benefits, Health Access)
(415) 479-8224

Centerforce (Incarceration)

(415) 456-9980

Child Protective Services

(415) 499-7153

DRA Legal

(510) 665-8644

Fair Housing of Marin

(415) 457-5025

Family Court Services

(415) 473-7187

Myra Levenson

(Social Security)
(415) 388-3800

Elizabeth Berg

Marin Co. Public Defender's Office
(Expungement)
(415) 499-6321

Legal Aid of Marin

(Evictions, Domestic, Child)
(415) 492-0230

Legal Aid of the North Bay

(415) 492-0920

Marin Abused Women's Services (MAWS)

(415) 457-2464

Mediation Services

(415) 499-7454

Self-Help Law Center

(415) 492-1111

Stephen Dale

(Special Needs Trust)
(925) 280-0172

Whistlestop Senior Resources

(415) 459-6700

YWCA Legal Clinic

(415) 456-0782, Ext.

HOUSING

Emergency Shelters**Family Emergency Center**

737 E. Francisco Blvd., #191
San Rafael, CA 94901
(415) 454-7418

Marin Abused Women's Services (MAWS)

(415) 924-6616 English
(415) 924-3456 Spanish
(415) 924-1070 Men

Mill Street Shelter

190 Mill Street
San Rafael, CA 94901
(415) 457-9651

Low-cost Housing for Adults with Mental Illness**4th Street Center (Marin Hotel)**

1111 4th Street
San Rafael, CA 94901
(415) 457-0125 (Also a FAX line)

New Beginnings Center

1399 North Hamilton Parkway
Novato, CA 94949
(415) 382-3532
(415) 382-3520 FAX

Programs that Require Assessment by Community Mental Health**Buckelew**

914 Mission Avenue
San Rafael, CA 94901

Voyager/Carmel*

830 B Street
San Rafael, CA 94901
(415) 459-5843 or (415) 459-9798 Resident Payphone

Resources for Housing and Homelessness Prevention

www.marinet.com/marinbaha

American Red Cross - General Information (415) 427-8000

Catholic Charities - Information & Referral (415) 281-1200

Fair Housing (415) 457-5025

Marin Housing Assist-Line (415) 491-2345

Homeless Prevention Services, Assistance w/Sec. 8 Housing & Rental Assistance, Emergency Shelter, Renter Rebate program, Emergency Food, Transitional Housing, Shared Housing, Furniture, Clothing, Affordable Housing, Utility Assistance

Marin Housing Authority – (415) 491-2525

Shelter Plus Care – (415) 491-2594

San Fran./NorCal Council for the Community (NCCC) HELPLINK 1(800) 273-6222 or (415) 772-HELP

Shared Rentals Locator Assistance

Community Action Marin

(No fee shared housing referrals)

Carol Baraff

(415) 457-2522, Ext. 112

Marin Roommates

(Roommate referrals \$55)

(415) 383-1161

Marin Center for Independent Living (MCIL)

710 4th Street

San Rafael, CA 94901

(415) 459-6245

MENTAL HEALTH

24-HOUR CRISIS HOTLINES

Adult Protective Services (APS)

(415) 507-2774

Helen Vine Detox Center

(415) 492-0818

Psychiatric Emergency Services

(415) 499-6666

Care Team

(415) 721-2230

Marin Abused Women's Services

(415) 924-6616 English

(415) 924-3456 Spanish

(415) 924-1070 Men

Rape Crisis Center

1(800) 670-7273

Child Protective Services

(415) 499-7153

Suicide Prevention

(415) 499-1100

DUAL DIAGNOSIS RECOVERY SERVICES

Bay Area Community Resources

(415) 444-5580

Helen Detox Center

(415) 492-0818

Marin City Recovery Center

(415) 339-2852

Center Point

(415) 456-6655

Henry Ohloff (Men Only)

(415) 451-3511

Marin Services for Women (MSW)

(415) 924-5995

Dual Recovery Anonymous

Peter Planteen (415) 507-2695

MENTAL HEALTH PROVIDERS & REFERRAL RESOURCES

CAMFT

(Refers to Medi-Cal providers)

(415) 459-3484

Catholic Charities of Marin*

(\$30-90/hour sliding scale)

179 Los Ranchitos Road

San Rafael, Ca

(415) 499-1470

Center for Attitudinal Healing

33 Buchanan Street

Sausalito, CA

(415) 331-6161

CHADD of Marin County (ADD)

(415) 457-9464

Community Counseling Service of Marin

Santa Venetia

(415) 499-1192

Community Institute for Psychotherapy*

(\$30-90/hour sliding scale)

1330 Lincoln Avenue

San Rafael, CA

(415) 459-5999

Community Mental Health

(415) 499-4271

Ecumenical Community Services of Marin

515 Northgate Drive

San Rafael

(415) 479-3276

Enterprise Resource Center

(415) 457-4554

Family Institute of Marin**

San Rafael, CA

(415) 479-3276

Family Service Agency *

(Spanish-speaking therapists available)

(\$30-90/hour sliding scale)

1005 A Street

San Rafael, CA

(415) 456-3853

Full Circle

(415) 499-1143

Jewish Family Services**

(Spanish and Russian-speaking therapists)

1330 Lincoln Avenue

San Rafael, CA

(415) 456-7554

Jewish Family Services**

200 N. San Pedro

Santa Venetia, CA

(415) 507-0564

Loyd Center for Pastoral Counseling

San Anselmo, CA

(415) 258-6652

Marin Psychotherapy Association

247 Miller Avenue

Mill Valley, CA

(415) 332-6667

Marin Therapy & Training Institute

190 San Marin Drive

Novato, CA

(415) 892-0764

Novato Human Needs Center

1907 Novato Blvd.

Novato, CA

(415) 897-4147

Pregnancy to Parenthood

20 H Street

San Rafael, CA

(415) 456-6646

Women's Therapy Network

(415) 456-2409

*Accepts CMSP,

**Accepts CMSP & Medi-Cal

Social Security Benefit Planning, Assistance & Outreach Programs (BPAO)

To empower SSA beneficiaries with disabilities to make informed choices about work, the Social Security Administration (SSA) established community-based BPAOs to provide accurate information and assistance on benefit programs and work incentives under the Ticket to Work and Work Incentives Improvement Act of 1999 (TWWIIA).

You may be interested in BPAO services if you are an SSI or SSDI beneficiary and you:

- Plan to start or return to work;
- Plan to accept or seek a higher paying job;
- Plan to start your own business;
- Are concerned about stopping work; or,
- Have other questions about how work will affect your disability benefits

The BPAO Programs provide beneficiaries the following information and support services:

- **Information and Referral:** Basic information in response to inquiries about Federal & State benefit programs, and/or referral to government agencies & other community resources.
- **Problem Solving and Advocacy:** Involves solving specific Federal & State benefit & work incentive issues & may include advocating on behalf of recipients with other agencies.
- **Benefits Analysis and Advisement:** An assessment of real or potential effects of employment or similar changes that will impact the recipient's overall financial well being & inform recipients of various options available & the projected outcome of each.
- **Benefit Support Planning:** Direct assistance to the beneficiary to construct a plan to promote effective monitoring & management of their benefits programs and work incentives.
- **Benefits Management:** Benefits monitoring & management assistance that is likely to experience employment, benefits, or other changes that will affect benefit status, health care, or financial well being.

Social Security Benefit Planning Checklist

How can One-Stop Customers Prepare for BPAO Meetings?

In order to provide accurate information and assistance on benefit programs and work incentives, please bring to your initial meeting the following items:

_____ **Proof of your benefit status**

- An award letter from Social Security Administration (SSA); or,
- A bank statement with direct deposit information about what benefit you receive; or,
- A current letter from SSA stating what benefit you receive.

NOTE: If you do not have any of these documents, contact your local SSA office for the information. (Toll free numbers: 1(800) 772-1213 7am-7pm Nationally, TTY 1(800) 325-0778)

_____ **A list of your work history SINCE the receipt of benefits**

- Start with a resume if you have one, and add more details to it including all the dates of employment, earnings throughout the duration of employment, and any time that you were not employed.

NOTE: If you do not remember some or any of this information, you can request it from your local SSA office, since they keep a record of the taxes you pay when working.

_____ **Proof of your Medical Insurance and Food Stamps**

_____ **Letters you have received from SSA over the past several months**

_____ **Proof of any rental support you are receiving** (e.g., subsidized or public housing, or contributions from other household members)

Reporting Wages to Social Security

In order to avoid an overpayment and penalties, beneficiaries who receive any additional income need to report that income to the Social Security Administration. This includes earnings, gifts, family support and any other source of money received.

When reporting earned income, beneficiaries need to be prepared to provide the following information:

1.

Name of business/employer

2.

Address of business/employer

3.

Name of supervisor

4.

Phone number of supervisor

5.

Pay rate (hourly/monthly/annual)

6.

Number of scheduled hours (weekly/monthly)

7.

Pay schedule (weekly/bi-weekly/monthly)

In order to submit the information by phone, call 1(800) 772-1213.