

# Congratulations! In This Plan, You'll Be Better Off.

**The bottom line: You will have more monthly income.**

This is what people who receive Social Security benefits based on a disability really want to know.

**Kentucky Disability Benefits 101 (DB101)** allows providers to deliver this message with confidence.

## Disability Benefits 101

working with a disability in Kentucky



**KY DB101** provides tools and information on health coverage, benefits, and employment – allowing people with disabilities to plan ahead and learn how work and benefits go together.

<https://ky.db101.org> (KY DB101 link)

(Graphic: Kentucky Disability Benefits 101 logo with outline of Kentucky State.  
Tagline - working with a disability in Kentucky)

Each section of Kentucky DB101 has a wealth of information for providers to share with people with disabilities to encourage and support employment goals. Without having to learn a whole new skill-set, providers will have the information available to them to discuss benefit planning basics and the resources to refer for additional support.

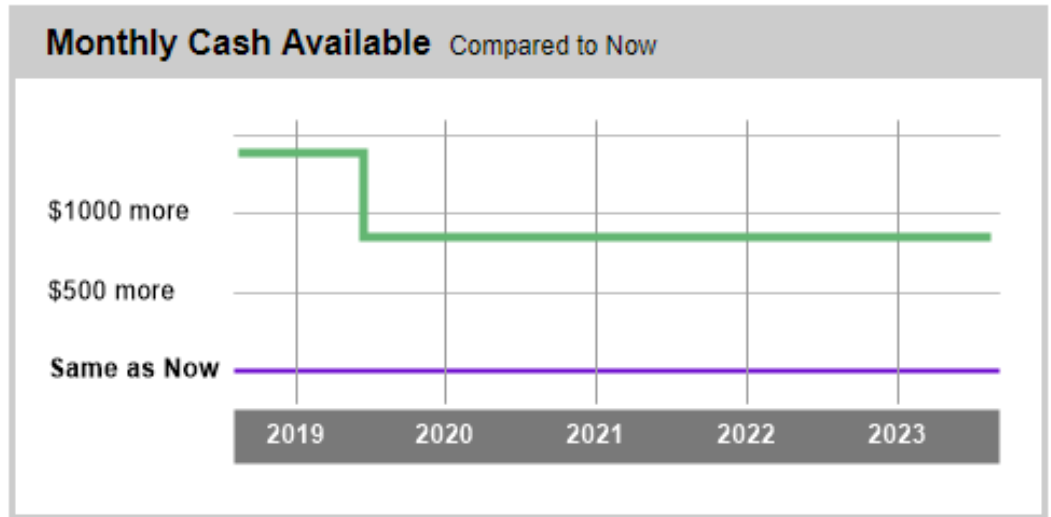
- The misinformation about benefits is the main reason people with disabilities do not go to work. **Getting Past the Myths** debunks some of the common myths and gets to the truth about working and benefits. It is a great place to start the employment conversation.
- **Supplemental Security Income (SSI)** and **Social Security Disability Insurance (SSDI)** sections explain the complex and completely different rules for these Social Security programs including eligibility. There are articles and tools to figure out benefits, countable income, and resources. There is information to learn how to maximize earnings while working like using Impairment Related Work Expenses.
- **Finding the Right Health Coverage For You** is an interactive tool to explore best health coverage options for an individual and their family. **How Health Benefits Work** goes into depth about the different ways to be able to get health coverage. Losing healthcare doesn't have to be the reason for not going to work.
- Rules related to resources and savings for some programs make it hard to get ahead. The **Building Your Assets and Wealth** section discuss programs to build savings without risking benefits. **ABLE Accounts** explains the tax-free program where an individual can save up to \$100,000 without affecting benefits.
- Social Security definition of disability is different for young adults. Therefore, Social Security has special rules for benefit programs that help young people go to school, work, and save. Rules like the Student Earned Income Exclusion which allows a youth who is attending school to earn without losing SSI benefits. **Benefits for Young People** explains these rules and programs.

To the right of each page there is a quick reference to resources, the ability to print and share pages, and a glossary related to that section.

KY DB101 has two calculators, **Benefits and Work** for adults and **School and Work** for youth under the age of 18. Actual earnings or estimated earnings can be entered to estimate what will happen to income, benefits, and health coverage if a person receiving disability benefits goes to work.

Follow the simple questions to receive results as a summary, graph, and snapshot. Sessions can be saved, shared, and updated.

(Graphic: Monthly Cash Available chart showing increased cash due to work of almost \$1400 monthly for the next 2 years. At which time, the amount drops to an increase of nearly \$900 a month.)



To understand the results of a Calculator session, more in-depth information can be found through the tabs at the top of the **Results Summary**. A chart and table including a summarization showing the calculator results are under the **Results** tab. All inputted information is under the **Plan Recap** tab. The **Timeline** tab is the most effective way to show all major changes. The **Monthly Income Expense** tab will guide the process month by month for the next five years. Specific information on the impact on healthcare is available under the **Health** tab. Suggested tips offered along the way are saved under the **Tips** tab. Useful **Next Steps** is also a result tab.

Graphic: Mini tool available under SSI and Work provides a quick estimate of how working may affect your income when you are on SSI.)

A quick estimator mini-tool is also available in both the main SSI and SSDI sections.

On SSI? Get a quick estimate of how working may affect your income

Try it now 

**Registering on KY DB101** is extremely beneficial to Kentucky and to providers. By registering, Kentucky obtains data to determine usage and trainings and development needs. Registration also allows for the creation of **My DB101**, a customized toolbox that can be accessed anywhere. Register at the top of the page and create a profile. Then sign-in each time to have access to MY DB101 at the bottom of the page. Articles and tools can be added to the toolbox.

Like any tool, the key to DB101 is familiarity, which makes it easier to use. Explore DB101. If you have additional questions on how to incorporate it into your business practices, contact World Institute on Disability (WID) through the Feedback button.