

# Maine Can Work



Paul R. LePage, Governor

Department of Health  
and Human Services

Maine People Living  
Safe, Healthy and Productive Lives

Mary C. Mayhew, Commissioner



Consumer Council System of Maine  
A Voice for Consumers of Mental Health Services

[www.MaineCCSM.org](http://www.MaineCCSM.org)

## **Introduction**

I am very excited to be part of the “Maine Can Work” project. There are a number of things that need attention in the mental health community and I believe that work is one of the most fundamental. Why you might ask do I feel that way? My own lived experience and that of others have supported this claim over the years.

My story is that several years after college while working full time, I finally went into treatment for my own mental health and substance abuse issues. In trying numerous times to work after a hospitalization, I did what everyone in my life told me to do. I applied for and received SSDI in the mid 1990’s. It was a dark time in my life because I received many messages from professionals that I would never work again. They said I was too sick. Luckily, even in my darkest times I had some glimmer of hope that my life would not stay that way forever. By the end of 1996, I jumped back into the workforce. It has not been easy by any stretch of the imagination. .However, it has been the cornerstone of my recovery.

From there I was able to accomplish more than I ever imagined possible. When I became a peer services supervisor, I really started to see this happening for so many others over the years. I have seen people work and stay on Social Security. I have also observed others who jump off the benefits’ system and are able to work full time with job related benefits.

The most important thing I want people to know is that working is possible no matter what the messages you have been told! In this curriculum you can begin the process of even thinking about work or start from where ever you are in the process of moving towards employment. If you didn’t know this, there are many amazing supports that can help you navigate through the maze of benefits that often keep people from even trying to look for a job. You owe it to yourself to find another part of recovery through exploring meaningful work opportunities. You will not regret it!

Your fellow peer,

***Simonne M Maline***

Executive Director

Consumer Council System of Maine

## **Acknowledgements**

This guide was adapted, with permission, from the *We Can Work* campaign workbook developed by the New York Office of Mental Health, Office of Recipient Affairs and the New York Association of Psychiatric Rehabilitation Services (NYAPRS). Many thanks to our colleagues in New York for letting us Mainers benefit from their work and experience promoting peer-to-peer employment support.

Thanks also to Maine Medical Center's Department of Vocational Services staff who developed the first edition of this guide in collaboration with the Maine Consumer Council System of Maine, the Maine Association of Peer Support and Recovery Centers and Maine's Office of Substance Abuse and Mental Health Services.

Funding for this publication was provided by federal grant # 1QACMS030316/03, CFDA 93.768 awarded to Maine's Department of Health and Human Services by the Centers for Medicare & Medicaid Services.

## **How to Use this Guide**

This guide can be used by:

- A group of people supporting each other
- An individual with support from a friend, family member or case manager
- An individual on his/her own

This guide will help you think about taking steps toward work. Each section starts with a topic such as “How do I even find a job?” or “I don’t want to lose my benefits.” You can read through the guide from beginning to end or can choose the topics that best address your interests and concerns.

Over time your situation will change as you begin looking for work, keeping your job, or finding a better job. This guide can help you as you move forward.

Each section has:

- A true story of a person in Maine with a psychiatric disability who has struggled with this topic,
- Information and “food for thought”,
- Discussion topics and activities that can be used by an individual or a group to make decisions about next steps, and
- Employment resources available in Maine

In this guide we encourage you to have hope, think big, take steps toward your goal (even if the steps seem small), and believe that you can do it. One important part of believing that you can do it is having an understanding of how work will impact your life- including your physical and mental health, social life, and finances.

Understanding what can happen when you return to work begins with having accurate information. This guide will give you the information you need to begin your path to employment.

*There's no wrong way to begin your journey toward employment!*

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## Section One: “People have told me I can’t work, and I don’t think I can...”

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### Patty’s Story:

*Patty has schizophrenia and had been living in a group home for over ten years. She had not worked in that time. Support staff told Patty she shouldn’t work because any money she earned would go to the group home. Patty’s Employment Specialist at the mental health agency didn’t know if this was true, so she sent Patty to a Benefits Counselor (a Community Work Incentives Coordinator, or CWIC) for help. The CWIC met with Patty and talked about MaineCare and Social Security benefits. They learned that things were different from what people thought. If Patty got a job, she would be able to keep most of her earnings. So Patty worked with her Employment Specialist to find a part-time job at a local hotel. Patty reported her earnings to her MaineCare worker, but her worker didn’t know about the special rules that apply to job income. The CWIC reached out to the worker, and Patty got to keep most of her job money.*

There are a couple of lessons in Patty’s story. One is that Patty wanted to work but people told her she couldn’t. Let’s look at that first. We’ll look at MaineCare and Social Security benefits in the next section.

Even though Patty hadn’t worked in ten years, and even though people told her she couldn’t work, Patty still wanted to work. How do you know if someone with a psychiatric disability can become successfully employed? Only two things are important: the desire to work and most recent employment (Casper, E., 2008 Training).

What can this mean for you? All the other things you may have thought – or may have been told by others – would keep you from finding and keeping a job are not facts, but are opinions. Everyone is entitled to their opinion, but facts matter most. Try to quiet your thoughts about whether or not you can work and instead answer this question: **Do I have a desire to work?** Is it in there somewhere, even a small voice inside saying “maybe I could do it if it was just the right job, in just the right place, with just a little bit of help?” If you can answer yes, you are already halfway there!

Maybe there are other issues impacting your desire to work. You may be wondering what will happen to your Social Security or MaineCare benefits. Don’t worry, this guide will get there. Or you may be worried about your ability to succeed. To explore this area, ask yourself:

Do you know what possible jobs are out there?

What have you learned from your life now that might help you succeed at work?

What skills and supports do you have now that could help you succeed?

What skills and supports may you need to find or develop to help you succeed?

Exploring these topics can help to build your desire to work, and desire to work will improve your success in finding employment!

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**Section One: “People have told me I can’t work, and I don’t think I can...”**

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**Suggested Resources and Related Activities:**

1. Go to your local Career Center or use [www.mainecareercenter.com](http://www.mainecareercenter.com) to:
  - a. Find your local Career Center
  - b. Learn more about the labor market in your area (what kinds of jobs are growing/hiring)
  - c. Explore your interests and values, and potential types of work to match
  - d. Learn about specific occupations and educational opportunities
  - e. Practice job search activities including resume writing, interviewing skills, and finding job postings
  - f. Register with *Maine’s Job Bank* to search job openings; post your resume; and receive email notifications when job postings match your qualifications and preferences
  - g. Attend workshops on topics such as computer basics; job training opportunities; and how to access the unadvertised job market.

2. **Maine Medical Center’s Department of Vocational Services** offers two services statewide that could be of tremendous help to you in pursuing your vocational goals:

- a.) Benefits Counselors/also known as Community Work Incentive Coordinators (CWICs)

Benefits Counselors can help individuals who receive Social Security disability benefits (SSI or SSDI) and are working or want to work. These counselors have been trained in the special rules that apply when someone receiving these benefits returns to work. CWICs are available to meet with you to discuss your specific situation and how work will impact your benefits.

- b.) Employment Specialists

Seven Employment Specialists, located in community mental health agencies across the state, are available to assist adults with a mental health diagnosis find employment. In order to be eligible for their services you must be eligible for MaineCare Section 17 (community support) services.

For more information on Benefits Specialists, Employment Specialists, and how to access their services go to [www.benefitsandworkinme.org](http://www.benefitsandworkinme.org) or call 1-888-208-8700

**Group Activities:**

1. Distribute and discuss the NYAPRS “We Can Work” list about the role of employment and unemployment in mental health recovery (next page).
2. Have each group member complete the Need for Change Self-Rating Scale (page 8), rating their own level of satisfaction with their current employment or unemployment. Discuss the results.
3. If members of the group answered “Not So Sure” on the NFC Scale, have them complete the Commitment to Change Self-Rating Scale (page 9). Discuss the results, identify next steps.

- MYTH:** *It's best for a person with mental health issues to not work.*
- FACT:** *Many studies demonstrate that being unemployed has a harmful effect on our physical and mental health.*

### HOW IS EMPLOYMENT HELPFUL TO OUR RECOVERY?

#### Research shows that employment:

- **Reduces the potential of relapse:** Employment can help to increase self-esteem, lessen psychiatric symptoms, and reduce the potential for relapse in those of us with severe mental illness.
- **Improves self-esteem and optimism about the future:** Successful employment can encourage the development of realistic, and often positive, beliefs about the future. This is important for those of us who have experienced negative changes in self-esteem and behavior.
- **Promotes social status and inclusion:** Improvements in income, status, and social contacts that come with employment assist in tackling the social exclusion often felt by many of us with mental illness. The sense of achievement in an employment setting creates feelings of competence and community belonging.
- **Fosters independence:** Self-employment provides a high degree of independence and control over one's economic future, and satisfies a personal work objective. Studies show the positive effects of entrepreneurship on improving quality of life.
- **Overall quality of life:** People in competitive employment experience greater improvements in symptoms, leisure, finances, and self-esteem, when compared with people who only participate in institutionalized work settings (e.g., sheltered workshops) or in no work environments at all.

### HOW IS UNEMPLOYMENT HARMFUL TO OUR RECOVERY?

#### Research shows that unemployment:

- **Causes financial stress:** People who had to borrow money over the last year have twice as high a risk of depression. Who can feel good when overwhelmed by financial stress? Financial pressures also increase inactivity and social isolation. It's hard to be with others without money of your own, isn't it?
- **Decreases self-esteem:** Loss of employment causes a decline in self-esteem and psychological health even when continuing to receive full pay. Workers who regain employment have a significant improvement in self-esteem and psychological health regardless of how much they earn. Having some money to live is not enough. Having a job has value of its own for our self-esteem and dignity!
- **Increases isolation and risk behaviors:** Unemployment often comes with a decrease in social supports and increased risk in the use of alcohol and tobacco as ways of dealing with stress. It's hard to take care of ourselves when we are alone and don't feel optimistic about the future, isn't it?

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Above is taken with permission from the We Can Work Campaign:

**The Employment Tool for People with Psychiatric Disabilities in New York State**

*Published by the New York Association of Psychiatric Rehabilitation Services*

*Sponsored by the New York State Office of Mental Health*

<http://www.recoveryexchange.org/downloads/Work%20Incentives.pdf>



## Need For Change (NFC) Self-Rating Scale

You can complete this brief questionnaire if you are employed or unemployed.

Date: _____ Name: _____ Age: _____
Years Employed: _____ months: _____      Years Unemployed: _____ months: _____

**If you are currently employed, respond to the questionnaire on the LEFT below.**

**If you are currently unemployed, respond to the questionnaire on the RIGHT below.**

<b>Respond below if you are currently EMPLOYED</b>		<b>Respond below if you are currently UNEMPLOYED</b>
<p><u>First</u>, read each of the 5 statements below.</p> <p><u>Then</u>, consider which one best describes how you now feel about your Job.</p> <p><u>Finish</u> by placing an X in the box to the Left of the statement that best describes how you now feel about your Job.</p>		<p><u>First</u>, read each of the 5 statements below.</p> <p><u>Then</u>, consider which one best describes how you now feel about being unemployed.</p> <p><u>Finish</u> by placing an X in the box to the Left of the statement that best describes how you now feel about being unemployed.</p>
I am <b><u>Very Dissatisfied</u></b> with my Job, and feel an <b>URGENT NEED</b> to change it.		I am <b><u>Very Dissatisfied</u></b> with being unemployed, and feel an <b>URGENT NEED</b> to change.
I am <b><u>Dissatisfied</u></b> with my Job, and feel a <b>STRONG NEED</b> to change it.		I am <b><u>Dissatisfied</u></b> with being unemployed, and feel a <b>STRONG NEED</b> to change.
I am <b><u>Not So Sure</u></b> how I feel about my Job, and <b>NOT SURE</b> if I want to change it.		I am <b><u>Not So Sure</u></b> how I feel about being unemployed, and <b>NOT SURE</b> if I want to change.
I am <b><u>Satisfied</u></b> with my Job, and <b>DON'T WANT</b> to change it now, but maybe in the future I would.		I am <b><u>Satisfied</u></b> with being unemployed, and <b>DON'T WANT</b> a change now, but maybe in the future I would.
I am <b><u>Very Satisfied</u></b> with my Job, and <b>DEFINITELY DON'T WANT</b> to change it.		I am <b><u>Very Satisfied</u></b> with being unemployed, and <b>DEFINITELY DON'T WANT</b> to change now.

\* Adapted with the permission of Edward S. Casper, Ph.D. by the Maine Medical Center Department of Vocational Services

## Commitment to Change Self-Rating Scale

You can complete this brief questionnaire if you are employed or unemployed.

Date: \_\_\_\_\_ Name: \_\_\_\_\_ Age: \_\_\_\_\_

Years Employed: \_\_\_\_\_ months: \_\_\_\_\_ Years Unemployed: \_\_\_\_\_ months: \_\_\_\_\_

**Please share with us your opinions about your current employment situation.**

**If you are currently employed, respond to the questionnaire on the LEFT below.**

**If you are currently unemployed, respond to the questionnaire on the RIGHT below.**

Respond below if you are currently <b>EMPLOYED</b>			Respond below if you are currently <b>UNEMPLOYED</b>	
Read each of the 4 statements below and decide if each one is <u>True</u> or <u>False</u> about how you now feel about your Job.			Read each of the 4 statements below and decide if each one is <u>True</u> or <u>False</u> about how you now feel about being unemployed.	
Circle one:  TRUE  FALSE	I believe that a need exists for me to change my Job now. There are alternatives to consider.		Circle one:  TRUE  FALSE	I believe that a need exists for me to be employed now. There are alternatives for me to consider.
Circle one:  TRUE  FALSE	I believe that changing my Job would be a positive thing for me now. It would make my life better.		Circle one:  TRUE  FALSE	I believe that becoming employed now would be a positive thing for me. It would make my life better.
Circle one:  TRUE  FALSE	I believe that I have the support that I need to change my Job now.  The people and things to make a change are in place for me to use.		Circle one:  TRUE  FALSE	I believe that I have the support that I would need to become employed now.  The people and things needed to become employed are in place for me to use.
Circle one:  TRUE  FALSE	I believe that changing my Job is possible for me now. It is something that can happen now.		Circle one:  TRUE  FALSE	I believe that becoming employed is possible for me now. It is something that can happen now.

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**Section One: “People have told me I can’t work, and I don’t think I can...”**

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**Discussion Topics:**

1. What types of work have group members or their family members done in the past? Identify interests among members.


2. What do group members think would make a good work environment for them? Why?


3. What do group members think they might need to help them be successful at work? Do they have resources available to provide this support?


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**Section Two: “I don’t want to work because I don’t want to lose my MaineCare or Social Security disability benefits.”**

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Before we talk about this topic, take a moment to dream. Imagine what kind of work you might like to do **if you were no longer worried about your benefits.**

What are your dreams for the future? Where would you like to see yourself at this time next year, or in five or ten years? Would you like to have more income, save some money, make new friends, and progress further in your recovery? Work will help you get there.

It is possible to work and keep your benefits. There are many safeguards in place under Social Security and MaineCare rules when someone with a disability goes to work. There is even a way that someone NOT eligible for MaineCare can become eligible by working, and also a way that Social Security can help you to save money in a special account for use toward an employment goal. But these rules are not well-known. This option is called the *MaineCare Option for Workers with Disabilities*. For more information, speak to a Benefits Counselor/CWIC or go to [www.maine.gov/dhhs/samhs/mentalhealth/mh-system/vocational-resources/mainecare-option.shtml](http://www.maine.gov/dhhs/samhs/mentalhealth/mh-system/vocational-resources/mainecare-option.shtml)

People talk more about the many myths and misunderstandings about work and its impact on benefits. You may have heard about friends or family members who have “lost everything” when they returned to work – lost their MaineCare, lost their Social Security check, had their rent go up. For most people, it took a long time to get Social Security disability benefits. Once you have benefits and health insurance, the last thing you want is to lose your safety net.

The loss of the check and health insurance you need is a common and understandable fear. Even more so for people who have disabilities that are unpredictable – especially if they take expensive medications. It’s easy to believe the myths when you’re afraid it might happen to you.

The reality is that **your financial situation is unique to YOU**. No one else has the same exact income, work history, family situation, housing, supports, and resources as you do.

Patty’s story shows the importance of asking questions, and making sure you have the best, most accurate information about your individual benefits. Patty was given wrong information for years before getting the right information. This encouraged her next step toward work. Things didn’t go as expected after she learned about the special MaineCare rule about job income, but her Benefits Counselor helped her and the problem got fixed.

Before you decide you are not going to work, you **owe it to yourself to learn the facts.**

- What will really happen if you work?
- Could it be better than you think?

A Benefits Counselor (a Community Work Incentives Coordinator or CWIC) can help you to get these facts and understand what working means for you. Maine Medical Center’s Department of Vocational Services offers free Benefits Counseling Services to people receiving mental health services in Maine.

You can find more information on this topic, and contact information for your local CWIC at: [www.benefitsandworkinme.org](http://www.benefitsandworkinme.org), or by calling 1-888-208-8700

The next pages give some very basic information that may apply to your benefits situation. The good news is that some rules are more generous now than they were in the 1990's and earlier. These changes may get you thinking differently about work. Much more detailed information is in the Appendix of this guide (starting on page 38).

## **Things To Consider About Work and Social Security and MaineCare**

### **Do I get SSI or SSDI?**

There are two types of disability benefits, and working affects each one very differently.

- **SSDI is Social Security Disability Insurance.** It's based on your work history (or sometimes a parent or deceased spouse). The check is usually deposited on the 3<sup>rd</sup> of the month (sometimes later in the month).
- **SSI is Supplemental Security Income.** It's for people whose work history isn't enough to qualify for SSDI. Checks are deposited on the 1<sup>st</sup> of the month. SSI pays up to \$710 a month (single, 2013), but sometimes less if there's other income.

If your SSDI check is less than \$710 then you might get SSI too.

### **Can I work and still receive benefits?**

Yes! And a benefits counselor (a Community Work Incentives Coordinator, or CWIC) can help you understand how this works. Call **1-888-208-8700** for more information.

- If you have **SSDI**, you get your full check if your job earnings are under \$1,040 a month (in 2013) *before taxes*. And the first time you go back to work after receiving SSDI you have 9 months where you can earn anything and still get SSDI. (See page 39 for more details.)
- Most people on **SSI** have more money when they work even though SSI is reduced \$1 for every \$2 they earn. When you add your pay check to your new SSI amount it's usually more than just \$710. (See page 47 for more details.)
- And, most people get to **keep MaineCare and Medicare** when they're working. (See pages 45 – 46 and page 53 for more details.)

### ***Important:***

**You must tell Social Security and the Maine Department of Health and Human Services (DHHS) when you're working, and show them your pay stubs. You should also tell them if you stop working.**

**Section Two: “I don’t want to work because I don’t want to lose my MaineCare or Social Security disability benefits.”**

**Suggested Resources and Related Activities**

1. Invite the local CWIC/Benefits Counselor to attend a group session and have a general discussion of the rules, or request a formal presentation from the CWIC.
  - ➔ To find the local CWIC, go to [www.benefitsandworkinme.org](http://www.benefitsandworkinme.org), or Call 1-888-208-8700
2. Get referral packets from the Benefits Counseling/CWIC Services at Maine Medical Center’s Department of Vocational Services (see contact above) and distribute it to group members. This will speed up the referral process for people interested in getting individualized benefits counseling from a CWIC.
3. Host a Work Incentive Seminar Event (WISE) webinar with information from Social Security about work and benefits. The local CWIC could also be invited to attend the session for Maine-specific questions.
  - ➔ Website for national WISE Events:  
<https://www.chooseworkttw.net/wise/jsp/wise.jsp>
4. Attend a Work Incentives Workshop at your local CareerCenter.
  - ➔ Information about Maine CareerCenter Work Incentives Workshops:  
<http://www.mainecareercenter.com/employment/disabilities/index.shtml>
5. Ask each group member to verify what type of Social Security benefit they receive, use websites to learn basic information about work incentives that apply.
  - ➔ Recommended websites:  
<http://www.ssa.gov/disabilityresearch/workincentives.htm>  
<http://www.ssa.gov/redbook/>  
[www.benefitsandworkinme.org](http://www.benefitsandworkinme.org)

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### Section Three: “I’m not sure if I want to go back to work.”

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#### Debbie’s Story:

*Debbie, a 47-year-old divorced single mom and SSDI recipient, had not worked in over 11 years. She was thinking about going back to work, but was unsure. She connected with a Benefits Counselor (a Community Work Incentives Coordinator, or CWIC) who explained how working could affect her SSDI and other benefits. When she met with the CWIC, Debbie was paying over \$500 per month for COBRA health insurance (she was buying private insurance from her former employer). She learned from the CWIC that MaineCare could help her pay her monthly Medicare Part B premium, and that she could buy a Medigap policy to help pay for medical cost that Medicare doesn’t cover. These changes saved her over \$400 per month, as she was able to cancel her expensive COBRA coverage.*

*The CWIC referred Debbie to the Maine Department of Labor’s Division of Vocational Rehabilitation (VR), which helped her to return to school. Going back to school increased her self-confidence, and she applied for a job in the finance office at her school. She got the job! She eventually worked full-time and got full health insurance benefits, and used her social security work incentives to the fullest. She was excited to be working and to get off of government assistance.*

There are a lot of reasons why people aren’t sure about working. A mental health provider may have told you that you shouldn’t work. You may be worried about the impact of working on your Social Security benefits. Or you may be worried you’ll get “sick again” and might lose your job. You need accurate information before you make a decision about returning to work.

You may be wondering who to talk to about your employment questions. Staff at your local Career Center work with job seekers every day and can likely answer many of your questions. The Maine Medical Center Department of Vocational Services is also an important statewide resources. Employment Specialists trained in vocational rehabilitation are available to offer information about job opportunities and help you think about work as a real option for you. Also, CWICs/Benefits Specialists offer individualized benefits counseling about how work will affect your Social Security benefits. Find a mental health provider who understands and supports work as an important part of your recovery. Then and only then will you have the accurate information you need to make an informed choice about work.

Most important is the fact that one of the best predictors for successful employment is a person’s desire to work.

Be persistent, get accurate information from providers trained in the field, find providers and peers who support work, combine that with a strong desire to return to work and you will be well on your way to becoming part of the work force!



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**Section Three: “I’m not sure if I want to go back to work.”**

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**Suggested Resources and Related Activities**

1. Go to the local CareerCenter or use [www.mainecareercenter.com](http://www.mainecareercenter.com) to
  - a. Learn more about the labor market in your area (what kinds of jobs are growing/hiring)
  - b. Explore your interests and values and potential types of work to match
  - c. Learn about specific occupations and educational opportunities
  - d. Practice job search activities including resume writing, interviewing skills, and finding job postings
  
2. Use available Benefits Counseling resources:
  - a. Individualized benefits counseling, groups, or training by Maine Medical Center Dept of Vocational Services CWIC:  
[www.benefitsandworkinme.org](http://www.benefitsandworkinme.org),  
or call 1-888-208-8700
  - b. Websites with Social Security work incentives information:  
<http://www.ssa.gov/disabilityresearch/workincentives.htm>  
<http://www.ssa.gov/redbook/>  
[www.benefitsandworkinme.org](http://www.benefitsandworkinme.org)
  - c. Website for national Work Incentive Seminar Events (WISE) Events:  
<https://www.chooseworkttw.net/wise/jsp/wise.jsp>
  - d. Information about Maine CareerCenter Work Incentives Workshops:  
<http://www.mainecareercenter.com/employment/disabilities/index.shtml>
  
3. Get facts from people who are experts in the field:
  - a. Invite peers who have successfully gone to work to come and talk about their experience.
  - b. Invite an Employment Specialist to talk about employment with your group,
  - c. Invite a CWIC/Benefits Counselor to talk about work and benefits,
  - d. Invite a clinical mental health provider who believes in work to come and talk with the group.
  
4. Talk with a Maine Medical Center Dept. of Vocational Services Employment Specialist. Seven Employment Specialists, located in community mental health agencies across the state, are available to assist adults with a mental health diagnosis find employment. In order to be eligible for their services you must be eligible for MaineCare Section 17 (community support) services.

For more information on Employment Specialists, and how to access their services go to [www.benefitsandworkinme.org](http://www.benefitsandworkinme.org) or call 1-888-208-8700

**Section Three: “I’m not sure if I want to go back to work.”**

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**Discussion Topics**

1. How strong is your desire to return to work? What is keeping you from working now?


2. What have you been told about your ability to work? What do you believe?


3. Do you think work can be part of your recovery? If yes, how it can contribute?


4. Have you had disagreements with mental health service providers around the topic of work in the past? If yes, how have you handled it?


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**Section Four: “If I decide to work, I don’t know what kind of work I would do.”**

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*Susan’s Story:*

*Susan began meeting with the Employment Specialist at her mental health agency to explore vocational and educational opportunities. She didn't really have a plan, and she wanted to do a lot of career assessment and job preparation. She learned about careers and opportunities using job descriptions, the Department of Labor, O\*NET, online career assessments, using the Myers-Briggs personality test, discussions, and participating in a vocational services group. At first, Susan felt depressed about her job opportunities because she felt she was facing "unworkable barriers." Should she tell employers about her illness? If so, when? During the job search? On the job application? At the interview? She eventually found a job she really wanted and applied for it, not really believing that what she had learned about how to present herself on a job application would actually work. Susan was called in for an interview at a prestigious educational institution, she practiced interviewing with her Employment Specialist and then put all she had learned into the interview. Today, she is working there full time and is very proud. She has told everyone she knows that work IS part of her recovery.*

It is quite common for people with mental health issues to be unsure about the type of work they may want to do. These illnesses often appear in teenagers or young adults – the years when people figure out at least the start of their career path. There are ways to find your skills and interests and match them to the kind of work that will use them. And there are ways to find the type of work environment where you fit best.

Exploring work starts with identifying your strengths and abilities. Ask yourself, what are your hobbies, what do you do in your free time? What skills have you developed through your hobbies? Talk with your family members and friends so they can help you identify your strengths and skills. This is a helpful technique; sometimes it’s easier for another person to identify your skills than it is for you to list them yourself.

The local Career Center has tools to help identify your skills and interests, and staff there can help you access and use the tools. You could also switch it around, and look at various jobs in the community and what skills they require. Then see where is the best match between the employer’s needs and your strengths and skills. Additionally, Vocational Rehabilitation Counselors at the Career Centers offer vocational guidance and career exploration workshops specifically for people with disabilities who want to work.

Have you thought about volunteering? Sometimes volunteering can be a good first step toward getting into the work world. There are many nonprofit agencies that can use volunteers in different ways. You could try different types of opportunities to learn more about your own interests and skills – you might surprise yourself! Volunteering also gives you an opportunity to develop a working relationship with someone who could be a good reference for you when you are looking for a paid job in the future.

Keep in mind that where you start will likely not be the last stop of your work life. You can always learn from the first job – or your next job – and take those skills and experiences with you to find a new job that is a better fit for you.

**Section Four: “If I decide to work, I don’t know what kind of work I would do.”**

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**Suggested Resources and Related Activities**

1. Go to the local CareerCenter or use [www.mainecareercenter.com](http://www.mainecareercenter.com) to
  - a. Learn more about the labor market in your area (what kinds of jobs are growing/hiring)
  - b. Explore your interests and values and potential types of work to match
  - c. Learn about specific occupations and educational opportunities
  - d. Talk to a Vocational Rehabilitation Counselor about the services that they provide

3. Check out O\*NET online at [www.onetonline.org](http://www.onetonline.org)  
O\*NET provides information on hundreds of occupations. It describes the day-to-day aspects of the job and the qualifications and interests of the typical worker. It also lists the knowledge, skills and abilities needed in order to perform the job.

The O\*NET program is large and complex, and can be confusing to new users. Most people would benefit from first visiting their local Career Center for an orientation to O\*NET before using it to research occupations.

4. Select a particular type of job to research at a Career Center (or on the Career Center web site) and bring information about that job back to the group to share.
5. Identify educational resources in your area – adult education, certificate programs, community colleges, universities.
6. Identify volunteer opportunities in your area; [www.volunteermaine.org](http://www.volunteermaine.org) is a clearinghouse of many different volunteer opportunities all over the state.
7. Use the handbook “*Is Work Missing from My Life?*” created by the Maine Medical Center’s Department of Vocational Services. It can be found at: [www.mainehealth.org/workfiles/vocational\\_services/IsWorkMissingFromMyLifeVocSvs.pdf](http://www.mainehealth.org/workfiles/vocational_services/IsWorkMissingFromMyLifeVocSvs.pdf)
8. Invite friends or family members who work in a particular field to come to the group and talk about the work they do. It may be possible to “shadow” them at work.

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**Section Four: “If I decide to work, I don’t know what kind of work I would do.”**

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**Discussion Topics**

1. Talk with each other about your “dream jobs”. In a perfect world, if you didn’t have to worry about money, benefits, transportation, medical appointments, nothing at all – what kind of work would you want to do? Why?


2. Ask each other to identify skills and strengths that each of you could bring to a job. Include technical skills, interpersonal skills, organizational skills, or anything you might like to see in a coworker.


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**Section Five: “How do I even find a job? I’m afraid that no one will hire me.”**

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*Jane’s story:*

*Jane is a 32-year old woman who hadn’t worked for five years. Before that she worked for six years as a Help Desk supervisor, but was abruptly laid off. Since then, Jane struggled with substance abuse, anxiety, and depression. She was living in a supported living apartment, had no income and was financially dependent on family and community resources such as MaineCare and food stamps. At their first meeting, Jane told her Employment Specialist that she was too afraid of failure and disappointment to try to work again. But she needed to have some income, and she felt pressured by her family to work. Jane and her Employment Specialist began by reviewing her skills and strengths. This was a great challenge for her, but when they were finished she had an impressive list of skills and experience that she could use in the workplace. Jane began to have hope.*

*The next hurdle Jane faced was gathering the courage to submit resumes to employers, knowing she was risking rejection. She experienced a great deal of anxiety around this. Jane made a lot of statements like, “No one will want to hire me. I’m sure everyone has heard about all the things I’ve done.” On her own, Jane sent in two resumes and became very discouraged when she hadn’t heard back after a week. Her Employment Specialist told her that there could be many reasons for the lack of response, and encouraged her to stay hopeful. Then one day Jane called and told her Employment Specialist, in a hesitant voice, that she had an interview for a full-time Data Entry Operator at a large telemarketing company. Jane met with her Employment Specialist and worked on responses to interview questions, including answering questions she was afraid of like, “Why have you not worked for over 5 years,” and “What strengths and skills would you bring to our organization?” They practiced until Jane was comfortable she could answer these questions if they were asked. Jane called several days later to say that she had been offered the position (after passing a drug test and criminal background check). She sounded more confident and happy than her Employment Specialist had ever heard her before. When the Employment Specialist told her that she deserved the position, for the first time Jane did not disagree.*

Fear that you won’t get hired is a common worry for most people when looking for work. You may be worried that the job market is tight. You may be worried that you don’t have the right training. You may wonder whether or not you should tell a potential employer that you have mental health issues. Each one of these concerns is legitimate and can be addressed. A thorough search of what jobs are available in your community can help you assess the current job market. Your most recent work experience will help you decide whether or not you need more training.

Take the time to find out your rights under the Americans with Disabilities Act (ADA). The ADA prohibits employers from discriminating against people with disabilities during application, hiring, offering promotions, determining pay, and more. As long as you can perform the “essential functions” of the job “with or without reasonable accommodation,” employers cannot discriminate in these areas. Reasonable accommodation is a way that employers can make changes to the work environment or job tasks to make the job work better for you and not cause the employer “undue hardship.”

You're *not* required to disclose your mental health condition to your employer! But you may need to disclose in order to get reasonable accommodations under the ADA. You don't have to tell them personal details – you only need to tell them as much as they need to know in order to provide the accommodations. So, whether or not to disclose your mental health condition to an employer requires careful consideration. Each person will come to their own decision about whether or not to disclose, or how much to disclose. It can be helpful to review this with people familiar with employment and the ADA.

Don't abandon the idea of going back to work just because you may have been out of the work force for a while. A thorough assessment of your skills, an assessment of the job market in your area, maybe trying some volunteer opportunities, and connecting with employment professionals can help you to successfully get back into the work force.

### **Suggested Resources and Related Activities**

1. The Job Accommodation Network, [www.askjan.org](http://www.askjan.org). JAN provides free, confidential technical assistance about job accommodations and the Americans with Disabilities Act (ADA) to both job seekers and employers. You can find on their website:
  - a. Accommodation ideas, including a searchable online database of possible accommodations,
  - b. Legal information about your right to work under the ADA, and related resources,
  - c. Discussion of disclosing a disability, and
  - d. Information about finding a job that is right for you
2. The Boston University Center for Psychiatric Rehabilitation has a website with information related to laws, disclosure, and situations related to having mental illness in the work or school setting: <http://cpr.bu.edu/resources/reasonable-accommodations>
3. The Employment for ME website, Workers With Disabilities: Contributing to Maine's Workforce [www.employmentforme.org](http://www.employmentforme.org) is a clearing house for a tremendous amount of employment related information for job seekers; employers; transition age youth; and employment services providers.

The Disclosure page of the website:

<http://www.employmentforme.org/job-seekers/disclosure.html>

provides a lot of helpful information that can help people decide IF and HOW to disclose a disability to an employer.



**Section Five: “How do I even find a job? I’m afraid that no one will hire me.”**

**Discussion Topics**

1. Discuss with the group your thoughts about disclosing your mental health diagnosis with an employer. What are your concerns? Have you ever disclosed your mental health history to an employer? What was that experience like? When did you disclose? Why?


2. Do some research on the web about disclosure and job accommodations (see resources listed on page 23). Based on what you’ve learned develop a list of pros and cons of disclosure. Consider what job accommodations, if any, you would request if you chose to disclose your disability. Jot down your thoughts about how and when you would request the accommodation(s).


3. Talk about what it means to us when we get turned down for a job. How does it impact us? What strategies could you use to make it a bit easier to deal with rejection?


4. Ask each other, what type of support do you need to have when trying to find a job?


Ask each other how you (or people you know) have gotten jobs in the past. Make a list, brainstorm other ideas.


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**Section Six: “I can get jobs just fine, but I have a hard time keeping them.”**

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Anonymous 34 year old male’s story:

*I am a thirty-four year old male and for half my life I was institutionalized in a foster home/shelter or correctional facility. I feel my learning disabilities, mental illness and lack of support were contributing factors in part to my institutionalizations. I have been trying for all my life to move forward with a positive attitude and live a normal life, attend college and succeed at work. I encountered many failures along the way which created barriers to my success. I met with an Employment Specialist back in February 2010. We started a conversation about job rehabilitation and stabilization.*

*I have been experiencing job losses and could not understand why I was unable to achieve success. I was able to work with an Employment Specialist on this very issue. We started unraveling the lack of stable work history from some fifteen jobs and looked at the details of each situation. My Employment Specialist was able to help me understand and put into perspective these experiences. After close evaluation by my Employment Specialist, I learned that the jobs I had been fired from were not good job matches, nor were they related to the career goal I have been working towards. Then too I received discouragement from my peers who often led me to believe my failures were a symptom of an underlying issue. As my Employment Specialist and I worked through this discovery process, I learned in time that a resume could be built highlighting my skills and positive work experiences. With my Employment Specialist’s help, we researched all of the human service positions and found that there were some great opportunities that I had not heard of in the area where I lived. Although I proceeded with hesitation, I was able to be coached and guided to some very healthy and workable solutions which led to positive employment that was in line with my career goal. Once, I “truly thought there was a serious issue with me!” The fear of failure was never addressed with other professionals I have worked with.*

*My Employment Specialist took the time to change the negative into positive while assisting in reframing past experiences in which I felt others may have misguided me. Luckily, I kept a portfolio and several old resumes. We focused on the positive accomplishments and created a workable resume that reflected my career goal. We organized references, drafted cover letters which highlighted my achievements. This all started to lead me in the direction of a healthy recovery and reflection of what was ideal for me. It also really helped me see what I actually accomplished and the goal of becoming a social worker seemed very possible. Work has been not only a healthy step in my recovery it was the basis of my recovery. It takes money to attend school, as I don’t have any financial aid. There was a need to re-climb the social ladder (i.e., car, phone, insurance) which every worker has had to get. There was a need to reacquire my license so I would be able to get the job. The pieces fell into place once I had someone to sort the issues and lay out the steps.*

It can sometimes be a challenge to keep a job. It shows real determination to go out and get a new job after you’ve lost one. Something new is learned with each job experience.

You can learn a lot by looking at your work history. What things have you done really well at your favorite job, or your last job? What parts of your jobs do you enjoy? What types of problems have you encountered on your jobs? It's important to understand your job role and demands. It's very helpful to understand the work environment and be able to identify any specific job stressors that may come up.

It is very important to have people in your life who you can turn to if you are having a stressful time. For example, case managers might provide help with learning social skills to help you get along better with other people, or assist you with problem solving on the job. Employment specialists might meet with you several times a week to discuss how you're doing at the job and offer support. You might want to talk to a psychiatrist about adjusting your medications if you have side effects that affect your job performance. A chat with a family member or friend might help you to reduce your anxiety.

Have you thought about disclosure of your mental illness to the employer? You may be able to get some support from your employer, or even a job accommodation if needed. Strategies and interventions can be put in place to assist you in your job in case a mental health issue arises. Some people have found that this takes the pressure off – that if the employer knows a little bit about your situation, you can relax more. To disclose or not to disclose is your choice, and a good one to talk through with others who have been in the same situation.

Try to see your job ending as a fresh start, not as the end of the world. Is it possible you were in the wrong job and you should look at a new career path? The more you know about a new job the better you can decide if it will be a good fit for you, and how to prepare yourself to work there. Consider jobs that support your recovery.

**Section Six: “I can get jobs just fine, but I have a hard time keeping them.”**

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**Suggested Resources****Getting Support:**

1. After you have a job, if ongoing support is needed, the DHHS Office of SAMHS contracts with agencies to provide Mental Health Long Term Vocational Supports. For a list of providers of this service, go to: [www.maine.gov/dhhs/samhs/mentalhealth/mh-system/vocational-resources/ltse-providers.shtml](http://www.maine.gov/dhhs/samhs/mentalhealth/mh-system/vocational-resources/ltse-providers.shtml)
2. There are resources for talking to peers and others about work related issues.
  - a. The Intentional Warm Line – a toll free (in Maine) peer support phone service. The staff is made up of paid peers who have had a lot of varied experiences with work themselves, as well as supporting others. They are open 24 hours a day, every day, by calling 1-866-771-9276. <http://www.sweetser.org/peers.php>
  - b. Peer Centers and Social Clubs – Places all around the state where consumer/peers can go for support, wellness and social activities. Below is a link to a list of where they are around the state. <http://www.maine.gov/dhhs/samhs/mentalhealth/wellness/social/index.shtml>

**For Further Information about Mental Health Recovery and Employment:**

Temple University’s Center for Community Inclusion is one of the leading national programs that looks at community involvement as a means for mental health recovery, with a particular focus on employment. The link below will bring you to their web page. You are encouraged to look at the wealth of resources on their page.

[http://tucollaborative.org/comm\\_inclusion/employment.html](http://tucollaborative.org/comm_inclusion/employment.html)

SAMSHA – The federal office of Substance Abuse and Mental Health Services (SAMHSA) has some great resources about employment and recovery. Below is a link to one of many on wellness, which includes meaningful work. <http://store.samhsa.gov/shin/content//SMA12-4568/SMA12-4568.pdf>

**Deciding About Disclosure and Job Accommodations:**

See Resource List on Page 23

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**Section Six: “I can get jobs just fine, but I have a hard time keeping them.”**

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**Discussion Topics**

Talk with each other about what you may need for routine support as well as crisis support in your greatest times of need. If you plan ahead you will be better prepared.

1. How will you make sure your work is done on time and done well?


2. What support from others would be necessary or helpful to assist you with day-to-day job success?


3. What specific actions do you need to take to support your overall health and wellness?


4. If you are struggling with symptoms, or are in a period of crisis, how will you get the support you need?


5. Who can best provide each support service you have identified as important to your success?


6. How frequently do you think these support services may be needed (work and non-work related)?


7. If you need to take a sick day, or even request a leave of absence due to your mental or physical health, what would you do?




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**Section Seven: “I have worked/am working, but I want more than this kind of job.”**

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*Michelle’s story:*

Michelle has struggled with severe major recurrent depression for most of her life. Today she is successfully self-employed, building her business, and recently bought a house. Here is her story:

*I was three years old the first time I thought about not existing anymore. I spent my high school years in and out of the hospital. There was much concern that this would be the pattern for the rest of my life, and that I wouldn’t be able to take care of myself. When I thought about how to support myself, it was beyond terrifying. I struggled to make it from day to day, let alone thinking about employment or a career.*

*I worked here and there in low-paying jobs. I worked in retail, at a deli; I shoveled snow and did landscaping. I took a job once managing a small organization, but I felt like I didn’t deserve to be paid the money I was making and it didn’t work out. At one point on the road to recovery, I moved to another state to start over and do some internal work. I took on a full time job, but put so much pressure on myself. I couldn’t last, function, couldn’t be around people. I had to drag myself to work every day. I was exhausted. It became apparent I had to be in a different environment. I had no medications, no treatment providers. I decided to return to Maine where I had some supports. I couldn’t take care of myself so I applied for SSDI.*

*My financial outlook was very grim and discouraging. Today, through using many different programs, I am working toward becoming completely financially independent. For people who are concerned about how working may hurt their benefits, I was able to work with my Benefits Counselor/CWIC to plan my financial steps so I would not adversely affect my benefits, and instead maximized my benefits to reach my career goals. I have had to be persevering and courageous to succeed and to find people that could help me when I ran into challenges. Where I am today is through using many programs and supports. It is the only way I got to be where I am.*

*I want to tell you something else in answering this question. You have to find motivation deep inside yourself. It is hard to break the confines of the role, of the system, of the external expectations of what’s possible for you. You have to believe you ARE capable of doing more than this. Walk away from those stupid conversations where you’re competing to be the sickest. Want to be something more because you ARE more than that. There are other ways to connect. You are worth something.*

*Find the motivation so when hard moments come, and they do, you are still determined to stay the course. Get some supports around you to help, find them, don’t give up. Reconnect with people. Think about what you want to do, what are you passionate about?*

Michelle’s story shows that your first, second, third and fourth jobs may not be the right ones for you. She also tells you to keep trying, to be courageous and find the motivation to keep going

even when things are hard. This doesn't mean you have to stay in a job that is not right for you. If it is time for you to leave your current job, just be sure to give your employer reasonable notice (two weeks is standard). Your employer may also be willing to write you a letter of reference, which can help you in getting your next job. Take what you have learned from this work experience and apply it to the next step. There will always be transitions in employment.

It is important for you to choose. You are the expert when it comes to knowing about yourself, your interests, goals and support needs. What is your dream job? There's a job that fits your personality, skills and talents. You, like everyone else, can have a place where you belong and where you can feel good about yourself and your accomplishments. You have the option of choosing another career path. Create a new vision for yourself and develop a career plan to meet your goals.

The career plan identifies your job goals and how you are going to get there. It is built on your personal dreams and talents. Talk to family members and friends, case managers, therapists, or others who are active in your life. Learn about employers in your community and job opportunities. It's all about career planning. Good jobs are not just the result of a quality education or relevant work experience, but of sound planning, too.

Your career plan is not a "life sentence," but simply a tool to support you along your journey. It can change when it no longer reflects your goals or desires. When you find that it no longer fits for you, or is no longer helpful, change it!

### **Suggested Resources and Related Activities**

1. Identify the top three hiring industries in Maine, in your county or region.
  - ➔ Go to the local CareerCenter or use [www.mainecareercenter.com](http://www.mainecareercenter.com) to learn more about the labor market in your area (what kinds of jobs are growing/hiring)
2. Learn more about jobs that may interest you.
  - ➔ Go to the local CareerCenter or use [www.mainecareercenter.com](http://www.mainecareercenter.com) to explore your interests and values and potential types of work to match and learn about specific types of jobs and educational opportunities
  - ➔ Use O\*NET online ([www.onetonline.org](http://www.onetonline.org)) to explore careers.
3. Invite people who have successfully found the "right job" to come and talk with the group about how that happened, what made it work.



## Summary

You have a right to pursue meaningful, ongoing employment that supports your recovery. Work can lead to improved physical, mental and financial health. There are resources in Maine and online that can help you on your way to employment, from wherever your starting point is. As they say, “Start where you are!”.

Remember these important things:

- Work can help your recovery and improve your quality of life.
- If your case manager, psychiatrist, or counselor doesn’t support your interest in employment, find someone who will. Don’t let anyone discourage you from pursuing your hopes and dreams.
- Advocate for yourself to ensure employment is part of your treatment/recovery plan.
- You have a right to work. The law can protect you from discrimination – learn more about the ADA and think about whether or not you want to disclose your disability.
- You can work when you have Social Security benefits. Learn about the rules that apply to you. Don’t assume you will lose all of your benefits when you work. There are many ways to keep benefits, especially MaineCare and/or Medicare.
- Learn about the resources available to help you find work, and use the resource that fits you best! There are many agencies, community organizations, and local programs that can help you get more information, receive counseling or financial aid, obtain employment services, and, most importantly, achieve your employment and career goals.
- Do something! Make a plan; talk with others about work, or volunteer opportunities. Any new step toward employment will teach you something about what you might want to do and help you move to the next step.
- Reach out to your peers who have returned to work. Ask them what worked for them, and what their advice may be. They can support you as you take steps toward work.

***Remember, your recovery is work!***

## Employment Resources in Maine

1. **Maine CareerCenters:** There are twelve full-service CareerCenters in Maine and many other locations available on a more limited basis. CareerCenters provide a variety of employment and training services at no charge for all Maine workers. Whether you are looking to improve your job qualifications, explore a different profession, or find a new career, the CareerCenter can help.  
[www.mainecareercenter.com](http://www.mainecareercenter.com)
2. **Maine Bureau of Rehabilitation Services, Division of Vocational Rehabilitation:** There are nine BRS offices in Maine, many of them located at CareerCenters. Also known as "VR," this Department of Labor program helps people who have disabilities to find and keep a job. VR helps people who have physical, mental, or emotional disabilities and want to work. You must apply and be found eligible for services.  
[www.maine.gov/rehab/dvr/index.shtml](http://www.maine.gov/rehab/dvr/index.shtml)
3. **Long Term Vocational Supports:** The Maine Office of Substance Abuse and Mental Health Services (SAMHS) funds long term vocational supports to assist people who need help in maintaining employment. The type and amount of support you need will vary depending on the individual, and may be provided on or off the job site. This service is funded by SAMHS, and administered by APS Healthcare. Eligibility for this service is similar to eligibility for Maine Care Section 17 Community Support Services. For a list of providers of this service, go to: [www.maine.gov/dhhs/samhs/mentalhealth/mh-system/vocational-resources/ltse-providers.shtml](http://www.maine.gov/dhhs/samhs/mentalhealth/mh-system/vocational-resources/ltse-providers.shtml)
4. **Benefits Counseling:** If you are receiving benefits such as Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), MaineCare, rental subsidies or other benefits, it is important to know how income from working can impact those benefits. That information is available statewide at no cost to you through Maine Medical Center Department of Vocational Services' Benefits Counseling Services.  
[www.benefitsandworkinme.org](http://www.benefitsandworkinme.org)
5. **Community Employment Services:** The Community Employment Services Project, funded by the DHHS/SAMHS and the DOL Bureau of Rehabilitation Services, provides Supported Employment services to individuals clinically eligible for Section 17 MaineCare services (community integration) throughout the state of Maine.  
[www.mmc.org/vocationalservices-mentalhealth](http://www.mmc.org/vocationalservices-mentalhealth)
6. **Clubhouses:** Clubhouses provide members with opportunities to build long-term relationships that, in turn, support them in obtaining employment and education. Located in the community, they offer members social, educational and employment opportunities. There are over 300 clubhouses across the world; four clubhouses now exist in the state of Maine:
  - a. High Hopes Clubhouse; 26 College Ave.; Waterville, ME 04901  
207-877-0038 [www.highhopesclubhouse.org](http://www.highhopesclubhouse.org)

- b. Capitol Clubhouse; 37 Stone St.; Augusta, ME 04330  
207-629-9080 [www.capitol-clubhouse.org](http://www.capitol-clubhouse.org)
- c. Looking Ahead Clubhouse; 646 Main St.; Lewiston, ME 04240  
207-376-1711
- d. Unlimited Solutions Clubhouse; 30 Summer St.; Bangor, ME 04401  
207-404-8383 [www.pchc.com/clubhouse](http://www.pchc.com/clubhouse)

To learn more about the clubhouse model go to the Clubhouse International website at [www.iccd.org](http://www.iccd.org)

- 7. **Veterans Employment Services:** CareerCenters, listed first on this list of resources, offer specialized employment and training services for Veterans. If you served in the U.S. Armed Forces, a CareerCenter Veterans' Representative can help you find a job, get new skills, or access other state or federal resources available to Veterans.  
[www.maine.gov/labor/careerctr/employment/veterans-services/index.shtml](http://www.maine.gov/labor/careerctr/employment/veterans-services/index.shtml)
- 8. **Employment for ME:** This website provides online and Maine-specific resources and information for people with disabilities who are trying to find or maintain employment. It also contains information about career advancement.  
[www.employmentforme.org](http://www.employmentforme.org)

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## ***Social Security Disability Insurance (SSDI) Work Incentives***

### **SSDI**

**SSDI provides nearly a decade of protection:**

- **9 Month Trial Work Period (TWP)**
- **3 Year Extended Period of Eligibility (EPE)**
- **5 Years to Apply for Expedited Reinstatement (EXR)**

You can meet with a benefits counselor (also known as a Community Work Incentives Coordinator, or CWIC) to get the details about how working will affect your benefits. **Call 1-888-208-8700 for more information.**

### **Trial Work Period (TWP):**

**For 9 months you can earn any amount** and still receive your full SSDI check. These months don't have to be in a row. A month only counts if your gross pay (before taxes) is \$750 or more (in 2013).

If you're *self-employed*, Social Security counts Net Earnings from Self-Employment (NESE). NESE is 92.35% of your net profit (this subtracts the extra FICA, or Social Security tax, that self-employed people have to pay). Net profit is the money you take in from your business *minus* your business expenses. A TWP month counts as NESE of \$750 or more (in 2013), *or* working at least 80 hours in a month even if you didn't make a profit.

**You must send your pay stubs to Social Security when you're working so they can count your TWP months.** You might have already used some TWP months if you've worked since you first applied for SSDI but didn't mail in your pay stubs. If this is the case, you should call Social Security and ask them to send you a Work Activity Report.



## **Social Security Disability Insurance (SSDI) Work Incentives:**

### **Extended Period of Eligibility (EPE):**

**For 3 years you still get your full SSDI check if your gross pay (before taxes) is under \$1,040 a month in 2013 (\$1,740 if blind). This \$1,040 monthly amount (\$1,740 if blind) is called SGA (Substantial Gainful Activity). To avoid an overpayment, you must tell Social Security about any month you earn SGA.**

The first time you earn SGA during or after your EPE you'll still get your full SSDI check for 3 more months (your cessation month & grace period).

And although you won't get your SSDI check any month after that when you earn SGA, your SSDI check is just on hold for that month – it's not terminated. If your earnings go back under SGA next month you can get your SSDI check back without having to reapply.

If you're *self-employed*, Social Security will average your Net Earnings from Self-Employment (NESE, see above) over the number of months that year that you ran your business. For example, if you ran your business for 5 months then Social Security will take your yearly NESE and divide by 5.

## **Social Security Disability Insurance (SSDI) Work Incentives:**

### **Extended Period of Eligibility (EXR):**

After your EPE ends, your SSDI continues if you're still earning below SGA. And although your SSDI will be terminated if you do earn SGA, there's a **5 year window where you can apply for Expedited Reinstatement (EXR).**

When you apply for EXR, Social Security restarts your SSDI check right away. And in 6 months they'll decide if you're back on benefits. Even if you're not, you don't have to repay the SSDI checks you got (unless you earned SGA during that time). If you are back on benefits, then you'll get a new Trial Work Period (TWP) after you've gone 24 months without earning SGA.

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## **Social Security Disability Insurance (SSDI) Work Incentives:**

### **Impairment Related Work Expenses (IRWE), Subsidy & Special Conditions:**

It's important to understand how SSDI counts income. SGA (Substantial Gainful Activity) is \$1,040 a month in 2013 (\$1,740 if blind). Social Security starts by looking at gross wages, or what you earn *before* taxes are taken out. But deductions can lower your countable income.

This first thing to know is that SSDI (but *not* SSI) **counts income when you work the hours, not when you get paid.** For example, let's say you get paid on September 6, but the pay check includes the last week of August. Social Security can count part of the earnings in August and part of it in September.

Other deductions can lower your countable income even more. Keep in mind that if your gross pay is already below SGA then you get your full SSDI check anyway, so you don't need to take these deductions. But if your gross pay is over SGA then you can still get your SSDI check if these deductions put your *countable* income back under SGA.

Remember that only Social Security can approve these deductions. Notice too that these deductions are *not* reimbursements.

### **Impairment Related Work Expenses (IRWE):**

If you pay for items or services with your own money, insurance doesn't cover it, and no one pays you back, then it could be an IRWE. The expense must be due to your disability, or another medical or mental health issue. And, the expense must be necessary for you to maintain your job. Examples of IRWE include:

- Medication, counselor and doctor copays.
- Medical supplies.
- Special equipment such as assistive devices, orthotics and so on.
- Transportation *if impairment related.*
- Service animals.

For example, let's say your gross earnings are \$1,100 in a certain month. Normally, you wouldn't get an SSDI check. But if you have \$61 in IRWE then your *countable* income is \$1,039, so you do get an SSDI check that month after all.

## **Social Security Disability Insurance (SSDI) Work Incentives:**

### **Subsidy:**

A subsidy is when your employer makes special accommodations for you. For example, due to your disability your employer might let you work at a slower pace than other employees, but you get paid the same. If this means that you're 90% as productive as an employee without a disability then Social Security might count only 90% of your gross earnings. So let's say your gross earnings are \$1,100 in a certain month. Normally you wouldn't get an SSDI check. But if Social Security only counts 90% then your *countable* income is only \$990, so you do get an SSDI check after all.

### **Special Condition:**

A special condition is when someone like a job coach comes to your workplace to help you out. Social Security might allow you to deduct the value of the job coach's services. For example, let's say your gross earnings are \$1,100 in a certain month. Normally you wouldn't get an SSDI check. But let's say you had a job coach who was with you at your job for 10 hours that month. If you get paid \$8 an hour then the value of the job coach's service is \$80, so now your *countable* income is \$1,020 – which means you do get an SSDI check after all. This is true even if you didn't pay the job coach yourself (maybe the job coach got paid by Voc Rehab or someone else). Notice too that the value of the Special Condition is based on *your* hourly pay rate, *not* the job coach's.

## **Social Security Disability Insurance (SSDI) Work Incentives:**

### **Self-Employment Work Incentives that Lower SGA**

On pages 39-40 we explained Net Earnings from Self-Employment (NESE). When you're self-employed you need to file a tax return with the IRS, and it's important to have a tax professional help you.

Social Security will need to see a copy of your tax return. They will look at your net profit for the year (total revenue minus business expenses) and multiply that by 0.9235 (this subtracts the extra FICA that self-employed people have to pay). The result is your yearly NESE. *After your Trial Work Period is over*, Social Security will average this over the number of months that year that you ran your business. For example, if you ran your business for 5 months then Social Security will take your yearly NESE and divide by 5.

If your monthly NESE is under SGA (\$1,040 in 2013, see page 40) then you get your full SSDI check. If your monthly NESE is \$1,040 or more then you don't get an SSDI check at all for those months. But if deductions put your *countable* income back under \$1,040 then you do get your SSDI check.

There are three deductions for self-employed SSDI recipients:

- **Impairment Related Work Expenses (IRWE)** are described on page 42.
- **Unpaid Help** is when someone helps you run your business, but they don't get paid. They should keep track of their monthly hours and what they could have been paid per hour, and Social Security can deduct that amount from your monthly NESE.
- **Unincurred Business Expenses** happen when someone gives you free stuff for your business. This could be an item, a service, or use of something like equipment or office space. You should write down the date you got the item and what it would have cost if you had to pay for it. Social Security can deduct this amount too.

## **Social Security Disability Insurance (SSDI) Work Incentives:**

### **Extended Medicare**

Medicare is the federal government's health insurance program for people 65 and older, or who have been on SSDI for at least 24 months. Part A is for inpatient services, Part B is for outpatient services, and Part D is for the pharmacy.

You can keep Medicare for many years, even if you earn enough for your SSDI check to stop. Your Extended Period of Medicare Coverage begins after your Trial Work Period ends (TWP, see page 39), and it goes for *at least* 7 years and 9 months – or longer if you're still receiving SSDI after that. Even if you're not receiving SSDI after your Extended Medicare ends, you still may be able to buy into Medicare.

Keep in mind that employers usually offer private health insurance, especially for full-time employees. **You can have private insurance and Medicare at the same time**, and this can help cover things that Medicare might not pay for. Even with a pre-existing condition, you qualify for employer sponsored health insurance if you can show that you already had insurance, like Medicare or MaineCare (Medicaid). This is because of HIPAA, the Health Insurance Portability and Accountability Act of 1996.

## ***Social Security Disability Insurance (SSDI) Work Incentives:***

### **MaineCare Option for Workers with Disabilities**

Every state has a Medicaid program, and in Maine it's called MaineCare. Not everyone on SSDI has MaineCare because there are 3 requirements you must meet:

- You must be disabled,
- Your unearned income in 2012 (SSDI, VA benefits, unemployment benefits, pensions, etc.) must be under \$1,006 a month (\$1,361 as a married couple),
- And your resources (assets like money in the bank, etc.) must be under \$2,000 (but the first \$8,000 in checking & savings, one vehicle, and the house you live in don't count). If you're married, it's \$3,000 with the first \$12,000 in checking & savings not counting.

*Keep in mind that if you have children who live with you then you may be under Family Related MaineCare, and the rules are different.*

**When you start working you can keep your MaineCare** if your unearned income (SSDI, etc.) plus *only half* of your earned (job) income is under \$2,328 a month (\$3,153 as a married couple). **This means a lot of people can work full-time and still have MaineCare.** Sometimes there's a monthly \$10 or \$20 fee. DHHS often calls "working disabled MaineCare."

Keep in mind that employers usually offer private health insurance, especially for full-time employees. **You can have private insurance and MaineCare at the same time**, and this can help cover things that MaineCare might not pay for. Even with a pre-existing condition, you qualify for employer sponsored health insurance if you can show that you already had insurance, like MaineCare or Medicare. This is because of HIPAA, the Health Insurance Portability and Accountability Act of 1996.

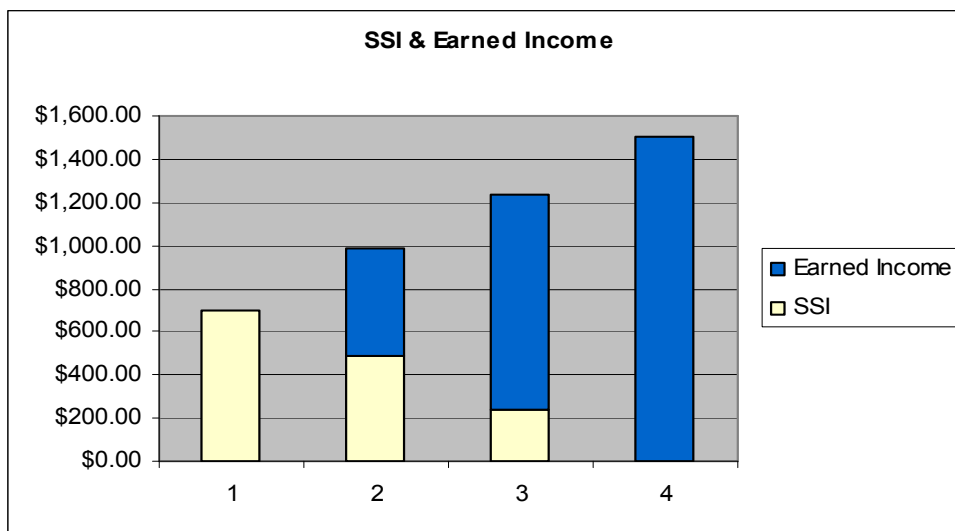
There's also a MaineCare program that can help you pay your private health insurance premiums. The **PHIP (Private Health Insurance Premium)** benefit is for people who already have MaineCare and either have or can get private health insurance. Helping you pay your private insurance premiums might save the state money because medical providers usually bill private insurance first and MaineCare last. If DHHS decides that the state will save money then they'll pay you back for the premiums that were taken out of your pay check (that way, your employer doesn't have to know that you have PHIP). Call 1-800-572-3839 to apply.

## Supplemental Security Income (SSI) Work Incentives:

**Most people on SSI have more money when they work. This is because Social Security only counts about half of what you earn at your job.**

You can meet with a benefits counselor (also known as a Community Work Incentives Coordinator, or CWIC) to get the details about how working will affect your benefits. **Call 1-888-208-8700 for more information.**

Keep in mind that your total income for the month is your job income plus your SSI. Here is an example of how income increases the more hours you work:



When you're working, Social Security decreases your SSI check about \$1 for every \$2 you earn *before taxes* (except for the first \$65 you earn each month, and the next \$20 of any type of income).

**You must tell Social Security and DHHS when you're working, and you must send Social Security your pay stubs every single month. You should also tell them if you stop working.**

Many people get other benefits like food stamps or subsidized housing, and they're concerned about how these are affected too. Your benefits counselor can help you understand this. Call 1-888-208-8700 for more information.



## **Supplemental Security Income (SSI) Work Incentives:**

### **Self-Employment & SSI**

If you're *self-employed*, Social Security counts Net Earnings from Self-Employment (NESE). NESE is 92.35% of your net profit (this subtracts the extra FICA, or Social Security tax, that self-employed people have to pay). Net profit is the money you take in from your business *minus* your business expenses.

With SSI, Social Security will take your yearly NESE and divide by 12, even if you didn't run your business the whole year. Then they'll reduce your SSI \$1 for every \$2 of monthly NESE (except for the first \$65 you earn each month, and the next \$20 of any type of income).

**You must tell Social Security within 10 days of starting self-employment, and you must follow up with a written estimate of your net profit for the year. At year end you must file a tax return and send a copy to Social Security so they can reconcile it with your estimate.**

Your benefits counselor (1-888-208-8700) can help you with the Social Security part, but you should have a tax accountant help you with your taxes.

*Remember that you also must tell DHHS and your housing authority when you're self-employed. You should also tell them if you stop working.*

But what about SSI's \$2,000 asset limit (\$3,000 for a married couple)? **Property Essential for Self-Support (PESS) means that business items, including bank accounts, don't count against the asset limit for sole proprietorships and partnerships (not a corporation or LLC).** It's important that you set up a separate bank account dedicated solely to your business, and that you report your business resources to Social Security and DHHS.

## Supplemental Security Income (SSI) Work Incentives:

### **The Student Earned Income Exclusion, Impairment Related Work Expenses and Blind Work Expenses**

It's important to understand how SSI counts income. Social Security starts by looking at gross wages, or what you earn *before* taxes are taken out. They don't count the first \$65 you earn each month, and if there's no other income then they don't count the next \$20 each month. SSI also doesn't count half of what's left over. But first there are other deductions that could mean that your SSI check won't be reduced as much as it normally would have been.

Remember that only Social Security can approve these deductions. Notice too that these deductions are *not* reimbursements. It's also important to know that SSI counts income when you get paid. For example, let's say you get paid on September 6, but the pay check includes the last week of August. Social Security will count all of the earnings in September.

**SEIE is the Student Earned Income Exclusion.** If you haven't yet turned 22 and you're a student at least 8 hours a week (which could include a job training program), then Social Security won't count the first \$1,730 that you earn each month in 2013 (with an annual limit of \$6,960). This means that **most students under age 22 can work without their SSI being reduced at all!** A lot of students take advantage of this during summer vacation. Remember that SSI has a \$2,000 asset limit (\$3,000 as a married couple). You'll need to show Social Security that you're a student (for example, send them a copy of your school schedule), and you'll need to send them your pay stubs every single month.

**Supplemental Security Income (SSI) Work Incentives:****Impairment Related Work Expenses (IRWE):**

If you pay for items or services with your own money, insurance doesn't cover it, and no one pays you back, then it could be an IRWE. The expense must be due to your disability, or another medical or mental health issue. And, the expense must be necessary for you to maintain your job. Examples of IRWE include:

- Medication, counselor and doctor copays.
- Medical supplies.
- Special equipment such as assistive devices, orthotics and so on.
- Transportation *if impairment related*.
- Service animals.

Social Security will need the original receipt, an explanation of how it's impairment related and how it helps you maintain your job. You'll need to match these receipts with the pay stubs *for the same month*.

Keep in mind that IRWE at most count fifty cents on the dollar.

**BWE are Blind Work Expenses.** These are a lot like IRWE, but with three big differences:

- First, Social Security must have you listed as statutorily blind (which isn't always the same as legally blind).
- Second, everything that counts as an IRWE also counts as a BWE – and more! For example, income taxes and meals eaten at work count as BWE even though they wouldn't count as IRWE.
- BWE count dollar for dollar, but IRWE only count fifty cents on the dollar.

## Supplemental Security Income (SSI) Work Incentives:

### **PASS: Plan to Achieve Self-Support**

**PASS helps you save money to achieve your job goal.** PASS is an SSI work incentive, but people with SSDI can use PASS too.

#### Here's how it works:

Let's say you have SSI only. You start working, and Social Security reduces your SSI. When your PASS is approved, Social Security stops reducing your SSI – it goes back up to \$710/month (in 2013) even though you're still working. You put *half* of your gross earnings aside each month (except for the first \$65) to buy things you need for your job goal – a goal that will eventually stop or at least substantially reduce your SSI check. The items you buy could be a car, tuition for school, items you need to start a business, and so on.

#### Here's another example:

Let's say you have SSDI. You have a job goal that will eventually stop your SSDI check. When your PASS is approved you start receiving a \$710/month SSI check (in 2013) *plus* your SSDI check. You use the \$710 SSI for living expenses like the rent, food, etc. You use your SSDI check (except for the first \$20) to buy things you need for your job goal (if you have a job then half of your gross earnings, except for the first \$65, also must go into the PASS). The items you buy could be a car, tuition for school, items you need to start a business, and so on.

#### Important things to know about PASS:

- PASS is for a *specific* job goal that eventually will stop your SSDI check, or at least substantially reduce your SSI check. For example, getting a college degree is *not* a job goal, but becoming an accountant is.
- You must have, or be able to qualify for, SSI. And, you must have another source of money (or resources) besides SSI to put into the PASS. This could be your SSDI check, job income, etc.
- You will need to have a vocational evaluation for your job goal.
- *If your goal is self-employment then you will need a business plan and 2 or 3 years of financial projections.*
- You will manage your PASS yourself. This means opening a separate bank account in your name that is dedicated solely to the PASS. And, you'll need to keep all receipts, bank statements, etc. Social Security will audit your PASS periodically.

- The money in your PASS account does *not* count against SSI's \$2,000 asset limit (\$3,000 for a married couple). Other programs like food stamps and subsidized housing shouldn't count the PASS money either.
- You can only spend the PASS money on things Social Security has pre-approved. PASS money cannot be used for living expenses or pre-existing expenses.
- There's an application you will need to fill out for PASS. A benefits counselor (also known as Community Work Incentives Coordinator or CWIC) can help you with this. **Call 1-888-208-8700 for more information.**

**Supplemental Security Income (SSI) Work Incentives:****1619(b): You Can Keep MaineCare if your yearly income is under \$32,084 (in 2013).**

**This means that a lot of people can work full-time and still have MaineCare.**

You still have to follow other SSI rules like:

- Having less than \$2,000 (\$3,000 as a married couple) in resources (assets) like money in the bank and other valuable items. But one vehicle and the house you live in don't count,
- Continuing to have a disability (and needing MaineCare because of that),
- Sending your pay stubs to Social Security by the 10<sup>th</sup> of *every single month even if you're not getting an SSI check.*

Keep in mind that employers usually offer private health insurance, especially for full-time employees. **You can have private insurance and MaineCare at the same time**, and this can help cover things that MaineCare might not pay for. Even with a pre-existing condition, you qualify for employer sponsored health insurance if you can show that you already had insurance, like MaineCare or Medicare. This is because of HIPAA, the Health Insurance Portability and Accountability Act of 1996.

There's also a MaineCare program that can help you pay your private health insurance premiums. The **PHIP (Private Health Insurance Premium)** benefit is for people who already have MaineCare and either have or can get private health insurance. Helping you pay your private insurance premiums might save the state money because medical providers usually bill private insurance first and MaineCare last. If DHHS decides that the state will save money then they'll pay you back for the premiums that were taken out of your pay check (that way, your employer doesn't have to know that you have PHIP). Call 1-800-572-3839 to apply.

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**Social Security Administration Contact Information**

Go to [www.ssa.gov](http://www.ssa.gov) and enter your ZIP code to find your assigned local office.

AUBURN FIELD OFFICE  
600 TURNER STREET, SUITE 5  
AUBURN, ME 04210  
1-866-627-6996  
TTY (207) 783-3870

AUGUSTA FIELD OFFICE  
330 CIVIC CENTER DR, Ste 4  
AUGUSTA, ME 04330  
1-866-882-5422  
TTY: (207) 623-4190

BANGOR FIELD OFFICE  
202 HARLOW STREET, ROOM 208  
BANGOR, ME 04401  
1-877-405-1448  
TTY (207) 941-8698

PORTLAND FIELD OFFICE  
550 FOREST AVE, SUITE 150  
PORTLAND, ME 04101  
1-877-319-3076  
TTY (207) 773-3981

PRESQUE ISLE FIELD OFFICE  
365 MAIN ST  
PRESQUE ISLE, ME 04769  
1-866-837-2719  
TTY (207) 764-2925

ROCKLAND FIELD OFFICE  
231A PARK STREET  
ROCKLAND, ME 04841  
1-855-269-9179  
TTY (207) 594-4984

SACO FIELD OFFICE  
110 MAINE STREET, SUITE 1450  
SACO, ME 04072  
1-877-253-4715  
TTY (207) 282-6404

WATERVILLE FIELD OFFICE  
14 COLBY STREET  
WATERVILLE, ME 04901  
1-866-931-9169  
TTY (207) 873-3490

**Maine Department of Health and Hum Services (DHHS)**  
**Field Office Contact Information**

AUGUSTA DISTRICT OFFICE  
35 ANTHONY AVENUE, SHS 11  
AUGUSTA, ME 04333-0011  
1-800-452-1926  
TTY: 711 (Maine Relay)

BANGOR DISTRICT OFFICE  
396 GRIFFIN ROAD  
BANGOR, ME 04401  
1-800-432-7825  
TTY: 711 (Maine Relay)

BIDDEFORD DISTRICT OFFICE  
208 GRAHAM STREET  
BIDDEFORD, ME 04005  
1-800-322-1919  
TTY: 711 (Maine Relay)

CALAIS DISTRICT OFFICE  
SHS 11, 392 SOUTH STREET  
CALAIS, ME 04619  
1-800-622-1400  
TTY: 711 (Maine Relay)

CARIBOU DISTRICT OFFICE  
30 SKYWAY DRIVE  
SKYWAY PLAZA UNIT 100  
CARIBOU, ME 04736  
1-800-432-7366  
TTY: 711 (Maine Relay)

ELLSWORTH DISTRICT OFFICE  
SHS 11, 17 EASTWARD LANE  
ELLSWORTH, ME 04605  
1-800-432-7823  
TTY: 711 (Maine Relay)

FARMINGTON DISTRICT OFFICE  
114 CORN SHOP LANE  
FARMINGTON, ME 04938  
1-800-442-6382  
TTY: 711 (Maine Relay)

FORT KENT DISTRICT OFFICE  
SHS 11, 137 MARKET STREET  
FORT KENT, ME 04743-1447  
1-800-432-7340  
TTY: 711 (Maine Relay)

HOULTON DISTRICT OFFICE  
SHS 11, 11 HIGH STEET  
HOULTON, ME 04730  
1-800-432-7338  
TTY: 711 (Maine Relay)

LEWISTON DISTRICT OFFICE  
200 MAIN STREET  
LEWISTON, ME 04240  
1-800-482-7517  
TTY: 711 (Maine Relay)

MACHIAS DISTRICT OFFICE  
SHS 11, 28 PRESCOTT DRIVE, STE 3  
MACHIAS, ME 04654  
1-800-432-7846  
TTY: 711 (Maine Relay)

PORTLAND DISTRICT OFFICE  
161 MARGINAL WAY  
PORTLAND, ME 04101  
1-800-432-7520  
TTY: 711 (Maine Relay)

ROCKLAND DISTRICT OFFICE  
91 CAMDEN STREET  
ROCKLAND, ME 04841  
1-800-432-7802  
TTY: 711 (Maine Relay)

SANFORD DISTRICT OFFICE  
890 MAIN STREET, SUITE 208  
SANFORD, ME 04073  
1-800-482-0790  
TTY: 711 (Maine Relay)



**Maine Department of Health and Hum Services (DHHS)**  
**Field Office Contact Information**

SKOWHEGAN DISTRICT OFFICE  
98 NORTH AVENUE SUITE 10  
SKOWHEGAN, ME 04976  
1-800-452-4602  
TTY: 711 (Maine Relay)

SOUTH PARIS DISTRICT OFFICE  
243 MAIN STREET, STE 6  
SOUTH PARIS, ME 04281  
1-888-593-9775  
TTY: 711 (Maine Relay)

## **Other Work Incentives**

### **Protection from Medical Review: Ticket to Work and Section 301**

**Ticket to Work (TTW)** is a free and voluntary Social Security program that can help you find a job. When you assign your Ticket to an Employment Network (EN) you're agreeing to work with them to find a job earning at least \$750 a month, and eventually \$1,040 a month or more (in 2013). An EN is an organization that contracts with Social Security to help people who receive SSI or SSDI with finding and keeping a job. To find an EN, go to <http://www.yourtickettowork.com/endir> or call 1-866-968-7842.

Social Security won't do a medical Continuing Disability Review (CDR) if your Ticket is assigned and you are making progress toward your employment goal.

Even if your Ticket isn't assigned to anyone, you still might be protected under **Section 301**. With Section 301, Social Security might continue your SSI or SSDI check until you complete your vocational program, even if they do a CDR and decide that medical improvement has occurred.

To use Section 301, you must have a signed employment plan with Vocational Rehabilitation (VR), have your TTW assigned, or have a PASS plan or an individualized education program (IEP) *before* Social Security conducted the CDR. You must inform Social Security about your vocational program to get a Section 301 review.

*This can be especially helpful to children on SSI who undergo an age 18 redetermination, but Social Security finds that they don't meet the adult standard for disability.*

### **SNAP (Food Stamps)**

SNAP provides low-income individuals and families with a debit card to help them buy food. As your monthly income increases, your SNAP benefit gradually decreases. But they only count less than a third of your earned income. Each person's situation is different, so only DHHS can determine how a change in income will affect your SNAP benefit. Remember that you must report any income or household changes to DHHS within 10 days. Also, remember to report back to DHHS after your SSI is reduced because this could positively affect your SNAP benefit.

### **Housing (MEID)**

People who receive a housing subsidy under the Section 8 Housing Choice Voucher Program (HCVP), or live in public housing or supportive housing may qualify for a special work incentive called the Mandatory Earned Income Disregard (MEID). Under MEID, if you were unemployed (or working less than 10 hours per week at minimum wage) for at least a year before you started your new job, your housing agency *will not count your job income when calculating your rent payment* for the first 12 months (which don't have to be in a row). Over the next 12 months they will only count half of your job income. You'll need to use all these months within 4 years. You must report any income or household changes to your housing agency within 10 days, even if you are eligible for MEID.

**Family Development Account (FDA)**

A Family Development Account, or FDA (sometimes called an Individual Development Account or IDA), can help people save money to buy a house, go back to school, or start a business. With FDA, you can save \$20 to \$80 of earned income a month for a couple years up to a maximum of \$2,000. FDA matches part of these funds at the end of the program, and they also offer financial management classes.

To qualify for this program your net worth has to be less than \$10,000, you need income besides SSI to set aside, and your monthly income has to be under \$1,733. The money you put into FDA is exempt from SSI's \$2,000 asset limit (\$3,000 for a married couple) if you use the money within the rules of the FDA program. Also, if you contribute earned income to an FDA, the money you put aside should lower your countable income for SSI purposes (meaning your SSI check should be higher when you're working).

To find the agency nearest you that administers the FDA program, dial 211 on your phone or go to [www.211maine.org](http://www.211maine.org).

**Earned Income Tax Credit (EITC)**

EITC is a refundable federal income tax credit for low income workers. This means that EITC can reduce your taxes or even give you a refund. Whether your income is low enough to qualify for the EITC varies depending on whether you're married and how many children you have.

You should always file a tax return any year you work even if you are not required to file because you may be eligible for a tax refund or tax credits such as the EITC. Every year the Volunteer Income Tax Assistance program (VITA) assists low income people with filing their income taxes for free. To find the VITA location nearest you visit [www.cashmaine.org](http://www.cashmaine.org) or dial 211 on your phone.

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