

In The Matter Of:

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*DVR PASS Training Recording
July 27, 2015*

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DVR PASS TRAINING
July 2015
Plan to Achieve Self Support
Connie DaValt
Area Work Incentives Coordinator
PASS Specialist

Transcribed by: Rachel M. Davis, Notary Public

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1 SPEAKER: All right. Well, let's
2 welcome Connie DaValt to our program today. She is
3 going to be talking about the PASS plan.

4 CONNIE DAVALT: Hi, everyone. It's
5 nice to be in contact with all of you again. I
6 know we have met some of you, and I'm looking
7 forward to meeting a bunch more counselors in the
8 coming years, because I'm sure that, with our
9 connections, between PASS and DVR, that we will be
10 works closely together on many cases.

11 So I am Connie DaValt. I am the
12 area work incentives coordinator for the State of
13 Wisconsin. I work out of the Madison Social
14 Security office, so over on Odana road. And my job
15 is to work with all 26 Wisconsin offices, as well
16 as some Northern Illinois offices, on our Social
17 Security work incentives. I do a lot of training
18 and help our folks with many different aspects of
19 work incentive.

20 And one of the things that I do is I
21 am the PASS specialist here in Wisconsin. So what
22 that means is every PASS that gets submitted comes
23 to me. So I'm kind of a one-stop shop. If you
24 have anyone that is going to submit a PASS, it's
25 going to come to me, and I'll make the decision on

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1 it, as well as follow up with them to make sure
2 they are meeting their milestones and doing
3 everything that they need to do in order to help
4 make their PASS successful.

5 My information is on this screen, so
6 any time you have a question, feel free to give me
7 a call or drop me an e-mail, and I will be in
8 touch, and we'll get some -- get things figured out
9 for you.

10 So in order to start, I just want to
11 say that, you know, our clients are involved in
12 many different things. It gets complicated, almost
13 like a puzzle for them to get all the pieces to
14 work together. So I think the more you know about
15 PASS, and the more I know about your programs, we
16 can step our clients through the process, and
17 hopefully, at the end of the day, the puzzle pieces
18 will come together, and we will have successful
19 return to work for our clients.

20 So before we start talking about
21 PASS, I need to go over the programs that social
22 security administers, because it's really important
23 to know the difference in the programs and how PASS
24 ties them together. So just as a reminder -- I
25 know most of you know this already -- is that we

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1 have the SSDI program, which is the survivor
2 disability insurance; along with that program comes
3 Medicare; and we also have the SSI program, the
4 Supplemental Security Income program; along with
5 that comes medical assistance coverage.

6 so we have folks that are on SSDI.
7 we have folks that are on SSI. And then we have
8 those individuals that are on both programs, and we
9 call those our concurrent beneficiaries; so they
10 have two sets of rules to follow, which makes their
11 life a little more complicated. And that's where
12 our benefit specialists come in and do a great job
13 making sure that they are using the right set of
14 rules for the right program.

15 so the difference between the
16 programs, the SSDI program is a benefit for
17 individuals who are disabled and are insured. So,
18 like me, I am sure you have the FICA taxes taken
19 out of your paycheck each week, or every two weeks;
20 and when that happens, that means you are paying
21 into the social security system. By doing that,
22 you are becoming insured for benefits. Not only
23 you, but if something would happen to you, your
24 families might also be eligible for benefits.

25 The SSI program is a needs-based

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1 program, and that makes cash payments to
2 individuals who are over age 65, are blind or
3 disabled, and who have limited income and limited
4 assets. So the difference between the two
5 programs.

6 Let's talk a little bit first about
7 SSDI. So, again, this is the program that you have
8 paid into the program, and you become eligible. It
9 comes from the Disability Insurance Trust Fund.
10 And in order to qualify, you have to have a certain
11 amount of work. And I'm covering this for two
12 reasons. The main reason, though, is because
13 you're working with younger individuals a lot. And
14 as you place them into work programs, they are then
15 paying their FICA taxes, and at some point can be
16 insured for social security coverage. So I think
17 it's important for you to know how much work they
18 need in order to start receiving a social security
19 benefit.

20 So the big thing is those under age
21 24. I think you work with those quite a bit and
22 even more so in the future. They really only need
23 about one and a half years of work in a three-year
24 period. Now, how we determine that work is you can
25 earn up to four quarters of coverage each year.

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1 And this year, in 2015, one quarter of coverage is
2 \$1,220. So if someone earns 4,880, they earn four
3 quarters this year. So if they do that this year
4 and then next year make 2,440, that's another two
5 quarters. So in a very short amount of time, they
6 can be insured for benefit.

7 So, again, we want you to keep your
8 eyes open for those folks because maybe that's a
9 good referral after you've gotten someone working
10 in a work program, "Oh, you know, you should
11 contact Social Security to see if you might be
12 insured for benefits."

13 Then we've got the different -- as
14 we go up in years, we have to have more work. So
15 for those age 24 to 31, we look at their work about
16 half time between age 24 and when they became
17 disabled. If they are over 31, then they need
18 about five out of the last ten years, or we could
19 say 20 out of 40 quarters, to become insured for
20 benefits. So just an idea for what it takes.

21 Now, for disability benefits, of
22 course, they have to meet the work requirements as
23 well as the definition of disability.

24 When I mention it's not only for the
25 member holder or the person who pays in for Social

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1 Security, it's also benefits for the family. So we
2 have what we call auxiliary benefits, and those are
3 for children under the age of 18 or under the age
4 of 19. If they are still in high school, they
5 automatically become eligible for benefits by the
6 member holder's records.

7 And then probably one that you folks
8 see a lot are the unmarried child that has a
9 disability and became disabled prior to age 22.
10 Now, we call those DACs. Right? Disabled adult
11 child, or CDB, childhood disability beneficiary.
12 So we can see those. I think you work with a lot
13 of those folks. So they are not getting benefits
14 on their own record but on Mom or Dad's record.
15 Also, a spouse at age 62 or at any time can receive
16 benefits under a member holder's record.

17 So just as a short recap for that,
18 let's say something happens to you or I today.
19 We've been working and paying into Social Security.
20 So if something happens to us, and we become
21 disabled or if we would pass away, if we have
22 children under 18 or 19 that are in school, they
23 can get benefits on their record. And then if one
24 of those children becomes disabled prior to age 22,
25 that child can also collect on our record, no

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1 matter how hold they become, as long as they meet
2 certain other requirements. So that's SSDI in a
3 quick nutshell.

4 Let's talk about SSI for one second.
5 So that is the limited income, limited resource
6 program, and that's for a person who is disabled of
7 any age. So we have children -- we have babies
8 that are on SSI, children on SSI, as well as those
9 over age 65. So when we say low income and low
10 assets, what we are talking about this year, a
11 person has to have countable income of less than
12 \$733 a month to qualify.

13 And their assets are things they
14 own; things like savings, checking, stocks, bonds.
15 Things like that have to be under \$2,000 if the
16 person is a single individual; or if they are
17 married, the assets have to be under \$3,000 for a
18 couple. So just to give you an idea of what we
19 mean by SSI.

20 All right. So you have got the
21 background, so let's talk about PASS, Plan for
22 Achieving Self-Support. It's an SSI work
23 incentive, but I just want you to be aware that the
24 majority of my people that are on PASSes are --
25 were either SSDI only people or folks that have

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1 both SSI and SSDI. So keep that in mind. Don't
2 rule anybody out just because of the type of
3 benefit that they're on.

4 As we go over PASS, we are going to
5 go over a number of examples so you can get a
6 really good idea of how you can work with me in
7 helping our clients.

8 All right. So to start out with, a
9 PASS. I tell folks when they call that PASS is a
10 plan for the future; it lets them use their own
11 income or resources to help them meet their goal.
12 A PASS is self-finance, which is very different
13 from a lot of other programs. A person that has a
14 PASS is using their own income in order set that
15 aside to pay for the expenses that they need to
16 help them succeed.

17 So the two things that person needs
18 in order to set up a PASS; Number 1, they have to
19 have a job goal; and Number 2, they have to have
20 income or resource, other than SSI, in order to
21 have a PASS approved. And that's a big one,
22 because sometimes I have SSI only people that
23 aren't working or don't have any unemployment or
24 any other income coming in that get referred over
25 for a PASS, and those folks don't qualify, because

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1 they don't have anything to set aside. And we will
2 see how that works in just a second.

3 So I had mentioned that the PASS is
4 an agreement. So on the recipient's end, the
5 recipient agrees to try and reduce their dependence
6 on social security or SSI benefits. And what SSA
7 agrees to is, in the meantime, we are going to pay
8 them SSI benefits to live off from while they're
9 trying to meet their goal.

10 So what can we use to fund a PASS?
11 Remember I said they need income other than SSI.
12 So some things that we can exclude, person's wages.
13 Maybe they're working a part-time job and their
14 goal is to work full time. We can maybe exclude
15 their wages to help them meet their goal. The big
16 one is those social security benefits; they can set
17 those aside. If a person's married, maybe we can
18 set aside income that their husband or wife is
19 making that's causing the SSI to be reduced.

20 As far as resources that we can
21 exclude, maybe someone has a bank account that, you
22 know, if they have over 2,000, they wouldn't be
23 eligible for SSI. So let's say they have a big
24 bank account, but they have earmarked to pay for
25 tuition for school. Maybe we can exclude that

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1 resource to get them eligible for benefits.

2 All right. I think the best way to
3 show you how a PASS works is to give you an
4 example. So here we go. We've got Kelly. So
5 Kelly is a concurrent beneficiary. Right? That
6 means she's getting SSDI and SSI. Now, how we
7 calculate an SSI payment looks like this:

8 In Kelly's case, she's got \$520 a
9 month of SSDI. So there's always a \$20 general
10 disregard for any type of income. So we take that
11 \$20 off; that gives us \$500 of countable income.
12 When we figure the SSI benefit, we start with the
13 federal benefit rate, which this year is at 733.
14 We subtract out the countable income of \$500,
15 which gives us SSI payment of \$233. So that means
16 her total income each month is her 520 SSDI and her
17 233 SSI, for a total of 753.

18 Now, some of you know that Wisconsin
19 pays a state supplement. Usually that amount is
20 83.78, and that's on top of the 753.

21 So now let's see what happens to
22 Kelly. She calls us and she says that she has a
23 work goal. And that's Number 1. Right? In order
24 to have a PASS, have to have a work goal. So her
25 work goal is to become a nursing assistant. She's

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1 already been accepted into school, and she's
2 getting ready to start, but she doesn't have enough
3 to pay for her tuition and books and the supplies
4 needed for school.

5 Now, in Kelly's case, she doesn't
6 qualify for financial aid because her mom and dad's
7 income are too high. When they filled out the
8 FAFSA, she was rejected because her parents' income
9 is too high. And in that case, DVR said, "well,
10 because of that, we can't help you either." So she
11 would be a great PASS candidate.

12 With her PASS, this is how we
13 calculate Kelly's benefit. She still has the 520
14 of SSDI; still gets the \$20 exclusion. So that
15 leaves us with the \$500. Now, the 500, she is
16 going to take that and only use that for her PASS
17 expenses; so her tuition, her books, whatever we
18 approve the PASS for. Now, when we do our
19 calculation, we've got 733 federal benefit. Right?
20 We have zero countable income, because she is
21 setting that aside under per PASS. So that means
22 she is going to get a \$733 SSI check.

23 So when we look at her total income,
24 she still has that \$20 exclusion, so that's like a
25 little bonus for her. So she is going to have 753

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1 that she's going to have to live off from, and then
2 she has her \$500 a month that she's putting towards
3 tuition.

4 So see how this works?
5 self-financing; she's using her own income to help
6 meet her goal of becoming a nursing assistant.

7 Now, one thing I think that's a
8 misconception is that a lot of other grants and the
9 help that DVR gives is in one lump sum. Right? If
10 you approve them out, they get that all up front.
11 Because the PASS is excluding income each month, it
12 is never going to be a lump sum. So, this month,
13 she's going to get that extra 500 to put in her
14 PASS. Next month, another 500. So if you look at
15 a semester of, let's say, five months, five times
16 her \$500, it's \$2,500. So at the end of the
17 semester, that's the money that she has to work
18 with.

19 Because I do her -- I'm going to
20 take care of her PASS and review her PASS, if I
21 say, "Kelly, \$2,500 went into your PASS account, I
22 need to see receipts for \$2,500 for your tuition
23 and your books." If she's got all those receipts,
24 then we're good to go for another semester. Let's
25 say she's got a little bit of money left over

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1 because maybe she didn't need a couple of her
2 books. Well, maybe we can roll that over for the
3 next semester, if need be, or maybe we need to do a
4 little revising of the amount that she is setting
5 aside each month. So that is how PASS works; so
6 much each month.

7 All right. So we talked about the
8 SSDI in Kelly's case is going to be separate -- in
9 a separate account and can only be used to pay for
10 those expenses. Now, in the meantime, she's going
11 to have her SSI, that 733, plus the state supp. to
12 use for her day-to-day rent, food, clothing,
13 shelter, all those expenses.

14 Now, before we go on, I just thought
15 you all have a question out there, and I know what
16 it is already. It is: well, she put \$2,500 in
17 that account, but she's only got receipts for a
18 thousand dollars; the rest of the money, we don't
19 know where that went. What's going to happen?

20 Very good question. So if she
21 doesn't have receipts to prove that she spent the
22 money appropriately, then that is going to be an
23 SSI overpayment, and I will ask her to pay that
24 difference back. And of course, I'm not going to
25 continue the PASS for the next semester, because

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1 she didn't live up to her part of the agreement.
2 If that's the case, she has to pay back \$1,500. We
3 are going to get that a little bit out of her SSI
4 check every month until that's paid off.

5 And then years down the line, if she
6 decides to apply for another PASS, well, we are
7 going to look back and see, well, she had one
8 before and didn't spend the money appropriately, so
9 the chances of approving another one, we will have
10 to look a little further before we just say, "Okay,
11 let's give it another try."

12 All right. Occupational goals,
13 where that PASS begins. So what does the goal have
14 to be? Well, if the person is on SSI, our rules
15 say that they have to earn enough to substantially
16 reduce the amount of their SSI payment. So if they
17 tell us that at the end of the PASS they are going
18 to work five hours a week at \$8 an hour, well, is
19 that going to substantially reduce the amount of
20 SSI we are paying? That's something I have to take
21 into account when I make my decision on the PASSes.

22 If someone is on SSDI or if they're
23 concurrent, they receive both benefits, then their
24 goal has to be to be earning substantial gainful
25 amount at the end of their PASS. In this year,

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1 that's \$1,090. So I have some folks that say, "I
2 want a PASS, but when I get done with the PASS, I'm
3 going to make a thousand dollars a month because I
4 want to stay on benefits."

5 If that's the case, then I can't
6 approve the PASS, because the goal isn't to
7 eliminate dependency on those benefits. We have to
8 look to see if the plan is feasible. And I know
9 this is where you guys come in, because a lot of
10 times I will rely on your determination, you know,
11 considering the person's disability, their
12 strengths and their abilities, what are they able
13 to do. So we have to see, is this really a
14 possibility for this person?

15 A reminder here that a PASS can't be
16 used to maintain current employment. So if someone
17 says, "You know, I'm working right now, and I want
18 to continue in this same job, the same hours, the
19 same rate of pay," we can't approve a PASS to
20 maintain employment.

21 All right. What kind of expenses?
22 What are we looking at when we are talking about
23 PASS expense? The expense has to be directly
24 related to obtaining a job goal. And then the two
25 big ones in my book: They have to be necessary and

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1 reasonable. So when we look at necessary, I think
2 we do the same things that you do. A person lives
3 in Milwaukee and they are asking for transportation
4 because they need to get to work. They live on the
5 bus route and they work a shift that the bus is
6 running. So is transportation necessary when it is
7 accessible to them already? Maybe not. We have to
8 consider that. But if a person lives up, let's
9 say, in Rhineland, and the only job available is
10 30 miles away, well, there's no public
11 transportation up there. How are they going to get
12 to work? In that case, necessary.

13 The other thing is reasonable. When
14 somebody asks for something, what is the cost
15 involved? So let's look at transportation again,
16 since I bought that up. So somebody needs a
17 vehicle to get to work. Are they going to get a
18 \$25,000, 2015 vehicle? Is that reasonable?
19 Probably not. Probably not.

20 Now, there's always exceptions. You
21 know, somebody needs a special equipped van or
22 something, you know, of course the costs are a lot
23 higher. But day to day just to get them to work,
24 we are going to look at: Is that reasonable?

25 The same thing when we are looking

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1 at higher education. That's a big one. Is it
2 necessary? We approve a PASS for the first degree
3 that will get them into a job. So if they have a
4 human resources degree, and they want to go to grad
5 school, well, is that necessary? Or can they find
6 a job with what they have?

7 what I have seen for continuing
8 education is a social worker. They have their BA
9 but they need their master's in order to get that
10 job. So I think you look at that the same way as
11 we do.

12 Also, reasonable. You know, what is
13 the cost of that school and how much is it going
14 to -- is it going to be in the long run?

15 Other expenses. We can't approve an
16 expense that was incurred prior to the start of the
17 PASS. And this is a really important one, because,
18 a lot of times, somebody will call and say, "I
19 really need help paying off my student loans." All
20 right. So they incurred that loan prior to
21 contacting us for the PASS, so we can't go back and
22 pay for that.

23 Also, PASS expenses can't be
24 reimbursed by a third party. So this is where you
25 guys come in. It's not -- PASS is not a comparable

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1 benefit. So if they are eligible for help from you
2 or from financial aid or some other party, we have
3 to look to you first; and then what you won't
4 cover, that's what PASS can pick up. Again, that's
5 why we work hand in hand. Some things you can
6 cover. What you can't, maybe PASS can.

7 All right. So what kind of things
8 can we pay for? I'm going to list a big one.
9 Probably the majority of my PASSES are for school.
10 So it's mainly tuition, books, any kind of
11 supplies. I know you cover a lot of that.
12 Sometimes you don't cover summer school, so PASS
13 can help with that.

14 In a minute, we are going to talk
15 about how many credits they have to take in order
16 to be eligible. And for PASS, we say at least half
17 time, so six credits. And sometimes I talk to
18 counselors, and they say, "well, they're not taking
19 enough credits for our program." So six credits,
20 we can still do a PASS.

21 supplies to start a business. We
22 are going to have an example of that in a minute
23 and how that works.

24 Other services. Job coaching; we
25 can help with that. Attendant care or childcare;

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1 sometimes that mom needs to go to school, and you
2 are paying for tuition, but she needs help with
3 some childcare expenses. Maybe PASS can come in.

4 Equipment and tools to do the job.
5 That transportation, we already touched on that a
6 little bit. And things like uniforms, clothing,
7 safety equipment. This is not an all-inclusive
8 list; just to give you some ideas.

9 So let's do another example here.
10 We've got Anna who's a chef, and she's going to
11 school, but financial aid is covering her tuition
12 and books. So looks good; everything's covered.
13 But on her first day, she is told that she needs to
14 purchase a whole bunch of things; uniform,
15 cookware, cutlery, all these types of things that
16 she didn't have budgeted for.

17 So the first thing we do is look,
18 does she have a work goal? Yes. She wants to work
19 full time in a restaurant as a chef.

20 So what do we have for PASS funding?
21 Our next question. Is there income other than SSI
22 that she can set aside? Well, in Anna's case, she
23 does have wages. She's working a part-time job
24 right now. So she decides she wants to put those
25 wages aside to help pay for this uniform and

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1 cookware and all these things that she needs.

2 when we look at what her milestones
3 are, what's going to happen in the next six months
4 or next year, she has to continue to be at least a
5 half-time student, and she has to have a GPA of
6 2.0.

7 since I mentioned that GPA, that's
8 something we keep real close track of, again, when
9 we do our review in the end of the semester. If a
10 person falls behind with that, and they -- and
11 sometimes they have extenuating circumstances; they
12 were ill or something happened -- then we can allow
13 that. But if they just dropped below because
14 school is too tough, then we ask that they complete
15 a successful semester before we reinstate the PASS.

16 All right. Back to Anna. So Anna
17 has wages of \$485 a month. Now, the calculation
18 for Anna is going to be a little bit different than
19 it was for Kelly. Kelly only had SSDI, which is
20 unearned income. Because Anna has wages, we have a
21 different type of exclusion that we use for our
22 earned income. So that would be wages of
23 self-employment.

24 Here's how it looks. We take her
25 gross wages, \$485. She gets that \$20 disregard,

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1 just like Kelly did; that's for any income that
2 comes in. But then because she's working, we
3 subtract an extra \$65. So when we have those
4 subtractions out, that gives us 400.

5 The second part of our earned income
6 exclusion is one-half the rest. So of her \$400, we
7 divide that in two, and that leaves us with \$200 in
8 countable income.

9 So when we figure her SSI benefit,
10 we take that 733, minus her \$200 in figuring her
11 SSI benefit. We have got a -- oops. I thought we
12 had the math on the next page, but we don't.

13 So anyway, so she is going to put
14 her \$200 aside. She's going to still have her 733
15 to live off from, plus the other half of the wages
16 that we aren't counting. So she'll have plenty to
17 live off from to pay her rent and utilities and
18 everything, plus put this aside to help pay for
19 those expenses for school.

20 All right. How -- what does a PASS
21 look like? Does somebody just call and say, "I
22 want one?" Well, we have a form. We are
23 government, just like you guys. Right? Our PASS
24 form is called a 545. And it's a form that is
25 about 13 pages long, so it's a complicated form --

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1 well, it's not complicated; it's a long form. But
2 as I tell everyone, if they just go in the 545
3 question by question -- you know, these are folks
4 that want to be self-supporting, self-sufficient.
5 Right? So I encourage them to do the best that
6 they can on the form.

7 It's going to come to me. I'm going
8 to see it anyway. I'm going to be in touch with
9 them. So if they missed a spot or missed a blank
10 or I didn't understand what they were writing on
11 the form, that's okay, because we are going to talk
12 about it.

13 I know a lot of times you will refer
14 them to a benefit specialist to help them write the
15 PASS, which is good. But I never want to
16 discourage anybody, especially if there is a time
17 frame. Because, in order to get an appointment
18 with a benefit specialist and then to, you know,
19 get time to set aside to write the PASS, it could
20 take a while. Whereas if they do the best they can
21 on the form and send it to me, you know, I will
22 have it within a matter of a couple of days, and
23 get in touch with them about what our next steps
24 are.

25 The first question on the PASS is,

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1 "what is your work goal?" So going back to exactly
2 what we have been talking about. What is that work
3 goal? And is it feasible?

4 All right. I've got a question
5 here. And it says, "Because school supplies are
6 usually needed quickly, how quickly can the PASS be
7 implemented and the person receives the funding?"

8 All right. So good question. That
9 fits right in with getting this form in to us. As
10 soon as PASSES come into the office, as long as I'm
11 there, I will look at them that day; and if I see
12 there is a fast need, you know, I can make a
13 decision quickly.

14 But remember, they are putting their
15 own income aside, so that might be a little glitch.
16 You know, is it the end of the month that we can
17 say, "Okay, when you get your check on August 1st,
18 you are going to take so much of that money and put
19 it aside in order to meet this goal." In fact, I
20 had someone -- I have a PASS on my desk right now
21 that needs money to pay for some organization, and
22 she can't get it quick enough, so she's asking me
23 to help.

24 But the thing is, if DVR says they
25 are going to pay for it, then I can't. But school

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1 supplies are something that DVR usually doesn't
2 cover, unless it's in the big grant. So yes, we
3 can get money out pretty quickly when we need to.

4 All right. So the first question on
5 that PASS form is, "What is the job goal?"

6 The other things it asks in this
7 form is, you know, "What is your time frame? When
8 do you want the PASS to start? How long is it
9 going to take you to complete?" It asks for a
10 person's -- you know, "What is the income you are
11 going to set aside? What are the expenses that you
12 have?" Also, "How are you going to put those funds
13 aside?" You know, "Is there a bank account already
14 set up that you can use, or are you going to set up
15 a separate -- another account in order to put your
16 PASS funds?"

17 But the big thing is -- and I want
18 you guys to note this -- is on the PASS, they have
19 to show that their living expenses can be met while
20 the PASS is in effect. Now, remember how I was
21 saying they're putting aside the other income and
22 then they are living off from the SSI. So if
23 somebody calls me and says, "I have an SSDI benefit
24 of \$2,000 a month and I want a PASS," my first
25 question is: If you set your \$2,000 aside, and we

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1 entitle you to 733, plus the State supp. of \$83, so
2 we are talking a little bit over \$800, can you live
3 off of that?" And many times, the answer is, "No,
4 I can't give up my \$2,000 to live off from the
5 733."

6 So the PASS is not for everybody. I
7 just want you to realize that. So sometimes you
8 think, oh, this might be a good candidate. But if
9 their expenses are high, that might put them out on
10 the PASS.

11 All right. So somebody submits the
12 PASS application. What do I ask for? What goes
13 along with the PASS? And talk to DVR. So perfect.
14 The Number 1 thing is, I need to see that IPE.
15 What's in the plan? Is DVR already covering things
16 or is there things that DVR isn't covering or are
17 they on a waiting list?

18 You know, I have someone right now
19 that says they're going to be working with DVR in
20 the fall. So because they can't get in right away
21 maybe, PASS is going to cover some things right
22 now, and then DVR will pick them up for the next
23 semester.

24 So that's a good reason for you to
25 be in good communication with me, too, because if

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1 I've already paid for something before they
2 contacted you, then you don't want to make that
3 same payment.

4 If they are going to school, need to
5 see the same things that you guys do; the admission
6 letter, the class schedule, what is their costs
7 their grants, their scholarships, those types of
8 things.

9 If somebody does a transportation
10 PASS, you know, what kind of vehicle are they
11 looking at? what's an estimate for auto insurance?
12 Because you know we can't have a vehicle without
13 insurance. what's their mileage to and from
14 school? You know, I had a PASS once, the guy lived
15 two blocks from school, and he wanted a vehicle.
16 And I said, "No, we are not going to do that,"
17 because it wasn't really reasonable; he could get
18 there.

19 The last thing is a driver's
20 license. I'm sure you guys come across this.
21 Sometimes you have someone that wants a vehicle but
22 they don't have a driver's license yet. So we
23 don't want to put the cart before the horse.
24 Right? We've got to make sure they've got that
25 license. If they know they are going to be taking

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1 their driver's test, we can always get the PASS
2 started, and we can defer it until they have that
3 license, and then go from there. So we don't want
4 to tell anybody they can't file at that point, but
5 we want to know that the license testing is coming
6 up shortly; not, like, six months or a year from
7 now.

8 If they want equipment, so we've got
9 folks that want computers, things like that, we
10 need something, a printout, showing what they want
11 and what the cost for that is.

12 Job coaching, attendant care, we
13 need to know hours and cost. And self-employment
14 PASSes, we are going to talk about that shortly.
15 We need that detailed business plan. And that's
16 something that you help them with. And I really,
17 really appreciate that. Summaries of the goods and
18 services that they need for the business, a lot of
19 things we need for self-employment.

20 All right. Let's do another
21 example. So we've got transportation PASS for you.
22 Brenda, she's been working with DVR. And this is
23 an actual -- something that really happened; a
24 great, great PASS. Working with DVR, she did the
25 internship. And after the internship was done, she

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1 has been offered a full-time job. So she's one of
2 those folks that lives up north. There is no local
3 transportation there, so she can't get to and from
4 work. The only way she can get there is with a
5 vehicle. DVR had been helping out by funding -- I
6 don't know if it was a relative or someone that was
7 taking her to work during the internship, but now
8 that the job is full time, that person wouldn't be
9 able to provide transportation. So DVR said, "We
10 are going to do the down payment of \$5,000 for the
11 vehicle."

12 So Number 1, her PASS goal. Right?
13 Full-time employment. She has already got it; she
14 is guaranteed the job. She just needs to get
15 there. PASS funding, for her, she has SSDI, so she
16 has got that income. And then what are her
17 milestones? What are we going to look for for her?
18 Employment is going to start. She is going to buy
19 that car. Right?

20 So let's do the math. For her, she
21 has SSDI in benefits of \$800 a month. So this is
22 one of those cases, she is not on SSI right now.
23 She is SSDI. Only not eligible for SSI because her
24 income is over the 753. Right?

25 So she wants a 2011 Ford Fusion for

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1 \$8,200. So we know it's necessary. She needs to
2 get to work. \$8,200, that's reasonable. Right?
3 Reasonable vehicle purchase. So \$8,200, DVR is
4 going to give her 5,000. So that means she needs
5 \$3,200. Right?

6 Now, she has got that SSDI income.
7 She gets that \$20 exclusion, so she has got 780
8 that she can put aside each month. But then,
9 remember, she is going to have the full-time job.
10 So in addition to the SSDI, we are estimating she's
11 going to make \$1,720 a month. We take off the 65
12 earned income disregard, divide it by two, and that
13 gives her \$827 in countable wages. So if we add
14 her SSDI and her countable wages, that's going to
15 give her \$1,607 to exclude.

16 Now, it's only going to take her two
17 months to have that car paid off. Right? So this
18 was a really great PASS. And that person still is
19 working full time, working her way off of benefits.
20 So a great, great collaboration between social
21 security and DVR.

22 One thing I want to mention is, in
23 this case and a lot of the cases, with vehicles, we
24 want the person to take on a loan for what DVR
25 isn't paying, because, as you see in this case,

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1 it's only months. But, you know, DVR gives that
2 \$5,000 right away. So then how are they going to
3 pay off the difference? They need that loan to
4 bridge the gap. Even though the PASS is going to
5 be paying the loan, the loan isn't just coming out
6 of their pocket. But they need the loan so that
7 when they get their PASS exclusion each month, they
8 can use that money to pay off the loan.

9 So a lot of times, we will say, "Is
10 the person eligible for a type of vehicle loan
11 knowing they have the extra PASS exclusion?" And I
12 have been very fortunate to work with some good
13 banks that would approve that. So even though she
14 may take out a loan, they say it needs to be taken
15 out for a year. Two months, she'll be done and
16 have it paid off.

17 I think we have got another question
18 here. "How long can a PASS go?" That's a really
19 good question. Every PASS is different. So if a
20 person needs job coaching, well, what kind of -- we
21 have an example of that in just a second. So what
22 kind of services? How long do they say the
23 services are going to go for?

24 If a person's in school -- you know,
25 our beneficiaries aren't going to probably complete

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1 a BA in four years with their special needs
2 (inaudible). So every PASS I look at differently.
3 You know, what is the need? What can they do?
4 What's feasible for that person? So there's no
5 strict time frames on when something needs to be
6 done.

7 All right. Here is the supported
8 employment. So this works perfectly with your
9 question. So we have got somebody that in order to
10 approve a PASS for supportive employment, we are
11 looking at them, the goal earning more money by
12 working more hours or earning the same amount of
13 money but with lower out-of-pocket expenses, so
14 fewer hours of job coaching.

15 So in our case, we have got Pete
16 here. He has been working with the help of a job
17 coach, which was funded through DVR. And that
18 funding has stopped because he used up the time
19 limit or -- I'm not sure why, but it ended. But
20 the job coach felt, with a little bit more help,
21 another six months, he could work on his own. So
22 it was a great PASS.

23 Now, in this case, it's a little bit
24 different. It's not an income PASS; it's a
25 resource PASS. So Number 1, what is his goal?

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1 Increase his hours at work with less support. But
2 how the funding works for a resource PASS, if Pete
3 has \$3,000 in a bank account that his grandma gave
4 him --

5 Now, I had told you way at the
6 beginning that in order to be eligible for SSI, you
7 have to have less than \$2,000 in resources. Right?
8 So, in this case, Pete wouldn't be eligible,
9 because he has over that. But what if he says,
10 "That \$3,000, I am going to put that in a separate
11 cash account and only use that money from my
12 grandma to pay for my job coaching"? So it's a
13 perfect resource PASS.

14 So what we are going to do is --
15 they're saying after three months, he's going to
16 reduce his job coaching services by 50 percent. So
17 in six months, the PASS should be over, he should
18 be working more hours, less job coaching, and
19 again, be successful.

20 So as far as funding for a PASS,
21 besides income, another way to have a PASS would be
22 to have a resource that they can use that money to
23 set aside.

24 All right. We have got another
25 question. "What if someone was planning to work at

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1 SGA, which made that person eligible for a PASS,"
2 good, "but was not able to find a job or not able
3 to find a job earning at SGA level? Do they need
4 to pay the money back?"

5 well, we don't typically do a PASS
6 for a job search. So if someone says, "Yes, I want
7 to work at SGA level, I need a car to get to work,"
8 well, we need to see that that person has that job
9 and has that guarantee of -- or, you know, close to
10 guarantee of working full time or working at an SGA
11 level. So if they are saying, you know, "I feel
12 good. I want to get out there and look for a job,"
13 as we know, some job searches can take three
14 months; some can take three years. So we can't
15 approve a PASS for the search. If we have got the
16 job, and they need to get there, then the PASS
17 would be appropriate.

18 All right. Our favorite,
19 self-employment. I love you guys for your
20 self-employment work that you do with our clients.
21 I am not a vocational counselor, so I rely on you
22 to let me know if a self-employment plan is
23 feasible. For those of you that worked with me on
24 self-employment PASSes, you know I ask lots of
25 questions. Because I want to make sure that this

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1 PASS is going to be successful.

2 So a lot of times, people say they
3 want that PASS for their -- the startup cost for a
4 business. And that is what PASS can help with;
5 only for the startup. We are usually limited to
6 the first 18 months of the business.

7 So things that we look for when a
8 person asks about self-employment, have they had
9 experience running a business before? Do they have
10 any training in the field that they want to open a
11 business? Are they working with the Small Business
12 Association? Have they gone to that school or
13 going to a business seminar?

14 I feel the SBA is very good at
15 helping some of our folks that want to be
16 self-employed. That business plan, again, what is
17 their product? Who is their market? What do they
18 need to net in order to replace their benefits? So
19 as you know, self-employment ones are really,
20 really tricky.

21 Here's an example. We've got Jody.
22 She is an esthetician, and she wants to open her
23 own spa. And she is going to offer facials,
24 massage, body treatment, all those things. She
25 worked with DVR on developing a detailed business

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1 plan. And they also did a feasibility study that I
2 took a look at. She's got everything there. DVR
3 says, "This looks like a good plan." Startup cost,
4 \$26,000. And DVR approved 16,000 startup. So that
5 was going to cover her supplies, her equipment,
6 everything to get her going.

7 So what she asked for in her PASS
8 was to exclude her income to be used for rent for
9 the building, utilities, and business insurance.
10 So with her PASS, she has got a goal; owner of her
11 spa. Her funding; she had SSDI benefits. And
12 she's going to use those to do the day to day, the
13 rent, things like that during the first 18 months.

14 So her milestones are, she has to,
15 you know, obtain that rental space; she has to get
16 her equipment, she has to get her business open;
17 and she has to show progress or income in that
18 first year. So I'm not going to show you the math
19 on that one, because I think you have the idea of
20 how the math part works. But just an idea of that
21 business plan.

22 And again, I thank you for helping
23 me through these, because you are the experts.
24 That's for sure.

25 How the PASS works. So if somebody

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1 contacts their local social security office and
2 says they are thinking about a PASS or have some
3 ideas, or the claims rep there sees that a PASS
4 might be appropriate, maybe they are doing a review
5 and see the person has some income, they are going
6 to school, so they refer them to me. I get the
7 plan and take a look at it. Contact the person.
8 If they are not on SSI, like that one example that
9 we saw was a SSDI beneficiary only, well, because
10 PASS is an SSI work incentive, we need to take an
11 SSI claim.

12 So the local office does take the
13 claim for me, but then I make the decision on the
14 PASS. I review everything; we modify. Rarely do I
15 get a PASS that we do it just as it's written.
16 Usually we have to do some tweaking. I will then
17 send all the notices, do all the reviews, and keep
18 in touch with them.

19 So if you ever need a copy of a
20 notice, it would be an electronic file that anybody
21 could access. But I would always have it. So if
22 you need that from me, just feel free to contact
23 me.

24 All right. So why would we deny a
25 PASS or only approve part of a PASS? Some of the

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1 main reasons are, you know, they incurred that
2 expense prior to the PASS. So, you know, they had
3 that student loan or something. Couldn't approve
4 that.

5 Reimbursement is expected. You
6 know, that gal that needed the fees for the
7 organization, DVR said that they would pay for
8 that. So PASS can't pay for it.

9 It's not reasonable. That \$25,000
10 car, I know Bob wants that. He already raised his
11 hand. He said he's ready for that car.

12 Or not necessary to reach their
13 goal. Again, maybe that transportation is right
14 out their front door, so they don't need PASS to
15 cover that.

16 All right. Amendment. So I said
17 we're always tweaking PASSes. Right? So after it
18 has been approved, we may have changes in the
19 amount of income that we set aside. Expenses
20 change. You know, one semester, it could be one
21 amount; the next semester, it could be more. Maybe
22 more books, more equipment. All those things have
23 us change review to review.

24 Also, the schedule date to reach the
25 job goal. Sometimes people say they're going to

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1 get out of school in four years or five years, and
2 it turns out, oh, we need an extra semester or two
3 extra semesters. So we just continue to amend
4 them, amend them until we meet that goal. A lot of
5 times, it's just because things we just were not
6 expecting happen.

7 So when we do that PASS review, I
8 verify that they are on track. How many credits
9 did they make? What's their grade point average?
10 How much money did we give them? And do they have
11 receipts to account for all those funds? How are
12 they coming towards obtaining that work goal?

13 So lots of things that we do. A lot
14 of my past folks I talk to regularly. They keep me
15 informed, sometimes daily even, on what's going on
16 in their lives. So I keep a tight -- tight watch
17 on a lot of them.

18 When does the PASS end? Well, the
19 best time the PASS ends is when the work goal has
20 been met. So let's say that gal that needed that
21 vehicle because they had that promise as a
22 full-time job; she is working. Her car is paid
23 off. She is good to go. End of a PASS.

24 Other times reasons PASS end, not so
25 good. Right? Person is not working the goal.

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1 Maybe they said they were going to do this, or they
2 drop out of the school, or they didn't complete the
3 credits, or they didn't get the GPA that they had
4 hoped to get.

5 Sometimes the PASS is just
6 abandoned. We start with something, and I do my
7 review, and the person has disappeared. I ask for
8 receipts. I hear nothing. In that case, there is
9 an overpayment. I ask for any of that PASS need to
10 be returned to us.

11 All right. You want to know more
12 about PASS? Our pamphlet, Working While Disabled,
13 A Guide Plan For Achieving Self-Support, is online
14 in our website, as I'm sure you have it memorized.
15 SocialSecurity.gov. Right? I'd say the easiest
16 way to get to the PASS information is just to
17 search PASS that works best.

18 There is links to PASS. The form
19 545 is on there. All the PASS Cadres, the
20 locations, contact information, that's on there.
21 But you guys are in Wisconsin; I'm in Wisconsin.
22 So I'm going to be handling your PASSes.

23 There's also other links that are
24 really helpful. One is to the Red Book. If you
25 don't have the Social Security Red Book on work

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1 incentives, great, great resource to have at your
2 fingertips. And also BPQYs. I don't know if most
3 of you request BPQYs or see them. What that is,
4 that's the Benefits Planning Query, and that gives
5 a snapshot of all of the benefits that a person's
6 on when they become entitled to benefits; if
7 they're eligible for Medicare, Medicaid. If we
8 have done a work review, it lists their earnings
9 over the years that they have been on benefits. A
10 great tool.

11 If you haven't used the BPQY, we do
12 need two releases signed by the client. And if you
13 need to know more about that, give me a call, and I
14 can forward those to you. Or I'm guessing that you
15 have a place in your system to find that BPQY
16 information.

17 All right. Something that we are
18 working on is a DVR PASS referral form. It's going
19 to look like this. It's going to ask for your
20 name, if you are making the referral, what office
21 you work at, and your phone number, because I want
22 to get in touch with you either by that or e-mail.
23 It asks for the client's name, Social Security
24 number, their phone number.

25 And the two things that we need, if

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1 I drill it into you, work goal. What's the work
2 goal? And do they have income or resources other
3 than SSI or SSDI? What do they have that they want
4 to set aside? Do they have a current IPE? Because
5 I'm going to want to know that. That's going to be
6 one of my first questions. What is DVR covering
7 and what do you think that PASS needs to cover?

8 If you have referred them to someone
9 else. Here I am thinking, did you refer them to a
10 benefit specialist and is someone else going to be
11 helping develop a plan?

12 So these are the questions that we
13 are working on putting on the referral form. And
14 then the bottom of that form has all my contact
15 information; my name, my e-mail, my fax number.
16 Actually, Social Security and DVR have an agreement
17 where our e-mail communication is secure, because
18 usually, as you know, we can't e-mail personal
19 information, claimants' names or numbers, to other
20 agencies. But we do have an agreement with DVR;
21 they have done some super top security things. So
22 we can actually e-mail names and Social Security
23 numbers to each other. So you can feel confident
24 about doing that.

25 If you question that, Gina Hop has

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1 that information, as well as I. We can send that
2 agreement if you are concerned about sending that.
3 But otherwise, fax works good, too. You can fax
4 things over to me at the Madison office.

5 Gina is telling me right now that
6 they do have a referral form already on your
7 website, but this is one that we are working on to
8 try and update. I'm not sure what that other one
9 looks like. I just have access to it. But this is
10 something that hopefully you will see. If you
11 still have the other one, go ahead and use that.
12 Like I said, any information you get to me will be
13 appreciated.

14 All right. So I gave you lots of
15 examples, lots of ideas about PASS. What are you
16 thinking? Do you have some cases right now that
17 you think that you can refer over to me? I'd like
18 to hear from you. So throw some of those questions
19 or comments my way.

20 SPEAKER: And we'll wait just a few
21 minutes to see if any questions come in.

22 CONNIE DAVALT: Now, just in case
23 you have tuned in late, I am going to do this again
24 tomorrow at 10:00 in the morning. So if you missed
25 part of it and you want to sit on and hear it again

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1 or you think of some questions, you can chime in
2 again tomorrow and ask questions then.

3 I'm seeing that the Red Book and
4 BPQY links are on your internal website, so you'll
5 have that, too.

6 Here, we have a question. How will
7 this impact past plans?

8 SPEAKER: Talk about the SSDI
9 decrease next year.

10 CONNIE DAVALT: Oh, I know what
11 you're thinking. You have been reading the
12 newspaper, and you are seeing that trust funds are
13 going down. But there is actually nothing that we
14 have that says benefits are going to change. As in
15 the past, the trust funds have been in jeopardy
16 before, and Congress and the government has always
17 done the tweaking that's necessary, that's needed
18 in order to pay full benefits.

19 So, at this point, we don't have any
20 information that officially says benefits are being
21 reduced. My opinion is benefits will continue;
22 it's just that some tweaking needs to be done. And
23 that will be done before the first of the year. So
24 I think that benefits are going to be the same, and
25 PASS will be the same. We are not going to see a

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1 difference in our program.

2 Anything else? Before you sign out,
3 I just really want to thank you, because the folks
4 that I have worked with, you counselors, have just
5 been really, really good at working with me and
6 keeping in touch and going back and forth as to
7 what you are going to approve, I'm going to
8 approve. And I think that working relationship is
9 so important. There is so many of you, though, so
10 it's hard for me to get to all of you. But you've
11 got me. I'm the only one, so anytime you have a
12 question or concern, just feel free to give me a
13 call. I'd be happy to talk to you.

14 SPEAKER: All right. Well, thank
15 you very much, Connie, for stopping by today.

16 And as she indicated, she will be
17 back tomorrow for a repeat performance at
18 10:00 o'clock. And also, if anybody would like a
19 copy of this PowerPoint, please drop me an e-mail,
20 and I'll get that over to you, or it will be on
21 file in the training materials tab out in Ira
22 (phonetic.) So until tomorrow, I hope everybody
23 has a good day. Thank you.

24 And this concludes our program for
25 today.

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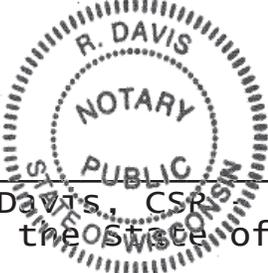
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1 STATE OF WISCONSIN)
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I, Rachel M. Davis, CSR and Notary Public in and for the state of Wisconsin, do hereby certify that I have carefully compared the foregoing pages with my stenographic notes, and that the same is a true and correct transcript, transcribed by me to the best of my ability from audiotape.

Dated at Madison, Wisconsin, on this 16th day of September, 2015.

R. Davis


Rachel M. Davis, CSR Notary Public
In and for the State of Wisconsin
My commission expires July 08, 2018.

	abilities (1) 16:12	39:3,4	7:5	41:4,5,6,9;44:14,18,
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