

# Addressing the Social Determinants of Health: Employment, Housing and Social Connections

With: Christopher Coyle & Regina Shoen

### **Objectives for Today:**



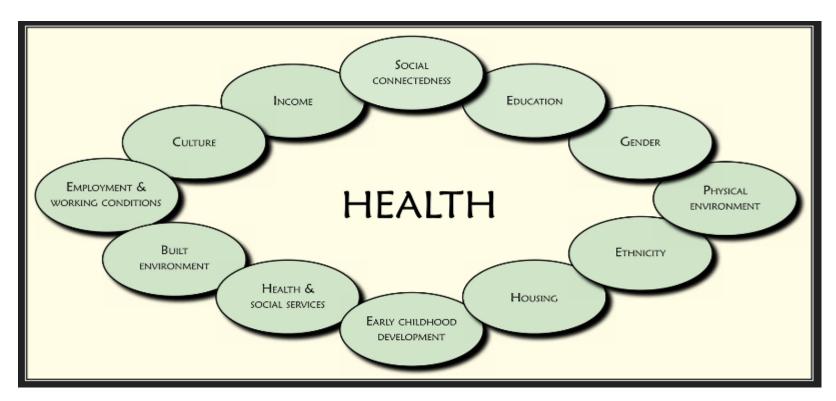
- 1. Identify the different social factors that affect our overall health.
- 2. Identify new practices and their principles in the field of supported employment.
- 3. Identify the roles of NYESS, Ticket To Work, Job Zone and Work Incentives.
- 4. Identify and understand Home Programs available to first time home buyers.
- 5. Understand the importance of establishing and maintaining social connections!



### What are the Social Determinants of Health?









# **Employment**





### Old School: Sheltered Workshops

The Olmstead Decision: 1999 U.S. Supreme Court Decision

States have an obligation to provide services to individuals with disabilities in the MOST integrated setting appropriate for their needs.

#### The **OMH Sheltered Workshop Transformation Project**:

- More integrated and competitive employment setting





### Clarification of Terms Statewide:



### "Competitive employment" shall mean work:

in the competitive labor market that is performed on a full-time or part-time basis in an integrated setting; and for which an individual is compensated at or above the minimum wage, but not less than the customary wage and level of benefits paid by the employer for the same or similar work performed by individuals who are not disabled.

"Integrated employment" shall mean a work situation where each employed individual with a disability has equal opportunity to interact with co-workers without disabilities. Individuals who are paid to provide services to support the work of individuals with disabilities are not included when evaluating integration.



# New School: <u>Individualized Placement and Support (IPS)</u> The Gold Standard

**Evidence based practice: Individual Placement and Support works and there's data to prove that!** 





### **CORE PRINCIPLES OF IPS:**

Zero Exclusion: Anyone can work!

Vocational Rehab and Mental Health treatment are integrated

Competitive Jobs

Rapid Job Search

Systemic Job Development

Time-Unlimited Support for people working

Client Preference: No more plugging someone into an open slot at a job! The job needs to

fit the individual's preference, skills, experience, and interests!

Benefits counseling





### NYS EMPLOYMENT INITIATIVE & RESOURCES





### New York's Employment First Initiative:

- 1. Increase the employment rate of individuals with disabilities by 5%
- 2. Decrease the poverty rate of individuals with disabilities by 5%
- 3. Register 100 businesses as having formal policies to hire people with disabilities as part of their workforce strategy



### **Employment First Materials:**

<u>EmployAbility Toolkit</u>: Help Employers know about Tax incentives to hire more people with disabilities recently released.

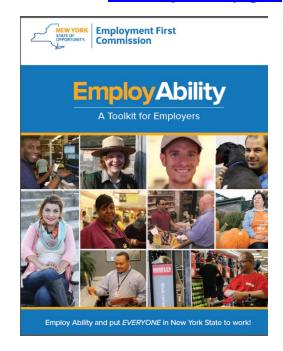
This is found at the NYESS site: <a href="www.nyess.ny.gov">www.nyess.ny.gov</a> on the Front Page

<u>Work Incentives</u>: Help Employees with disabilities and their families understand that there are work incentive programs that allow them to work, have an income, without jeopardizing their SSI or SSDI.

<u>Employment Specialists Guide</u>: Help Employment Specialists adopt new practices through the IPS paradigm. This is also found on <u>www.nyess.ny.gov</u>



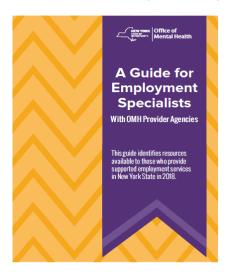
# EmployAbility A Toolkit for Employers Posted on <a href="https://www.nyess.ny.gov">www.nyess.ny.gov</a>





# A GUIDE for EMPLOYMENT SPECIALISTS with OMH Provider Agencies

### Posted on www.nyess.ny.gov





### The Guide includes:

- -Supported Employment: What is it and Best Practices
- Benefits Counseling
- Resources for Helping **Job Seekers**
- Resources for Community **Job Development**
- Opportunities for Technical Assistance trainings
- NYS Resources

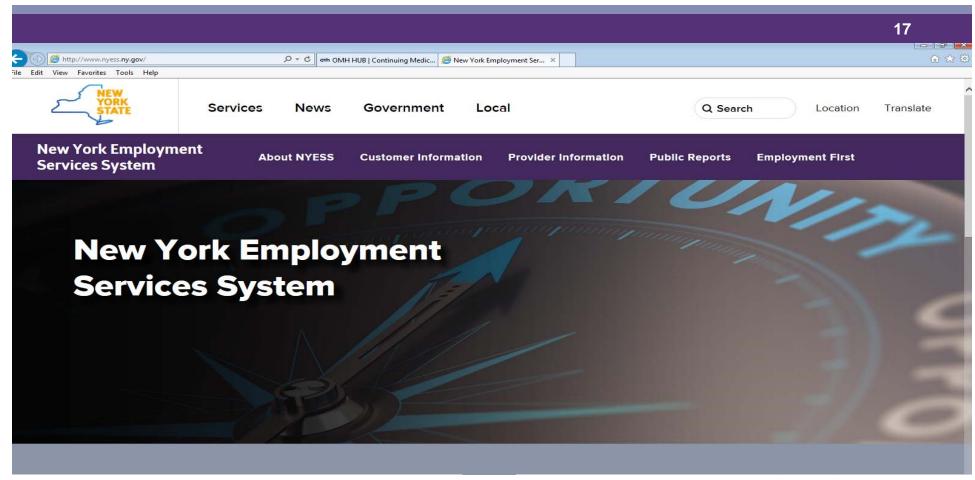


# Resources for Job Seekers and Providers!











### **New York Employment Services System (NYESS)**

- Provides all New Yorkers with a single point of access for employment related services and supports
- Providers can earn Ticket To Work milestone payments by entering activities in the NYESS database
- Individuals and their providers can get notified about important work incentives that are available
- Individuals can search and find competitive, integrated employment



### Job Finding Resources: Job Zone





### Why should people use Job Zone??

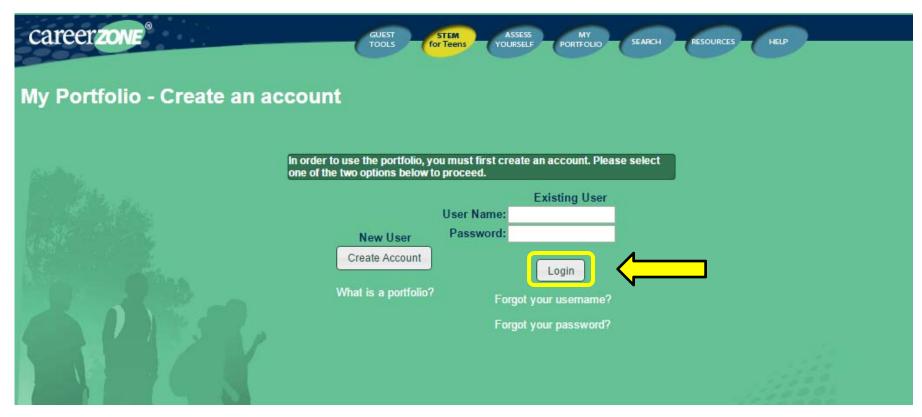
- Person Centered Job Searches
- Skills Matching & Referral Technology (SMART)
- Job Scout
- Create and Upload a Resume
- Connected to 90,000 jobs in the NYS Job Bank!



# Job Finding Resources: Career Zone www.careerzone.ny.gov









### My Portiollo

#### Did you know?

In Central New York, September 2007 marked the first time manufacturing showed over-the-year job growth since July 2005.

#### 01 Personal Info

Keep your information up to date and get the most out of CareerZone.

#### 02 Interest Profiler

Need to know what career might be right for you? Enter some activities, and get suggestions of occupations to explore.

#### 03 Journa

Keep track of your past to help you make decisions about your future

#### 04 Abilities

What are you good at? Keep a list to get a jump on writing a resume.

#### 05 Job Readiness Skills

Find an occupation that matches the skills you already have and learn about other skills you would like to obtain.

#### 06 School Classes

Keep track of which courses you are taking and how you feel about them.

#### 07 Areas for Growth

No matter how great you are, there's always room for improvement. Identify where you need to grow, and get some suggestions to help you do it.

#### 08 Life Skills

Whether you learned life skills in school, on the playground, or even at work, this section will explain how and where they developed.

#### 09 Saved Occupations

Create or review a list of occupation titles that interest you the most

#### 10 Future Goals and Dreams

What do you want to do when you grow up? Compare your saved occupations head to head and explore them further.

#### 11 After School Activities

The classroom isn't the only place that you can learn and grow. List any extracurricular or leisure activities that helped

#### 12 Volunteer Experience

Civic minded and responsible? You should be proud of working to make a difference. Keep track of all your good deeds and volunteer work experiences here.

#### 13 Work Experience

Keep track of your jobs, and the responsibilities and accomplishments you had there. This will be really handy

#### 14 Work Importance Profiler

Identify and explore occupations that you may like, based on what you are looking for and what different occupations can offer you.

#### 15 Colleges

Keep track and visit the webpages of the colleges you have selected to add to your portfolio.

#### 16 Education History

Keep a record of your educational accomplishments, past and present, then choose which ones to include on your resume.

#### 17 Final Activity

You'll be graduating soon, and moving on to new experiences. Stop and admire how far you've come so far by describing the school activity that best displays your career development accomplishments. Your career path will be a long one. It's been a long road to get this far, and you'll keep walking it for the rest of your life.

#### 18 Annual Review

It's important that your education be a team effort. You did your part; now use this section to keep track of the rest of the team. Check off who took part in the annual review and when they did it.

#### MS Messaging

Send messages to managed users.

#### MG Management

Configuration options for managing users.

#### CA Combined Assessment

View your combined assessment report.

#### JS Job Search

Search for job openings in your home town or across the state

Opuate My Account 🖨 🖂 (0) LOGOU

#### SE Self Sufficiency Employment Estimator

Calculate the income required to meet the basic needs for a given family size and geographic location. Explore occupations that meet or exceed your income requirements.

#### \$ Budgeting

Develop a budget and get your financial life on track.

#### RB Resume

Bring it all together! Create a resume and land a job.

#### JA Job Application Tool

Get started on your job applications today!

#### LW Letter Writer

Create a cover letter, thank you letter, or follow-up letter to go with your resume

#### RL Reference List

Create a list of references.

#### CT Contacts

Keep all of your contact information up to date for your resume and other job search documents.

#### WS Work Samples

Upload samples of your past work experience and save them to your portfolio.

#### MA Manage Attachments

Review all of the various files you've attached to your portfolio.

#### AS Apprenticeships Search

Search for apprenticeships in your home town or across the



Office of Mental Health

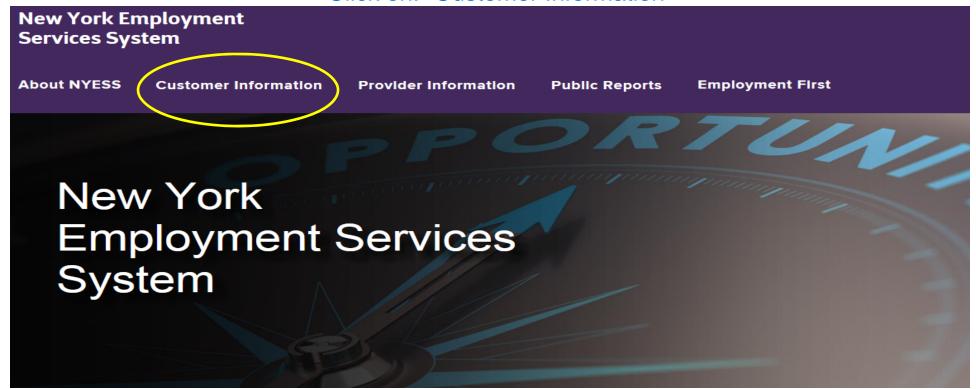
### Why should people use Career Zone??

- Person Centered Job Searches
- Skills Matching & Referral Technology (SMART)
- Interest/Career Profile Builder
- Create and Upload a Resume
- Plan a budget



# To learn how to use Job Zone, visit: <a href="http://www.nyess.ny.gov/">http://www.nyess.ny.gov/</a>

Click on: "Customer Information"



#### **Department of Labor Resources**

The partment of Labor has developed powerful websites to help New Yorkers explore careers, look for jobs, and obseeker profiles. Using SMART (Skills Matching and Referral Technology), both the CareerZone and JobZone did below use sophisticated software to help connect job seekers with jobs within businesses that fit their unique skills.

CareerZone is a career exploration tool, designed specifically for individuals who have little to no work history and need a place to start. To learn how to navigate and utilize CareerZone, watch short instructional videos, or go directly to the Department of Labor's New York State CareerZone web site.

JobZone utilizes many of the same features as CareerZone, but may be more useful for job seekers with a work history. We have also created short instructional videos to help you get the most of this powerful resource.

If you are looking for employment, access the Department of Labor's New York State Job Bank to find open positions near you.

#### Medicaid Buy-In for Working People with Disabilities (MBI-WPD)

The Medicaid Buy-In for Working People with Disabilities is a program that allows working New Yorkers with disabilities to earn up to \$61,332 without the risk of losing their Medicaid coverage. In New York State, people with

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#### JobZone Webinars

Please note that these webinars may take 1-2 minutes to download and appear on the screen depending on the speed of your internet connection. Also note that you may be prompted to "allow" or "run" web content via Web-ex. This is a normal part of the loading process for these video files and should be accepted by the user. In addition, in order to access these webinars you will need a computer that has speakers to project sound. Thank you!

**JOB ZONE** 

#### Creating a Free AccountZone

Customers will be shown how to create a free ny.gov account in order to access Job Zone.

Download Webinar

**JOB ZONE** 

Self-Exploration: Interests



**JOB ZONE** 

#### Resume-Based Job Search

Customers will be shown how to perform a job search that matches information in their resume to jobs in their area.

**Download Webinar** 

#### **JOB ZONE**

#### Keyword-Based Job Search

Customers will be shown how to perform a job search by typing in a keyword that describes the job they are looking for.

**Download Webinar** 

#### **JOB ZONE**

#### Job Scout

Customers will be shown how to use the Job Scout feature. This feature will allow them to have jobs of interest sent to them in their email.



### What is Ticket To Work (TTW)?

Through TTW, employment providers or Employment Networks (EN's) can assist clients in finding competitive, integrated employment.

TTW is a federal program that helps get funding to Employment providers whose clients are meeting work milestones. These funds can be used by the provider to enhance their employment program.



### Who can enroll in Ticket To Work (TTW)?

- People ages 18-64
- Receiving SSI or SSDI
- To learn more about how to sign up for TTW go to: <a href="https://www.nyess.ny.gov">www.nyess.ny.gov</a> or speak with our team.



### Ticket To Work key features:

- Prepare individuals for working
- Expedited Reinstatement of Benefits!
- Suspension of CDRs
- Earn up to 250% over the FPL and KEEP Medicaid



Mental Health

### Why is signing up for TTW a good idea?

- The individual will receive important reminders/notifications on EITC, 1619b, Medicaid Buy In, Wage Reporting, Section 301 and other work incentives
- Assigning the ticket does no harm to individual's benefits, including SSI, SSDI, or Medicaid
- When the individual earns above \$850 or \$1180 a month, the agency supporting him/her will have more resources to provide long-term supports that may not be available in the traditional system.

  (Milestone payments)

### **Work Incentives:**

-Earned Income Tax Credit (EITC)

- Section 1619(b)

- Medicaid Buy-In for Working People with Disabilities (MBI-WPD)

- PASS Plan



### **Earned Income Tax Credit**

- What is it?
  - Refundable tax credit for eligible lowincome workers with and without disabilities
    - If you meet eligibility requirements and do your taxes, the government might owe you money!





- What is the purpose?
  - Reduce tax burden on low income workers
  - It's an incentive to work
  - The credit can supplement wages for eligible earners





- Who is eligible?
  - Earned and Adjusted Gross Income must be less than:
    - \$15,010 for an individual with no children
    - \$20,600 for a couple filing jointly



- \$39, 617 for an individual with one child
- \$45,207 for a couple filing jointly with one child



- Who is eligible?
  - Earned and Adjusted Gross Income must be less than:
    - \$45,007 for an individual with two children
    - \$50,597 for a couple filing jointly with two children



- \$48,340 for an individual with three or more children
- \$53,930 for a couple filing jointly with three or more children

- What is the potential credit?
  - \$510 with no children
  - \$3,400 with one qualifying child
  - \$5,616 with two qualifying children
  - \$6,318 with three or more qualifying children



\* Qualifying Child is considered a child under 19 yrs old, younger than 24 if full time student, or any age if permanently disabled. Child must live with the parent/guardian.



- How to know if you're eligible?
  - Contact a Volunteer Income Tax Site (VITA)
  - Find the nearest site by calling 1-800-906-9887





# I want to work, but I DON'T want to lose my Medicaid...





According to a National Survey, the #1 reason that people with mental health issues gave for not working was the fear of losing their essential medical benefits.



Let's take a look at some resources that will help...



### 1619(b)











### What is 1619(b)?

- What is the eligibility criteria?
  - Continued disability
  - Have been eligible for SSI cash payment or 1619(b) within the past 12 months
  - Unearned income and resources within SSI limits
  - Meet a Medicaid use test
  - Earn below the \$45,452 per year individual threshold
  - Limit of \$2000 in resources





### How is 1619(b) activated?

- 1619(b) should be activated automatically once the SSI cash payment is reduced to zero
- This is another reason you want to ensure clear communication with your local SSA office
  - Work with an advocate or certified benefits practitioner to make sure 1619(b) is activated



### What is the MBI-WPD?

 Medicaid Buy-In for Working People with Disabilities



- Allows individuals with a qualifying disability who are working to obtain free Medicaid
- Earn an annual income of up to \$61,332



### How does someone obtain MBI-WPD?

- Use the toolkit!
  - Medicaid Buy-In program for Working People with Disabilities Toolkit
- Following the steps in the toolkit will help you answer whether the MBI-WPD is right for you and what type of specific information you need to complete the application



### How do I know if I'm eligible?

- First, ask yourself these questions\*:
  - Are you working?
  - Are you a resident of NYS?



– Are you between the ages of 16 and 64?

\*If you answered "no" to any of these questions, you are not currently eligible

### Resources

- Limit of \$20K for an individual
- Use the toolkit to find specifics on what category a resource falls in to
- Generally, the list of countable resources includes:
  - Cash
  - Checking/Savings Accounts
  - Stocks/Bonds
  - Properties that are not your home



### How do I submit the application?

- Completed applications will be submitted to your local DSS office
- If you live in NYC, the application will be submitted to the local HRA office





### How do I submit the application?

- Be prepared to advocate!
  - Many DSS or HRA staff have little to no experience handling MBI-WPD applications
  - To help mitigate this, and to assist you with the application, be sure to work with an advocate or certified benefits practitioner





### Plan to Achieve Self-Sufficiency (PASS)

#### A PASS can be established for:

- Education
- Vocational training
- Starting a business
- Purchase support services which enable a person to work.



## Purpose of a PASS

- The purpose of a PASS is to increase or maintain the individual's income producing capability, thus reducing their reliance on government benefit support in the long run.
- For a PASS to be approved by SSA there must be a reasonable chance that the person can achieve the vocational goal and there must be a clear connection between the vocational goal and the individual's increased or maintained earning capacity.

### **Examples of Approved PASS Expenses**

- transportation to and from work;
- tuition, books, fees and supplies needed for school or training;
- child care;
- attendant care;
- employment services, such as job coaching and resume writing;
- supplies to start a business;
- equipment and tools to do the job; or
- uniforms, special clothing and safety equipment.

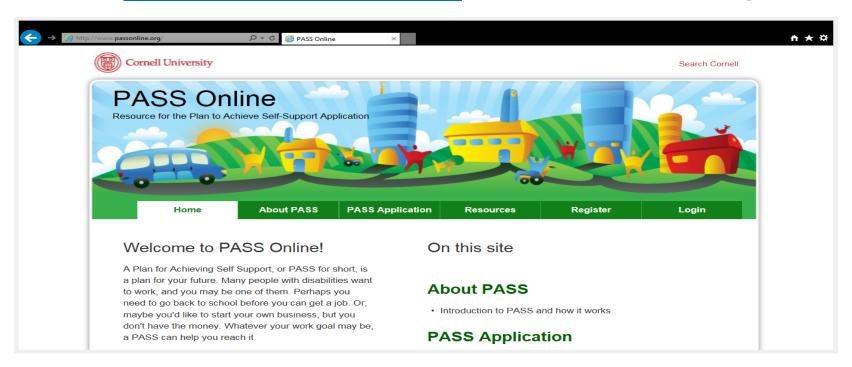


### PASS Candidates

- To qualify for a PASS an individual must meet the following criteria:
  - Must be disabled or blind;
  - Must meet all eligibility requirements for SSI with the exception of the income and resource test; and
  - Must have either earnings, unearned income, or resources to set aside in the PASS. Please keep in mind it is not necessary for an individual to have the income or resources in hand at the time of PASS application.



### PASS Resources: www.passonline.org





### More Work Incentives Resources

Disability Resource Coordinators are trained in all work incentives and can help answer questions about how people can keep their Medicaid eligibility while working!

A list of these can be found at: <a href="https://labor.ny.gov/workforcenypartners/dpn\_dei.shtm">https://labor.ny.gov/workforcenypartners/dpn\_dei.shtm</a>

(or simply Google: Disability Resource Coordinators in NYS.)



# OMH Housing Development & Support





# State of NY Mortgage Agency (SONYMA)





- For individuals with a Mental Health Diagnosis
- Must be a first time home buyer
- Property must be located in NYS





- Pre-purchase home buyer counseling required
- 4% Fixed Interest Rate
- 30 year mortgage term





- M&T Bank is the lender
- 100% Financing!
- No application fee!





- Cash reserve requirement equal to two months' principal, interest, PMI, taxes and insurance
- This is why WORK is important!
- Budgeting tools through Career Zone







## NYS Health Home Program



### NYS Health Home Program

- The NYS Health Home is not a "place"
- It's a group of health care/service providers working together to meet individuals' needs



### NYS Health Home Program Services:

- Health Care
- Mental Health & Substance Abuse Care
- Medications
- Housing
- Social Services (Food, Benefits, Transp.)



### Who is eligible for Health Home services?

- Medicaid recipient
- Have 2 or more chronic conditions
- Could be mental health, behavioral health or other conditions



### Is a Health Home right for me?

- Do you need help accessing medical care?
- Do you have a safe place to live?
- Do you need help keeping medical appts?



### NYS Health Home Program Info:

- Enrolling is FREE if you are on Medicaid
- You do NOT have to enroll in a Health Home
- Explore whether a Health Home is the right option for YOU.



### **Employment, Housing and the Social Connection**





#### **EMPLOYMENT** helps you **RECOVER** from mental health issues by:

- Putting more money in your pocket!
- Opening up new housing opportunities
- Connecting you to YOUR community!
- Making you a vital member of YOUR community!



# Social Interaction is the #1 predictor of success in the community for people with mental health issues!





# **Question:** Where do we find ongoing up-to-date information???

Answer: Listservs! Please sign up.





#### Job Zone/Career Zone Questions:

NYS DOL 1-877-226-5724 jobzone@labor.ny.gov

Christopher Coyle
<a href="mailto:Christopher.coyle@omh.ny.gov">Christopher.coyle@omh.ny.gov</a>
518-473-0298



## To contact the NYESS AEN staff: 518-474-9892

To contact SSA's TTW helpline: 1-866-968-7842 or 1-866-833-2967 (TTY)



#### For More Info on the Home of Your Own Program:

### NYS Office of Mental Health Housing Development & Support 518-474-5191





#### For More Information on Health Homes:

- Call the Medicaid Helpline: 1-800-541-2831

Or

- Call the NYS DOH Health Home Line: 518-473-5569
  Or
- Please visit: <a href="www.health.ny.gov/HealthHomeContacts">www.health.ny.gov/HealthHomeContacts</a>



#### **EMPLOYMENT WEBSITES:**

NYESS/Work Incentives: www.nyess.ny.gov

PASS Plan: www.passonline.org

Job Zone: www.jobzone.ny.gov

Career Zone: www.careerzone.ny.gov



## Questions??



