

Kentucky Disability Benefits 101 or DB101

Available anywhere on the world wide web!

<https://ky.db101.org/>

Introduction

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OBJECTIVES for the Session

Gain an understanding of the overall purpose of DB101 and appropriateness of use.

Distinguish the main parts and learn how to navigate the site.

Learn how to successfully utilize DB101 with your consumers for greater understanding of the interplay of work and benefits and making informed decisions.

Kentucky DB101

- Kentucky DB101 is funded by the Kentucky Office of Vocational Rehabilitation. Initial funding was by the Substantial Gainful Activity Project – to provide a resource for the residents of Kentucky to find basic information about how working and benefits.
- Other states may also utilize a DB101 but Kentucky DB101 is data specific to Kentucky. The information you find on this site and in use within calculators are specific to Kentucky!
- You can find it on the web at:
<https://ky.db101.org/>

Kentucky DB101

Disability Benefits 101 or DB101 gives you tools and information on health coverage, benefits, and employment. Beneficiaries can plan ahead and learn how work and benefits go together.

DB101 helps people with disabilities and service providers understand the connections between work and benefits.

DB101 can help you and your consumer make informed choices and show how working can be part of the plan to a brighter future.

When do I use DB101?

Research from the SGA project has shown that the earlier a consumer truly understands the impact of work on benefits as well as the overall, including financial benefits of working, the sooner they go to work and the better the chances are for long-term employment! Current statistics show rehab rate at 50% higher anytime a BSA is completed.

If your consumer has not had a professional, individualized Benefits Analysis completed, DB101 is a good starting point. It can help clarify some immediate concerns and show if a professional BSA is needed.

DB101 is also beneficial after a Benefits Analysis is complete. The Estimators are great to use when job offers come in or for financial planning or to simply help ease some of the fears of returning to work.

What are the MAIN AREAS of DB101?

- **Information:** Learn about benefits program and rules around work. Get answers to frequently asked questions. Find out how to avoid common pitfalls.
- **Estimators:** Get results tailored just for the beneficiary that will help plan and set goals for work. Get tips for success for individual situation.
- **Experts:** Find answers to your questions. Connect to community resources. Read the *Next Steps* section of each article to learn about expert resources.

Information

The screenshot shows a web browser window with the URL <https://ky.db101.org/#personal>. The browser's address bar and tabs are visible at the top. The website has a navigation menu with tabs for **Home**, **Calculators**, and **Glossary**. The main content area features a section titled **Working With a Disability** with a sub-header **Getting Past the Myths: The Truth About Working**. This section is circled in red and contains several links: **Supplemental Security Income (SSI)**, **Social Security Disability Insurance (SSDI)**, **Finding the Right Health Coverage For You**, and **How Health Benefits Work**. To the right of this section is a **Calculators** box with links for **Benefits and Work Calculator** and **School and Work Calculator**. On the far right, there is a **Get Expert Help** sidebar with expandable categories: **SSI and SSDI**, **Medicaid**, **Medicare**, **Work Preparation**, and **Other Benefits**. Below the sidebar are social sharing options for **Print this page**, **Email to a friend**, **Give Feedback**, **Tweet**, **Like**, and **+1**. The Windows taskbar at the bottom shows the time as 1:11 PM on 3/22/2018.

Estimators

The screenshot shows a web browser window with the URL <https://ky.db101.org/#personal>. The page has a blue header with navigation tabs: Home, Calculators, and Glossary. The main content area is divided into several sections:

- Working With a Disability:** A section with a photo of a smiling woman and text stating: "Disability Benefits 101 gives you tools and information on health coverage, benefits, and employment. You can plan ahead and learn how work and benefits go together."
- Getting Past the Myths: The Truth About Working:** Text: "There are many myths about people losing their benefits if they work that are just *not true*. [More >](#)"
- Supplemental Security Income (SSI):** Text: "SSI gives cash benefits to people with disabilities and seniors who have low income and low resources. [More >](#)"
- Social Security Disability Insurance (SSDI):** Text: "SSDI gives cash benefits to people who worked and paid Social Security taxes before their disabilities limited their ability to work. [More >](#)"
- Finding the Right Health Coverage For You:** Text: "Explore the best health coverage options for you with this interactive tool. [More >](#)"
- How Health Benefits Work:** Text: "Learn about the different ways you may be able to get health coverage. [More >](#)"
- Calculators:** A section highlighted with a red circle, containing:
 - Benefits and Work Calculator:** "What will happen to your income, benefits, and health coverage if you go to work? You can use the Benefits and Work Calculator to find out how a job may affect your total income and your health coverage. [More >](#)"
 - School and Work Calculator:** "Young people with disabilities can use the School and Work Calculator to find out how a job can affect their cash benefits and health coverage - and how staying in school can help. [More >](#)"
 - [Get a previously saved session](#)

On the right side, there is a "Get Expert Help" section with a list of services: SSI and SSDI, Medicaid, Medicare, Work Preparation, and Other Benefits, each with a plus sign. Below this is a yellow box with "Print this page", "Email to a friend", and "Give Feedback" options. At the bottom right, there are social media sharing buttons for "Tweet", "Like", and "+1". The Windows taskbar at the bottom shows the time as 1:11 PM on 3/22/2018.

Expert Help

The screenshot shows a web browser window with the URL <https://ky.db101.org/#personal>. The page has a navigation bar with 'Home', 'Calculators', and 'Glossary'. The main content area features a section titled 'Working With a Disability' with a sub-header 'Disability Benefits 101 gives you tools and information on health coverage, benefits, and employment. You can plan ahead and learn how work and benefits go together.' Below this are several links: 'Getting Past the Myths: The Truth About Working', 'Supplemental Security Income (SSI)', 'Social Security Disability Insurance (SSDI)', 'Finding the Right Health Coverage For You', and 'How Health Benefits Work'. To the right, a sidebar titled 'Get Expert Help' is circled in red and contains a list of categories: 'SSI and SSDI', 'Medicaid', 'Medicare', 'Work Preparation', and 'Other Benefits', each with a plus sign. Below the sidebar are buttons for 'Print this page', 'Email to a friend', and 'Give Feedback', along with social media icons for 'Tweet', 'Like', and '+1'. At the bottom, there is a 'Get a previously saved session' button and a taskbar with various application icons. The system tray shows the time as 1:11 PM on 3/22/2018.

DB101 Kentucky - Home X

Secure | <https://ky.db101.org/#personal>

Apps | Disability Rights Laws | Food Stamp Benefit | Social Security Office | Screening for Medicaid

Home Calculators Glossary

Working With a Disability

Disability Benefits 101 gives you tools and information on health coverage, benefits, and employment. You can plan ahead and learn how work and benefits go together.

Getting Past the Myths: The Truth About Working

There are many myths about people losing their benefits if they work that are just *not true*. [More >](#)

Supplemental Security Income (SSI)

SSI gives cash benefits to people with disabilities and seniors who have low income and low resources. [More >](#)

Social Security Disability Insurance (SSDI)

SSDI gives cash benefits to people who worked and paid Social Security taxes before their disabilities limited their ability to work. [More >](#)

Finding the Right Health Coverage For You

Explore the best health coverage options for you with this interactive tool. [More >](#)

How Health Benefits Work

Learn about the different ways you may be able to get health coverage. [More >](#)

Calculators

Benefits and Work Calculator

What will happen to your income, benefits, and health coverage if you go to work? You can use the Benefits and Work Calculator to find out how a job may affect your total income and your health coverage. [More >](#)

School and Work Calculator

Young people with disabilities can use the School and Work Calculator to find out how a job can affect their cash benefits and health coverage - and how staying in school can help. [More >](#)

Get Expert Help

- SSI and SSDI +
- Medicaid +
- Medicare +
- Work Preparation +
- Other Benefits +

Print this page
Email to a friend
Give Feedback

Tweet Like +1

Get a previously saved session

<https://ky.db101.org/#profile>

1:11 PM
3/22/2018

Other areas of interest

The screenshot shows the website <https://ky.db101.org> in a browser window. The page title is "Disability Benefits 101" with the subtitle "working with a disability in Kentucky" and a map of Kentucky. The navigation menu includes "Home", "Calculators", and "Glossary", with "Glossary" circled in red. A search bar with "Custom Search" and a magnifying glass icon is also circled in red. The main content area features a "Working With a Disability" section with a photo of a woman, and a "Calculators" section with links to "Benefits and Work Calculator" and "School and Work Calculator". A right sidebar contains a "Get Expert Help" section with expandable items for "SSI and SSDI", "Medicaid", "Medicare", "Work Preparation", and "Other Benefits", along with social media sharing options and a "Print this page" button. The Windows taskbar at the bottom shows the date as 3/22/2018 and the time as 5:04 PM.

DB101 Kentucky - Home x

Secure | <https://ky.db101.org>

Apps | Disability Rights Laws | Food Stamp Benefit | Social Security Office | Screening for Medicare

Disability Benefits 101

working with a disability in Kentucky

Sign In | Register | What's This?

Custom Search

Home | Calculators | **Glossary**

Working With a Disability

Disability Benefits 101 gives you tools and information on health coverage, benefits, and employment. You can plan ahead and learn how work and benefits go together.

Getting Past the Myths: The Truth About Working

There are many myths about people losing their benefits if they work that are just *not true*. [More >](#)

Supplemental Security Income (SSI)

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Social Security Disability Insurance (SSDI)

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Finding the Right Health Coverage For You

Explore the best health coverage options for you with this

Calculators

Benefits and Work Calculator

What will happen to your income, benefits, and health coverage if you go to work? You can use the Benefits and Work Calculator to find out how a job may affect your total income and your health coverage. [More >](#)

School and Work Calculator

Young people with disabilities can use the School and Work Calculator to find out how a job can affect their cash benefits and health coverage - and how staying in school can help. [More >](#)

Get a previously saved session

Get Expert Help

- SSI and SSDI +
- Medicaid +
- Medicare +
- Work Preparation +
- Other Benefits +

Print this page
Email to a friend
Give Feedback

Tweet Like +1

5:04 PM
3/22/2018

Register

- Registering is easy and useful!
- You can save your favorite articles!
- You can save calculations and work plans!

The screenshot shows a web browser window displaying the DB101 Kentucky website. The browser's address bar shows the URL <https://ky.db101.org>. The website header includes the title "Disability Benefits 101" and a navigation menu with "Home", "Calculators", and "Glossary". A "Register" button is highlighted in the top right corner with a yellow arrow and the text "Step 1". A modal window titled "Register" is open in the center, containing a registration form with fields for "Email:", "Password:", "Confirm Password:", and "Organization:". The "Organization" dropdown menu is open, showing options: "None of these", "OVR", "WIPA", "School/Education Personnel", "CRP/SE Provider", and "Other Provider". A yellow arrow points to the "Register" modal with the text "Step 2". The website footer includes a "Get a previously saved session" button and social media icons for Twitter, Facebook, and Google+. The system tray at the bottom shows the date and time as 5:11 PM on 3/22/2018.

Recommendations for Registering

BEST

Have your consumer create their own account!

- It is simple and easy. All they need is an email and a password.
- They do not enter any personally identifiable information!
- They can look up information about their specific benefits and save relevant articles.
- They can try different calculations when deciding on specific job goals, number of hours to work, or how much they need to earn to be better off financially and save them!
- They can put in a new plan when they have a job offer! They can put in as many plans as they like!

Recommendations for Registering Continued

- Create your own account to use with different consumers.
 - You can save individual sessions for one job goal at a time for the consumer.
 - You can go into the saved session and change the plan as needed.
 - Plans cannot be accessed after six months.
- Please note: You do NOT have to register in order to access the resources or calculators on DB101.



Ready to
Dive
Right in?

Let's Go!

- DB101 is a simple and easy to use tool. The next few slides will show you some sample case scenarios that will demonstrate how you can use the Resources and Calculator with a consumer.

Meet Ms. Lucy Garcia

- Ms. Garcia is a 21 year old girl who lives at home with her mom and 2 siblings. She likes children and might like working in a day care or maybe some day have a career in cosmetics. She receives \$771 in SSI and pays \$350 of this in rent to help her family. She wants to save for a car and get her driver's license. She receives Medicaid. Her mom has applied for a Michelle P waiver and she is on the waiting list but her number is in the thousands. She knows her SSI helps her mom with rent and doesn't want to hurt her family. She wants to get out of the house and learn new skills.

Steps to Use

- 1) Introduce Ms. Garcia to DB101. Show her the website and help her register!
- 2) Discuss her situation to discover what she knows about her benefits. From the home page, click on SSI, myths about working, etc. to find the articles to help clarify any concerns she may have. You can also use the Glossary!
- 3) Use the calculator to help her see how working will change her financial picture for the better.
- 4) Help her save the plan so you can look at it in the future.

Click on SSI related articles, Medicaid, etc.

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Disability Benefits 101

working with a disability in Kentucky



Welcome, dmundy@calky.org | My DB101 | Profile | Log Out

< Home

Benefits and Work Calculator: L Gracia

Plan Recap: Plan A

Plan A

- Results
- Plan Recap
- Timeline
- Monthly Income/Expense
- Health
- Tips
- Next Steps

This page summarizes the details of your plan. You can change this plan or add a comparison plan.

Your Household	
Birth Date	Jul 1997
Citizenship Status	US Citizen
Zip	40023
Married (and living with spouse)?	No
Number of Children Under 21	0

- Get Saved Session
- Session Saved
- Start Over
- Change Plan
- Add Plan
- Make PDF Report
- Share This Session
- Print this page
- Email this tool
- Give Feedback

Tweet Like +1

That's It

● **Let's practice!**



Questions?

Concerns?

More practice?



Other Opportunities to use DB101

- DB101 is great to use at Transition Fairs or when talking to parents about their youth who are getting ready to enter the work force
- DB101 is great for job placement providers to use when making pitches to employers to explain more about work incentives and benefits of hiring persons with disabilities.
- DB101 is great to use at job fairs to easily show how work can impact benefits!
- With Friends and Family

We all know Understanding the Interplay of Benefits and Working can be Scary!

- Kentucky Disability Benefits 101 (DB101) is a user-friendly online tool that helps work through the myths and confusion of Social Security benefits, healthcare, employment, and more.
- Provides online tools and services.
- Ease fears.
- Empowers people and their families.
- Assist in making informed decisions that will lead to a more financially productive life.

Thank You!

I am grateful to have had the opportunity to share with you today. Thank you for all the work you do. Be Positive. Be Hopeful. You are deeply appreciated.

