



MurrayRidgeCenter  
HELPING PEOPLE...FOR A LIFETIME

## **Murray Ridge Center**

### **Lorain County Board of Developmental Disabilities**

SSA Department

## **Employment First Notification**

Below are resources and programs that support community employment and help individuals with developmental disabilities to explore work opportunities and to evaluate how having earned income will impact their life/benefits.

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### **WORK INCENTIVE RESOURCES/PROGRAMS:**

- Stable accounts are tax-advantaged savings accounts for individuals with disabilities and their families. The money in these accounts can be saved and used by the individual for many purposes while maintaining the individual's benefits (such as Medicaid). Please visit <https://www.stableaccount.com/> for more information.
- You may contact LCBDD Service and Support Administration Department at 440.324.2366 to request a Benefits Analysis which is a report that tells you how many hours you can work and how much money you can earn before your government benefits are affected. It is a tool that can be used to assist in determining how employment can benefit you.
- The Medicaid Buy-In for Workers with Disabilities (MBIWD) program allows individuals with disabilities who are working to qualify for Medicaid with higher income and resource limits, and buy into Medicaid by paying a premium based on income. Individuals already receiving Medicaid services who are interested in MBIWD should contact their local Job & Family Services caseworker or contact 1.800.324.8680 (voice) or 1.800.292.3572 (TTY) or visit [www.Medicaid.Ohio.Gov/MBIWD](http://www.Medicaid.Ohio.Gov/MBIWD)
- Special rules make it possible for people with disabilities receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) to work and still receive monthly payments and Medicare or Medicaid. Social Security calls these rules "work incentives." You can get more information on these programs by contacting Social Security Administration at 1.800.772.1213 (voice) or 1.800.325.0778 (TTY) or visit <https://www.ssa.gov/disabilityresearch/workincentives.htm>
- Disability Benefits 101 (DB101) is a comprehensive website offering state-focused tools and information on employment and career planning, health coverage options, and disability benefits. DB101 serves a range of users, including job seekers with a disability, service providers, and their communities. DB101 calculators allow users to create and explore scenarios that match their life situations, in order to find out how changes in employment, earnings, marital status, or other circumstances may affect their health coverage and benefits. Please visit <https://oh.db101.org/> for more information.

### **EXPLORE WORK OPPORTUNITIES:**

**Opportunities for Ohioans with Disabilities** - Opportunities for Ohioans with Disabilities (OOD) is the State of Ohio agency that empowers Ohioans with disabilities through employment, disability determinations, and independence. Specifically, Bureau of Vocational Rehabilitation (BVR), is the branch of OOD that provides individuals with disabilities the services and supports necessary to help them attain and maintain employment. Disabilities may include physical, intellectual, mental health, or sensory disabilities. Vocational Rehabilitation (VR) services are customized for each individual through assessments and one-on-one meetings with professional VR Counselors.

- Evaluation and treatment of an individual's disability;
- Information and referral services;
- Vocational counseling and training;
- Job search and job placement assistance;
- Educational guidance (tuition resources and other support);
- Transportation services;
- Occupational tools and equipment;
- Personal attendant services (reader, interpreter, etc.).

Contact information for the Regional Office that serves Lorain County is as follows: Toll-Free: 800.589.5811 or 419.866.5811 (voice) or 614.985.9649 (fax) OR contact the LCBDD Service and Support Administrators office for a referral.