

# Missouri DB101

## Questions & Answers

May 24, 2023



- Q1. Is there a resource for understanding how to plan for work as someone who receives SSI & Medicaid and understand survivor benefits after a parent passes? (Are there things to know about how to either protect survivor benefits or understand what you might forfeit if working in competitive employment.)
- A. SSDI and Survivor are both Title II benefits. Refer to the SSDI section of DB101.  
[https://mo.db101.org/mo/programs/income\\_support/ssdi2/program.htm](https://mo.db101.org/mo/programs/income_support/ssdi2/program.htm)
- Q2. What if you live in MO, but work on a grant with self-advocates that live around the US. Could you use this to look up their state about their state's benefits?
- A. DB101 is available in 11 states: Alaska, Arizona, California, Colorado, Illinois, Kentucky, Michigan, Minnesota, Missouri, New Jersey, and Ohio. Information on any DB101 state site is up to date and accurate for only that state.  
<https://www.db101.org/>
- Q3. What about individuals who do not have technology or challenged with technology? What is in place for those individuals?
- A. DB101 is intended to be used by professionals and clients, working together. If an individual does not have access to or is unable to access technology, they may reach out to any service professionals, family members or friends to assist them.
- Q4. Does this website replace a benefits coordinator?
- A. DB101 is NOT intended to replace the work of Benefits Counselors. It IS intended as a tool for professionals working with individuals with disabilities to be able to accurately give information to their clients. We have found that increased usage of DB101 leads to an increase in appropriate referrals to Benefits Counselors for more complicated cases as well as more referrals to Vocational Rehabilitation.

- Q5. If my child is 18 and I get child support, because my child is STILL IN HIGH SCHOOL, why would I apply FOR SSI for him now that he is 18 versus just continue to get child support for him?
- A. Each individual circumstance is unique. Each person must assess their own needs to determine which resources work best for them.  
<https://mo.db101.org/planners.htm>  
[https://mo.db101.org/mo/programs/income\\_support/ssi2/program.htm](https://mo.db101.org/mo/programs/income_support/ssi2/program.htm)
- Q6. You mention that the benefit estimator asks if you are a person who is 18-64 because 65 is considered full retirement...I thought it was based on birthdate, at which time the benefit is then no longer considered SSDI, say when someone turns 66 and 4 months?
- A. Due to the complexity of how retirement age is determined, DB101 follows the universal retirement age of 64. For individuals close to or in retirement age, the recommendation is to contact social security directly. If not retired, individuals can work with their local WIPA.  
<https://mo.db101.org/planners.htm>
- Q7. Would this work with marriage rights?
- A. For individuals receiving SSI, marriage status and spousal income impacts benefits. Benefits & Work Estimators incorporate questions regarding marital status. Refer to *Living Arrangement* and *Married Couple* sections of the SSI section on Resource and Income Limits.  
[https://mo.db101.org/mo/programs/income\\_support/ssi2/program2d.htm](https://mo.db101.org/mo/programs/income_support/ssi2/program2d.htm)
- Q8. What if your employer is a small business or you are not full time and don't get health insurance?
- A. DB101 offers resources on finding health coverage that fits your needs. Refer to the *Finding the Right Health Coverage for You* and *How Health Benefits Work*.  
<https://mo.db101.org/mo/programs/finding/program.htm>  
[https://mo.db101.org/mo/programs/health\\_coverage/how\\_health/program.htm](https://mo.db101.org/mo/programs/health_coverage/how_health/program.htm)

Q9. If someone loses their job, what is the process to getting back onto SSDI/SSI?

A. Social security is set up to allow you to retain or regain benefits without needing to reapply. See *Myth #7* in the *Getting Past the Myths* article in DB101.

<https://mo.db101.org/mo/situations/workandbenefits/myths/article2f.htm>

Also refer to the *Work Incentives* article.

[https://mo.db101.org/mo/programs/job\\_planning/incentives/program.htm](https://mo.db101.org/mo/programs/job_planning/incentives/program.htm)

Q10. Is there a way to put in someone's benefits and in the report, see how much money per month someone can make at their job, without losing any benefits?

A. Use the *Benefits and Work Estimator* to enter actual earnings or estimated earnings to estimate the impact of work on benefits and health coverage.

[https://mo.db101.org/planning/\(S\(j0livxbayypdcll3lv4kse2m\)\)/b2w2\\_start.aspx?screen=start&l=b2w2\\_mo](https://mo.db101.org/planning/(S(j0livxbayypdcll3lv4kse2m))/b2w2_start.aspx?screen=start&l=b2w2_mo)

Q11. If a client is receiving SSDI and survivor benefits, do they lose survivor benefits at a certain age?

B. SSDI and Survivor are both Title II benefits. Refer to the SSDI section of DB101.

[https://mo.db101.org/mo/programs/income\\_support/ssdi2/program.htm](https://mo.db101.org/mo/programs/income_support/ssdi2/program.htm)

Q12. What if you have a disability, live own your own with supports and receive benefits. And wanting to work 30 hours at your job. How would this work?

B. Use the *Benefits and Work Estimator* to enter actual earnings or estimated earnings to estimate the impact of work on benefits and health coverage.

[https://mo.db101.org/planning/\(S\(j0livxbayypdcll3lv4kse2m\)\)/b2w2\\_start.aspx?screen=start&l=b2w2\\_mo](https://mo.db101.org/planning/(S(j0livxbayypdcll3lv4kse2m))/b2w2_start.aspx?screen=start&l=b2w2_mo)

Q13. Does DB101 have a function that it will read for you?

A. MO DB101 conforms to and exceeds W3C and Section 508 accessibility standards. It is compatible with accessible software, such as screen readers.

<https://mo.db101.org/about.htm>

Q14. How are stipends viewed?

A. This is dependent on the stipend. Recommendation is to speak with your local WIPA for free benefit services.

<https://mo.db101.org/planners.htm>

Q15. Why doesn't DB101 allow to tell people what will happen after age 65. Majority of my clients aren't considered retired at that age.

A. Due to the complexity of how retirement age is determined, DB101 follows the universal retirement age of 64. For individuals close to or in retirement age, the recommendation is to contact social security directly. If not retired, individuals can work with their local WIPA.

<https://mo.db101.org/planners.htm>

Q16. Will this recording be available to us? If so, where can I find it?

A. All registrants will receive a copy of the recording.

Q17. What about parents/guardians who have disabled TEENS 18+ who currently live with parents?

A. Benefits for individuals over the age of 18 are based on the individual's resources and income. Living situations may impact the amount of cash benefits an individual receives. Refer to *SSI if You Are Already 18 or Older* section within the SSI article.

<https://mo.db101.org/mo/situations/youthanddisability/benefitsforyoungpeople/program2c.htm>

Q18. Should we avoid using the estimator with someone we are supporting if we do not know for sure things like SNAP amounts or if Medicaid is with or without spenddown?

A. It is vital to know what benefits individuals receive to ensure accurate results. Please refer to *What Benefits Do I Get?* section in DB101.

[https://mo.db101.org/mo/programs/income\\_support/which\\_benefits](https://mo.db101.org/mo/programs/income_support/which_benefits)

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