



Regina Jones,
Certified Benefits Counselor

Regina Jones joined The Arc Southern Maryland in 2007. Since then, she has worked with individuals with disabilities, assisting them in obtaining and maintaining their Social Security Benefits, medical health care, and advocacy services. Ms. Jones educates beneficiaries, families, and support team members about Social Security work incentives and encourages financial independence.

Ms. Jones has a Bachelor's of Science degree in Information Systems Management and was certified as a Maryland Benefits Counselor through the Maryland Department of Disabilities and as a Community Work Incentives Coordinator (CWIC) through the Social Security Administration in 2016.

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**BENEFITS
COUNSELING**
for a brighter future



Why is Benefits Counseling Important?

Early education about disability benefits is an important aspect of successful transition planning for students with disabilities moving from school to work. Since a number of transition-age students receive or may be eligible to receive Supplemental Security Income (SSI) benefits, increased knowledge about SSI work incentives that are available to them will prepare transitioning youth for addressing health care and benefits coverage as they move toward employment and independent living.

Benefits Counselor Role

My role as your Benefits Counselor is to work with you on better understanding your Social Security benefits, health care benefits, and work incentives and to enable you to make informed choices about your employment goals.

I will provide:

- Work incentive planning and assistance to prepare students for work or to help ensure needed benefits;
- Counseling to eliminate the fear of losing benefits due to in-school and post-school employment; and
- Counseling on use of SSA work incentives to save resources for personal employability investment account before a student graduates.



Is benefits planning worth my time? What can it do for me?

Yes! Benefits planning is worth your time, as it can help avoid the loss of benefits without warning and prevent overpayments. Benefits planning can also empower you to save resources for a vocationally related goal such as a job coach or a car, and increase family aspirations and expectations for employment.

I've been reluctant to consider employment for fear of losing cash benefits and/or Medicaid health care coverage. How can benefits planning help?

Through benefits planning, students and their families can learn the exact effect of earnings on SSA cash benefits and health care coverage.

What is deeming?

Deeming is the process of determining how much of the parents' income and resources will count towards the student's SSI benefits. Income not counted includes VA benefits, foster care payment, Temporary Assistance for Needy Families (TANF), and court-ordered support payments. Resources not deemed are the home, one vehicle, and money in pension funds. Deeming stops when the child turns 18.

What happens when the child turns 18?

At age 18, Social Security Administration (SSA) considers a child to be an adult. SSA will send forms to be completed six (6) months prior to the child's 18th birthday.

SSA has changed the rules for reviewing and determining a person's financial and medical SSI eligibility. For example, SSA no longer counts the income and resources of family members when deciding whether the now *adult* meets the financial limits for SSI. Only the *adult's* income and resources are now counted. SSA also uses the disability rules for adults when deciding whether the adult is disabled.

- If the child is already receiving SSI payments, SSA will review the child's medical condition when he or she turns 18.
- If the child wasn't eligible for SSI before his or her 18th birthday because the family had too much income or too many resources, he or she may become eligible for SSI at age 18.

I have more questions...

Please feel free to contact me using the information below. I look forward to assisting you!

Contact Us

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