

Disability Benefits 101

working with a disability

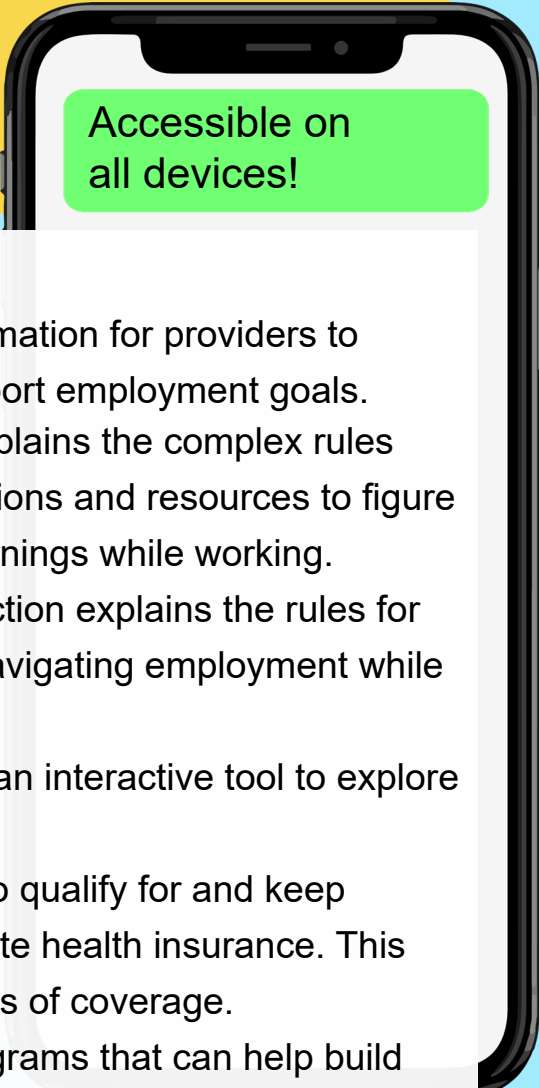
What is Disability Benefits 101?

New Jersey Disability Benefits 101 (NJ DB101) provides tools and information on health coverage, benefits, and employment – allowing people with disabilities to plan ahead and learn how work and benefits go together.

NJ DB101 gives providers the ability to accurately, confidently, and effortlessly deliver information about basic benefit planning, employment services, and additional support resources.

Find the NJ DB101 website at this link:

www.nj.db101.org



Accessible on
all devices!

Content

Each section of New Jersey DB101 has a wealth of information for providers to share with people with disabilities to encourage and support employment goals.

- **Supplemental Security Income (SSI)** section explains the complex rules related to receiving SSI including eligibility. Find explanations and resources to figure out benefits, countable income, and how to maximize earnings while working.
- **Social Security Disability Insurance (SSDI)** section explains the rules for the SSDI program, including determining eligibility and navigating employment while receiving SSDI.
- **Finding the Right Health Coverage For You** is an interactive tool to explore health coverage options.
- **How Health Benefits Work** introduces the ways to qualify for and keep health coverage, including Medicaid, Medicare, and private health insurance. This information helps ease fears about work resulting in a loss of coverage.
- **Building Your Assets and Wealth** highlights programs that can help build savings without risking the loss of disability benefits.
- **Benefits for Young People** introduces benefit programs that help young people go to school, work, and save.
- **Long-Term Services and Benefits** explains programs that can help people with disabilities to live in their own homes in the community.

Estimators

The **Benefits and Work Estimator** projects how work impacts cash benefits, health coverage, and total income.

Answer prompts to explore scenarios that match real life to learn how employment and earnings may affect health coverage and benefits.

The estimator provides:

- Summary of your results
- Tips to move forward
- Useful next steps
- The ability to save and share

School and Work Estimator

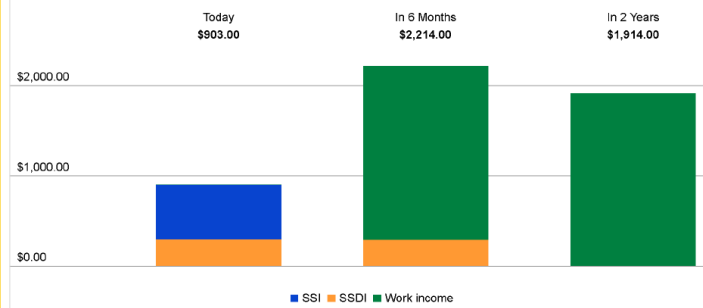
allows users under the age of eighteen to explore employment.

Results Summary

PLAN A

In this plan, you'll be better off!

Your monthly income goes up



Note: The Timeline shows every month where there's a change.

You'll have health coverage

A quick estimator mini-tool is also available in both the main SSI and SSDI sections.

Help button on every page

At the bottom of each page, you can find the Help button. This button will take you to state and national resources for more information.



Try Out NJ DB101

Discover how NJ DB101 provides New Jersey specific information and tools to support employment and community inclusion at www.nj.db101.org.