

We understand that the House Ways Means Committee is open to accepting comments about the issue of overpayments to SSI and SSDI individuals across the US.

We represent the Statutory Council of the Blind in Wisconsin. We are a group sponsored by the Wisconsin Legislature to provide statistical and informative information to agencies about issues the blind face in Wisconsin. Many of these issues tie into the Federal programs as well like SSDI, SSI, Medicare, Ticket to work program and more.

Even amongst our members there are different reactions as to what should be done about overpayments. The one thing everyone agrees on is that the current system causes a system of fear about what will happen if the disabled find employment.

From the first issue of the unemployment rate among the disabled which floats near to the 70% range and the fact that is a number related to those who would want to work but are unemployed the overpayment calculations must be coming from some of those 30% who are employed. Now we know not every disabled employed individual is overpaid but there may be a portion 5% or less who are and this is what you are so concerned about. The overpayments to a small number of employed disabled individuals.

One of the major issues that the disabled face is the fear of loss of benefits when trying to obtain employment. The fear of overpayment and not knowing they will have to pay that money back. Imagine the loss of Medicare or other healthcare coverage. The discrimination of the employers and the issues with assistive or reasonable accommodations that an employer is supposed to also provide. When a disabled person seeks employment their first issue is what can I do for work, what will I lose after obtaining employment, how long can I sustain this type of work, what accommodations will I need to be successful, will I be able to advance, will I be able to find and pay for my medical insurance?

Disabled individuals run into many issues when trying to find employment. Potential employers might discriminate without knowing it, they might discriminate without showing it. The recruiting professional usually makes a decision regarding who is passed through to a manager for consideration. The recruiters can very often be college interns or recent graduates. So when you consider the Social Security issues with overpayments we understand the issue even more.

Even amongst the disabled there are differing opinions as to how to solve the problem. One thing that seems to lose focus is that there are 70% remain unemployed but seeking employment. If things remain as they are the outlay for SSI and SSDI will gradually increase over time. That 70% will actually continue to struggle to find a way to move from SSI or SSDI to employment that is self-sufficient.

If however at least some of the 70% disabled unemployed can find a way to obtain gainful employment without fear then that newly employed workforce will begin to contribute more into the economy. If I am disabled and unemployed nearly every dollar from each monthly check goes toward food and housing with very little if any left to spend on even assistive technology or other commodities. If however even one half of the 70% disabled unemployed find gainful employment and earn enough to not only buy food and housing but also are able to now purchase other commodities the economy now has people who are buying who were unable to purchase before.

Statistics have shown that even one extra dollar donated even into a charity by a large number of individuals can make or break that charity. Why does the Salvation Army use kettle cans at Christmas outside of shopping centers? Every penny can influence their bottom line. Why not take this same attitude into the minds of our government and understand that if the unemployed disabled are able to move into a status where they actually have money they can spend then they will begin to buy items they could never afford before. The economy has a new spender and a chance to grow.

If you continue to find ways to go after the disabled for an overpayment there is no incentive to find employment instead there is only increased fear in that what they are surviving on now will be gone.

How much more money will be spent on trying to find a way to stop overpayments and collect them? How will any realignment of this reduce the spend? If you spend 1 dollar to retrieve 50 cents did it make sense to spend that dollar?

There are all kinds of different solutions that could be considered to retrieve and stop the overpayments. We aren't here to provide an answer. We have heard people say things like:

- Train the Social Security administration better
- Provide a guide that every Social Security administrator can understand in simple terms
- Remove the option to work and still receive SSI or SSDI
- Invest in or create a software program that will automatically calculate if a disabled worker earns more than the monthly allotted amount
- Allow the disabled to earn without losing any SSI or SSDI
- Insure that only the "real actual" disabled are receiving SSI or SSDI.

A blind person is blind. A deaf person does not hear well. The individual in a wheelchair may someday not need it. A person who loses a limb may never be able to perform a position that requires all their limbs. A person with a learning disability or mental illness may struggle with that their whole life.

It has been shown via media that some people cheat the system by claiming a disability when in reality they are able to actually perform a position equal to their work level prior to their injury. But some things affect everything in life. So maybe the focus should move away from an overpayment perspective to the actual perspective of "What qualifies you as disabled".

The truly disabled aren't seeking entitlement. They are trying to survive in a hostile environment.

If the disabled actually earn income, pay taxes, and spend money wouldn't the system now also collect from their income? Wouldn't they be paying in taxes? Wouldn't they also then have disposable income to buy more products? Would they potentially be able to buy some of the resources that also help them? Would the economy benefit because they are working?

Give the disabled the incentive to work without fear because they will not see any benefit loss. Instead they will gain income and have the ability to actually spend money they now do not earn.

The government has tried to influence a company's decisions to hire the disabled by using ADA and government contracts with businesses. You can promote the idea in the mind of the disabled that any work is better than no work. Maybe eventually as the disabled return to work and earn enough that their income will actually boost the economy.

The change for our government is actually the increase in the economy due to a workforce that is not currently employed but could be and could spend that money they earn.

From our perspective the answer lies in resolving the fear and loss issue for the disabled when they are trying to seek employment.

Sincerely,

SCOB Wisconsin.