

BENEFITS & FINANCIAL CONSULTATION

By the numbers

1 in 4

The number of today's 20-year-olds who will become disabled before reaching age 67

69%

The percentage of private sector workers who have no long-term disability insurance

16%

The percent of total benefits paid by the Social Security Administration which go to workers with disabilities

7.2 million

Number of workers with disabilities currently receiving disability benefits through SSA

(Source: Social Security Administration)

Business Hours

Monday – Friday, 8 a.m. - 5 p.m.

Columbus Orientation

Mondays, 1:30 p.m.

Tuesdays and Thursdays, 1:30 - 2:30 p.m.

Wednesdays, 5:30 p.m.

Fridays, 11 a.m. - noon

Delaware Orientation

Mondays, 1:30 p.m.

No appointment is needed.



Center of Vocational Alternatives

3770 N. High St.

Columbus, OH 43214

(614) 294-7117 main

(877) 521-2682 toll-free

(614) 294-7443 fax

(614) 298-6884 tty

27 W. Winter St.

Delaware, OH 43015

(740) 363-5562

www.cova.org

COVA's Mission

COVA is the central Ohio region's leader in vocational rehabilitation services for people with mental illnesses and other disabilities that pose a barrier to employment. We serve nearly 3,000 clients and 200 employers each year.

A private, nonprofit agency founded in 1983, COVA's mission is to assist and support the community in overcoming mental, emotional and other challenges to a productive life, focusing on employment, economic stability and life skills.

It Pays to Work!

COVA assists those who want to become or stay employed by determining how benefits will be affected by earned income.

The goal is to enable individuals who are working or returning to work to maximize their current or potential benefits from sources such as Social Security, Ohio Department of Job and Family Services, Medicaid, Medicare and others. For those not ready for immediate employment, COVA can assist with applying for alternative health care and income programs to cover vital services.

Learn how earned income affects SSI/SSDI and medical benefits

It's difficult not working, and most workers with disabilities want to get back to work. The Social Security Administration has encouraged everyone ready to work to begin employment without risking loss of benefits – health insurance, housing subsidies, income or food stamps.

COVA's Benefits Specialists show you the income levels you can earn to maintain benefits, and explain how by increasing your monthly income you may be able to gradually transition off benefits and move to independence.

COVA's experts coordinate all the details with your local Social Security office and your Job and Family Services caseworker.

Develop a Plan for Achieving Self-Support (PASS)

COVA's Benefits Specialists help you plan out a comprehensive approach where income and other resources are set aside under the PASS program to enable you to obtain a work goal and ultimately become financially self-supporting.

Funds are set aside in a savings program to pay for education, specialized training or impairment-related work expenses for specialized equipment or transportation for you to return to work. You can use the funds to start a business, hire a job coach or pay for any items that assist you in reaching a career goal.

(continued)



*Creating opportunities
that work*

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Explore work incentives

Benefits Specialists from COVA can help you navigate the rules with Trial Work Period and Extended Period of Eligibility if you are attempting to return to work. Impairment related work expenses may also be used with the assistance of COVA's Benefits Specialists to help maximize monthly earnings.

Ensure your applications are complete

COVA's Benefits Specialists are experienced in all phases of the applications for Medicaid, SSI and SSDI benefits and can assist you with assembling and reviewing the appropriateness of your applications. Assistance with Medicare options, including Part D prescription coverage, is also offered by the Benefits Specialists at COVA.

Our experts have years of experience with the application process and can advise you about which programs match your needs and what medical documentation is required.

Ohio's Medicaid Buy-In for Workers with Disabilities is open to individuals with disabilities ages 16 to 64 and provides Medicaid health care coverage. COVA can assist workers with evaluating their qualifications and application materials.

COVA's services are available through a variety of public and private programs. Families, individuals and agencies can work directly with COVA on a fee basis.

Individuals who are working with the Ohio Bureau of Vocational Rehabilitation or the Social Security Administration may access COVA services through those programs.

For more information, contact Program Director Julie Koehler by phone at (614) 291-0190 or by e-mail at jkoehler@cova.org.



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